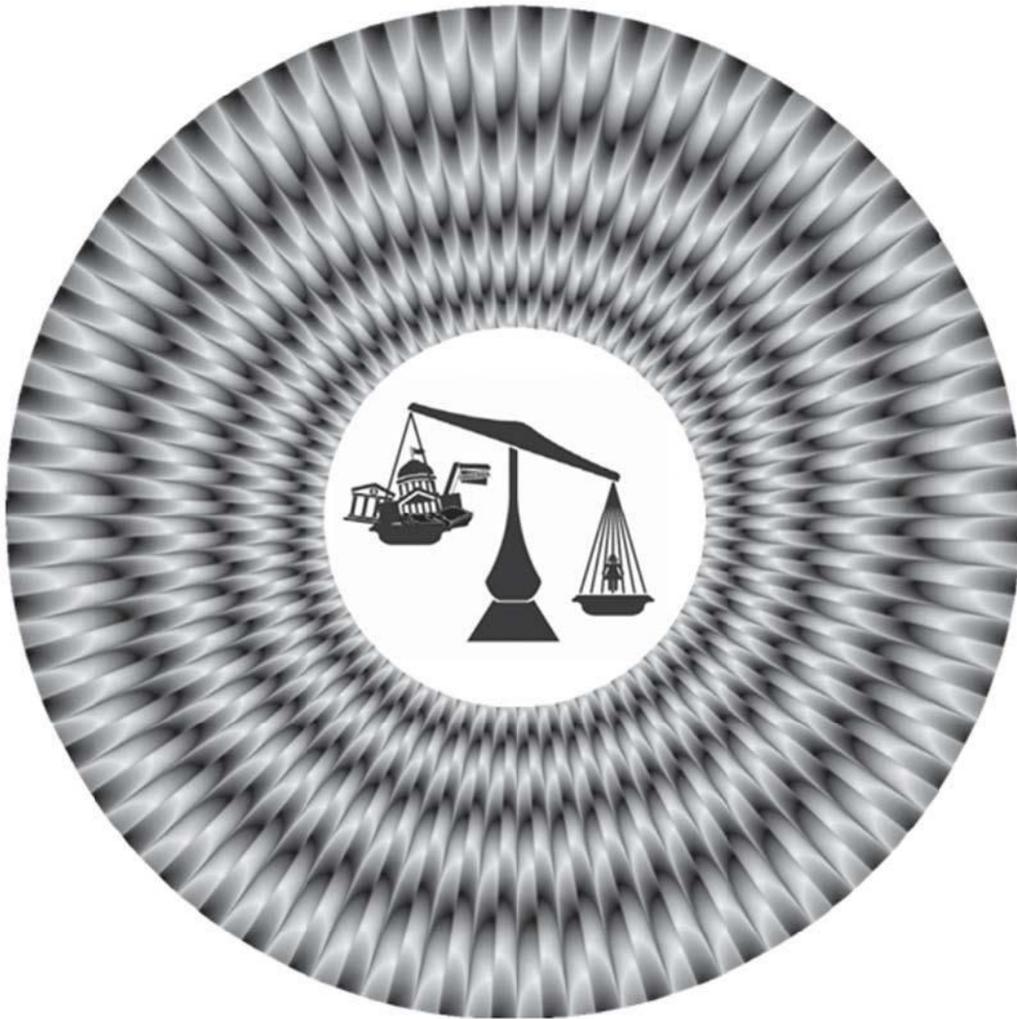


Fractals of Deception



S. M. J. Alt



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A Note to Readers: Certain names, places, situations and identifying features have been changed to protect individual privacy and ensure anonymity. This is a work of creative nonfiction and as such everything here is true. Occasionally, I have embroidered to shield otherwise precarious situations. I have added certain persons, incidents and points of view and/or accounts of conversations to either clarify or embroil the circumstances.

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Book and cover design by Robin Krauss bookformatters.com

ISBN-13: 978-1974500840

ISBN-10: 1974500845

First Edition September 2017

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AFTERWORD

DEDICATION



To the Minions who took the *Fall* for The Great Recession.

AUTHOR'S NOTE

"Before you embark on a journey of revenge dig two graves."

Confucius



A *fractal* is a never-ending pattern, infinitely complex and self-similar across different scales. The mortgage bubble of the new millennium was crafted from fractals of smoke and mirrors or repeating patterns of deception. Financial mercenaries, millions of greed-spawned masters of illusion, sprouted from the “dot com” eruption with trillions of global investment dollars being herded to the “secure” investment of U.S. mortgages. Scrambling to take advantage of a seemingly infinite stream of money was nothing short of a blitzkrieg that succumbed in September 2008, when the stock market plummeted, foreclosures became vogue and an economic depression was averted by taxpayer funded bank bailouts.

Indeed, the mortgage crises did not happen in a vacuum. It was precipitated by millions of defaulting, fraudulently created mortgages by thousands of bankers, brokers and borrowers. Most importantly, these layers of duplicity and fraud were sanctified, if not perpetuated by the U.S. Government. Activities that appeared on the surface as a bustling mortgage “business as usual,” was in fact, repeating patterns of larceny by trick woven through many levels of global finance and government. Each fractal of fraud was similar and dependent upon the fractal of fraud that preceded it. The Executive villainy that operated unabated between 2000-2008 by government agencies, bankers, bundlers and swappers was far-reaching, inter-related and could not have thrived independent of each other. The government tricked their investors, banks tricked the government, brokers tricked banks and borrowers tricked the brokers. Although everyone was willfully complicit in this multi-layered slight-of hand, when it crumbled, the same government that started this stampede of avarice

prosecuted a handful of citizens who became known as the crooks responsible for the mortgage crisis. I was one of them.

My true story examines the mortgage rackets; the hoax that comprised layers of swindling, beginning with the outermost fractal of the GSEs placing trillions of dollars into more mortgages than existing residential real estate in the country. As an escrow officer in 2003, I worked frantically inside the pressure cooker of creating new mortgages for the same banks that later hired me to foreclose them. It was my private real estate investments which delivered me a criminal, however, and ultimately elucidated for me how and why this repeating pattern of duplicity, so elegantly simple, worked so efficiently.



The greatest magic trick of all, is the illusion of separation. Indeed, this hoax ended where it began and the Great Recession is the grandest illusion ever perpetrated on the American taxpayer.

The Big Short, Inside the Doomsday Machine, a book by Michael Lewis, depicts how four shameless oracles of the financial industry successfully predicted the implosion of the mortgage industry. Masters of the obvious, they and others like them made billions of dollars shorting and swapping mortgages and the instruments that “insured” them. Unlike these harbingers of the aftermath, I was a mortgage originator—a minion. My job was to create the mortgages which became the gambling chips for the “shorts”, swappers” and “bundlers.” I personally helped to fashion the billionaires of the new millennium while I was sentenced.

My story is not a glamorous portrayal of the genius that foretold and profited from the collapse, but rather a narration of financial ruin and personal devastation. While I foolishly struggled to maintain my investment properties, I descended into the sewer of a corrupt jurisdiction that exploited the mortgage crisis to enrich itself. Criminal indictments were not only issued as a ruse to collect

“restitution” for fabricated victims, but to cover up for something much more sinister and disturbing. I had been in business for many years playing by the rules when I unsuspectingly fell prey to professional predators during an internal political upheaval that took a decade to disentangle.

In 2008, I became lost, tangled inside a quagmire of duplicity like nothing I had ever imagined possible. Now, on the ten-year anniversary of the Great Recession, I am finally able to climb out of this maze to tell the story of my own private Great Recession fractal, a special layer of chicanery that has not been exposed before now. You are about to be thunderstruck and, if you aren't already, overwhelmingly skeptical of your government.

If contrition is required for redemption, I am not redeemed here. If forgiveness is a necessary restorative power, I am not restored here. With indomitable resolve, I knew there would be a reckoning; that one day all the chickens would come home to roost and all the fractals would crack wide open. That day is today. And, if Confucius is correct that two graves are required for revenge, then two bodies are also required.

PREFACE



"If you gaze long enough into an abyss, the abyss will gaze back into you."

Friedrich Nietzsche

8:00 a.m. Monday, December 20, 2010: "We're going to the courthouse and we'll be back soon, this is save Susan day," my lawyer, Harry Bunker, confidently told his secretary, Gloria Constantine. We briskly exited his 11th floor, view-of-Lake-Erie office timed for the 9:00 a.m. Hearing to Vacate the Guilty Plea I had made six months earlier. As Bunker and I approached the main entrance of the Comstock County Courthouse, I was flabbergasted to spot one of my dearest friends, Barb Pifher, walking across Superior Avenue. "Hey Barb," I called out. "What the heck are you doing here?"

Neither Barb nor I will ever know what cosmic message she received that prompted her to drive two hours in an Ohio blizzard to attend this hearing. For the next five years, Barb, my best friend from elementary school, would become a key player and major confidant in my life.

When the elevator bell chimed at the 18th floor, Judge Arlene T. McGinty's courtroom, I was immediately handcuffed and taken into custody. A gangly cop seated me in the only chair in the cramped 10'x20' room, removed my handcuffs and made certain I knew it was acceptable to use my cell phone. I stayed calm, aware that in my case handcuffs were only a prop by Barney Fife types with a flair for the dramatic. Things were certainly a little surreal, but what did I have to fear? Bunker had assured me the judge would swiftly grant the motion and set a trial date for the spring of 2011. I would soon be hopping back into my rental car, high-tail it to the airport and fly home to LA, having endured

yet another hearing as routine as the others in the past year. I had no way to know that the excrement was about to hit the fan and that within the next hour my life would be forever changed.

Suddenly my phone beeped and I read a text message from Bunker who was sitting in the judge's chambers. "Pay them now or she is denying your motion." I was dumbstruck. What in the hell was going on? Was I being set up to bribe a judge? I replied, "I am paying nothing!"

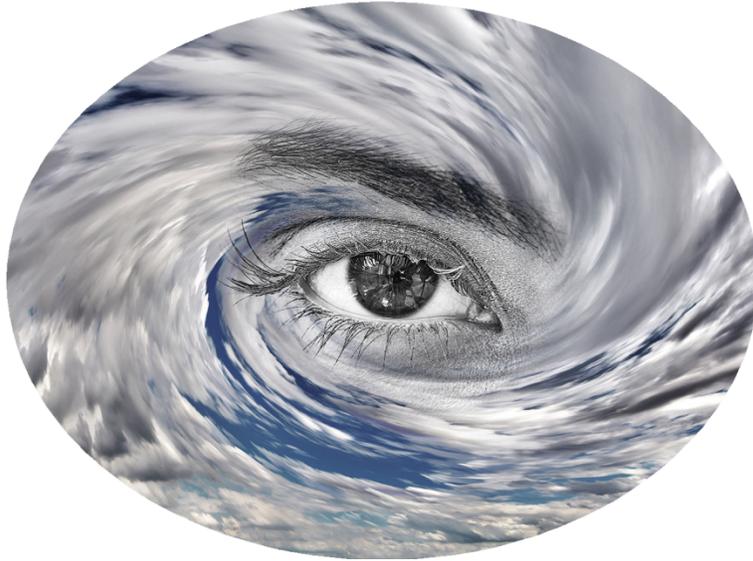
Within seconds, the gangly officer who put me in the little room returned, reapplied the handcuffs and delivered me to the guillotine of the McGinty courtroom. He positioned me beside Bunker who, staring at his shoes, would not make eye contact or say a word to me. I could sense that Bunker already knew the outcome of this hearing and it was not what he had confidently assured me earlier. I grew furious. I was nearly shaking with rage as I realized as though waking from a dream, that I was the object of an elaborate set-up and that Bunker had sold me down the river. I got played!

I watched in utter amazement while the courtroom was instantly transformed from a vacant, sterile, paneled room into the fully-staged set of a cable television crime drama. The TV cameraman angled the lens directly at my face. Seated on my side of the courtroom was only Barb. When I turned to look at her, never had I seen anyone look so sad. Her cheeks drooped and her eyes were tearful from watching me being shuffled around in handcuffs. It took five minutes for Judge McGinty to deny my motion and sentence me to nine years in prison. I looked straight at the camera that was hoping to broadcast my complete meltdown to glamorize the evening news, and scowled a serious, "*game on, you dirty bastards!*"

PART I

—

The Eye of the Hurricane



"In the land of the blind, the one-eyed man is King!"

Erasmus

CHAPTER 1

—
2000 – 2002



"As we attune to the divine that answers within, so we will understand and fulfill the purpose for which we have entered this experience."

Edgar Cayce

I was a career woman by definition—if that definition means divorced, childless and animated by business deals. I had the driving force of a runaway freight train going downhill; packed full of fortitude, motivated by the unknown not the mundane and it was that which led to my divorce from a wonderful guy who wanted a traditional marriage. I had created and served as chairman of two publicly traded companies, spoke French fluently while living in Geneva, Switzerland and traveled regularly to Australia and Hong Kong brokering international banking deals. I owned race horses, a Porsche, a Mercedes, a ranch, a boat and had a penchant for fine wine. I was a pioneer of “nanotechnology,” investing before anyone fully understood the term. I was a real estate broker with many rental properties. I was a stock broker and day trader of stocks, bonds and futures. By all appearances, I would have been considered “wealthy,” but I was really an Ohio farm girl who developed an unrelenting work ethic from daily chores of feeding animals and driving a tractor. Somewhere between the chicken coop and my lavish office in Los Angeles, I became immune to flattery, contemptuous of mediocrity and excited by “the pursuit” of new projects.

I knew money would find me if I ran out of it because I worked hard. I paid my bills timely, spent freely and generously and gave money to anyone I thought in need without expectation of repayment. I helped many people over the years without disclosing the source of their bequeathal. A disciple of the Prosperity Principle, I never worried about money. Ostensibly, I had quite a glamorous life as a globe-trotting financier, thinking I had everything and had experienced about all life had to offer. I was wrong. I had never had a felony conviction, nor had I been exposed to an entire culture of human existence known as the criminal justice system. There, I befriended the disenfranchised like Jesus was drawn to the impoverished.

I was 48 years old in 2000. The new millennium was plagued with fears of Y2K, the dotcom bubble, the 9/11 tragedy about to unfold and my breast cancer diagnosis. Of all the horrific events happening simultaneously, the most devastating for me was the crash of the public company I had created, Amalgamated Hemp Growers (AHG). The U.S. Government abruptly closed the Canadian border from all hemp imports, oil and fiber materials. Even though AHG was cultivating industrial hemp for cosmetic oil and paper fiber and had nothing to do with marijuana, we were caught in the legislation of banning the entire crop. Our market and customer contracts dried up overnight. This company was the coolest, cobbled together group of industrial hemp enthusiasts from around the globe ever assembled inside a corporation. In fact, the highbrow people I recruited to help build the world’s largest hemp company did it for the sheer excitement of participating in a new industry. The fine wine and gourmet appetizers that I insisted were essential to every international board meeting

didn't hurt. We made beaucoup business deals involving industrial hemp agriculture and production all over the world. We considered it premium entertainment to decipher the slurring speech that emanated from too much wine and doing so in multiple languages. Nothing compared to AHG. "Green" was just becoming chic and people were clamoring to be part of this burgeoning green company, appreciating that industrial hemp had many eco-uses other than rope; such as paper, textiles, automobile parts and building materials. We were twenty years ahead of our time.

The business itself was considered "vertically integrated," which means AHG controlled everything from the hemp seed through to end-product distribution. Because there was no industry, our company was responsible for many "firsts" in industrial hemp. I was most proud of the planting seed rights that I negotiated by exclusive agreement with the Ukrainians who owned the lowest THC (the psychoactive compound in cannabis) hemp seed variety in the world. I traveled to Ukraine several times. Although I didn't realize the gravity of the situation at the time, I was structuring major international agricultural deals with ex-high-level KGB guys. Pavel Goloborodko was the manager of the ex-communist Bast Institute that controlled the seed that AHG desperately needed to be successful. Pavel was a man in his 70s with snow white hair, long bangs that stopped just above the eyebrow and a smile that covered the lower one-half of his face. He, like his counterparts, was thrilled to know Americans. He was more thrilled with the possibility of earning money from the seed they had developed for free as a member of their collective. My first trip to the Sumy Region of Ukraine, just south of the Russian border, was a huge welcoming celebration of all the townspeople. They hosted an outdoor barbeque in a pavilion situated beside a small mud puddle they called a lake. The pork, chicken and 20 unrecognizable side dishes were served as condiments to the continuously flowing shots of vodka served with the ceremonial toast, "Budmo!" which means: "May we live forever!" Pavel stood up at least 25 times during the two-hour meal and bellowed, "Budmo," and we all yelled back to him in unison "hey, hey, hey" and downed a healthy shot. The "heys" grew louder and louder as the afternoon progressed. We then danced for hours to a chubby guy with a cool feathered hat playing the accordion. The evening ended when our translator, John Mora, an American who had married a Ukrainian gal and moved to Kiev, broke his foot. He fell out of a tree during a climbing contest.

I was always treated very well by the Ukrainians. Little did I know then I would one day compare my prison cell to their primitive living conditions and gain strength from the memory of their jovial spirit despite their total lack of creature comforts. It was a great pleasure for me to drench myself in such a colorful culture of hospitality even though they had so little by way of material goods. Pavel

and his ex-spy buddies, Victor and Viktor, visited the U.S. several times to assist in our seed development program. We always put on big feasts for them as well as tours of the city and countryside. While they were fascinated and never turned down vodka no matter the time of day, they were the happiest shopping. Goloborodko was in “pig heaven” in Wal-Mart and asked to go there every day. There were no such stores in Ukraine and he was spellbound by the selection of items which he studied intently for hours.

From the company’s inception in 1995 until it crashed in 2000, I traveled to foreign lands at least twice a month. AHG developed business partnerships in Germany, France, Ukraine and Hungary. The frequent travel was crucial to building a new company. I became somewhat addicted to the excitement of it. My French was fluent and I was coming along nicely in Russian. I visited exotic places and enjoyed wild times with local hemp farmers throughout Europe and Eastern Europe. For a time, I could only reach REM sleep with jet engines humming in the background. It was, by far, the most exhilarating time of my life. The history we created with this enterprise was legendary and I was proud of the accomplishment.

When I was not in LA, I spent the bulk of my time in Ohio with my blond Chow-Chow, Mildred, whom I affectionately called Tillie. She was poetry; smart as a whip, loyal and gorgeous. Tillie was a stunningly beautiful pooch with green, human-like eyes. She was my best friend and a true side kick. From the second I saw her, the runt of the litter, I learned the true meaning of the word devotion. I was utterly devoted to the well-being of this four-legged companion and she was fiercely protective of me. Even when I had passengers, Tillie sat in the front seat of my Escalade. She demanded it and I gladly acquiesced. Tillie always had shotgun. We were equals, not master/pet. We spent so much alone time together that Tillie took on human qualities while I became more canine. Deemed psychologically unhealthy by certain therapists, my relationship with this dog often took priority over human interaction. I remember fondly that if I did not get Tillie a treat when she insisted, she would squawk and squeal sounds that resembled English words. She never barked; she talked to me.

We shared the same instincts. People I disliked she growled at; people I liked, she would allow them a petting and belly rub session.

I fell in love with Chow-Chows because they were tough. They resembled tiny bears and were exceptionally smart. I’ve never considered owning a different breed of dog since. I’ve had numerous Chows over the years, something other than prison I have in common with Martha Stewart. None of my other dogs, however, could replace or even compare to the kindred connection I had with Tillie. I raised all my Chow Chows to be gentle, but I never discouraged people who were afraid of them. It

didn't bother me a bit that Chows commanded respect out of fear of attack and that most people are deathly afraid of them.

Tillie loved the horse farm I bought in Ohio to “spell” the racehorses and serve as a headquarters for AHG. I would watch her dutifully walk and sniff the perimeter every morning. She was in her glory chasing raccoons and the other most god-awful varmints you could imagine.

The farm served as a good midway point between Europe and LA. Two local farmers I knew from elementary school were intimately involved in AHG championing hemp some fifteen years before it became fashionable. I could trust these guys with my animals, my farm and my company while I was on the road. Under the circumstances, it made more sense to convert to a “gentle farmer” doing agribusiness than a venture capitalist living in West Los Angeles.

My self-imposed schedule was grueling in those days with 3-5 hours of sleep a night, no exercise and a steady diet of wine and popcorn. I loved every minute of it even though I was gaining weight, felt like crap and looked like shit. My efforts paid off and AHG became a huge success. Everyone “in the know” in this burgeoning industry wanted a piece of this international phenomenon. I compiled a Board of Directors of European business owners, lawyers and bankers; contacts from my international banking days. A couple of young pot smokers with pony tails also came on board whom I helped transform overnight into well-groomed businessmen in three-piece suits. Because we were “The Hemp Company” and to be envied, I dodged bullets from angles I never expected. Many trusted, but envious people I hired routinely attempted corporate coups so I always had to watch my back.

AHG accelerated at an extraordinary pace. I raised over three million dollars and arranged for our company shares, the first hemp company in history, to be publicly traded. There was media and newspaper coverage constantly. By osmosis, I was becoming a phenomenon myself as the driving force and energy source for the explosive growth of this start-up company. I remained in the background, not because I was camera shy, but because I didn't have the time or the slightest inclination to bask in the attention. We hired PR people for that purpose. I was an enigma, a former country gal gone city who my male counterparts, in the male-dominated agribusiness, tried to dethrone numerous times. I was way ahead of them; making myself indispensable by arranging so many deals no one could keep up.

The excitement ended with a corporate bankruptcy when the Canadian / U.S. border closed for all hemp imports. At the same time, I was diagnosed with breast cancer. Both events happened in January of 2000—one hell of a way to start a millennium. I had obsessed myself into oblivion.

The medical care I needed in California was immediate. I had no time to lament AHG's funeral and no time for good-byes in Ohio. I was on to my new obsession: my health! I sold the farm and got back to Los Angeles within two weeks. I had to focus my energies on my recovery or I would not be around to obsess about anything ever again. I went off the radar while AHG creditors were threatening me. I was in full retreat mode and never told anyone about my cancer. I attended daily radiation treatments at St John's Hospital in Santa Monica for four months. These sessions, which often ran hours, were tedious but I considered them to be sort of a temporary, part time job. I was utterly exhausted but forced myself to exercise regularly by swimming and walking. Although I was running out of money, I knew worrying was momentarily catastrophic to my cancer recovery. I wished for another startup company to ramrod but there are no ads in the classified section for entrepreneurs. Venture capital had desiccated from the dotcom debacle that blew up that year.

I believe strongly in the Edgar Cayce passage "*attune to the Divine that answers within to understand your life purpose.*" The Divine that answers me always, says, "Yeah—go for it". I was born to be the risk taker; it was baked into my DNA. I have never felt the least bit fearful of new circumstances. I thrived on new places, people and concepts. It was the daily grind, the repetition of routine that placed an emptiness in me, a void like something universally wrong that I couldn't put my finger on. This disdain for the mundane made me from an early age the quintessential outsider and misfit. I was unenthused about being in most other people's company when I preferred my own. I play piano and fiddle, revel in my own imagination and am quite adept at entertaining myself.

After a failed marriage and numerous failed relationships, the concept of hooking my star to a man became a distant concept; a waste of time and energy. I considered it Divine Providence that I am not one of those females who yearns to experience motherhood. I started birth control pills the day after I became a soiled woman. I was one of the first teenagers in rural Ohio in the late 1960s to ask a general practitioner for "the pill." I remained on some sort of birth control until my mid-40s when I thought seriously about becoming pregnant for about a minute. I had no boyfriend at the time, so it was a fleeting concept. I certainly never put the effort into getting pregnant, a concept I treated like a science project, that I would have put into a start-up company. I took solace in the thought that my eggs were probably not viable at my age and I was relieved that I was not to be responsible for spreading the gene pool of any guy I knew. Given the way my life turned out, I lovingly imagine a couple of embryos floating around in the ectoplasm thanking their lucky stars I never conceived them. I do not feel slighted as a female because I have not reproduced. I am totally cool with barren and my closest friends are not mothers.

Indeed, I was a true loner, although I prefer the term “bohemian,” a Jack Kerouac free-spirited type. While it may be lonely sometimes (dogs help with that), I always got what I wanted and made few compromises. The only part that bothered me about being such a recluse at times was why it didn't seem to bother me.

I was an entrepreneur in every interpretation of the word. I was a big picture gal. Tential risk-takers like me must be careful, however, not to be impulsive. I have spent a fair amount of time in my life retracing my steps to cover mistakes. I racked up several false starts by not thinking things through. Yet, with all the failures in my life, I never hesitated to pick up the pieces and move on to a next opportunity. If there wasn't an obvious opportunity available, I created one. The jury is still out on whether being an entrepreneur is a blessing or a curse; it's just the way it is for me. I have come to accept my unadulterated penchant for the unknown and unexplored as one of my most pronounced and cherished personal characteristics.

I knew that I was not cut out for a daily 9 to 5 job, but once my cancer was clearly in remission, I was forced into my fallback career as an escrow officer. I am not an heiress or independently wealthy. I have always been self-supporting and always keep a Plan B on the shelf. I have worked every day since I was 13 years old dishing out burgers and ice cream cones at the local Dairy Queen. I went to college for real estate law and learned the escrow profession hands-on in my early 20s. Although I was very good at this type of work, being the consummate multi-taskmaster, I hated it! I hate tedious-type work, don't care much for the people who do tedious work and I detest having to suffer clients who bitch about excessive escrow fees.

I was searching for an escrow job in LA in 2002 when New Washington Title Insurance Company offered me \$10,000 up front and a tidy monthly sum to move to the Bay Area as an escrow officer. I was hired to relieve the regular officers who were burning out badly from 20-hour work days. The tidy monthly sum was considered very good money for this job and I didn't dawdle or counter offer. I was desperate. I put my stuff in storage, Tillie in the car and together we moved to Los Gatos to start my new Santa Clara County escrow gig. I didn't realize at the time that this flurry of real estate closings was the apex of the mortgage refinance period that led to the economic collapse of 2008. Silicon Valley real estate, the most coveted property in the world, was increasing in value monthly. The vultures, ahem—oh pardon me, the realtors and investors in the area were taking full advantage of free-flowing mortgage money. Escalating property values created multiple refinance opportunities on the same property which translated to more commissions, more kickbacks and more bank and escrow fees.

Title Insurance is a requisite for a new mortgage and New Washington Title was one of the biggest players in the business. You bet they were willing to pay obscene salaries to experienced people who knew how to do real estate closings. They were making billions per month in insurance premiums from all the new mortgages.

I arrived at a very plush office in San Jose' with the words Susan M.

J. Alt engraved on a beautifully gold-plated plaque on my desk. I walked head first into a buzz saw of activity. The frantic pace was so crazy then that men and women with no real estate background whatsoever were handling mortgage files, answering phones and most of all keeping control of the rowdy crowds of borrowers standing in line to sign their mortgage documents. Truck drivers, waitresses and fast food workers became mobile notaries to partake in the mortgage money gold mine. Between 2001-2006 there was an increase of nearly 20% in real estate personnel throughout the country, a percentage expansion greater than that of any other sector.

The number of mortgage closings at New Washington Title was astounding; like nothing I had witnessed before in the real estate business in over thirty years. The amount of money funneling into the mortgage industry was seemingly inexhaustible.

Any property owner could get a mortgage. Borrowers were literally coming out of the woodwork. The money moved with extraordinary speed and pressure.

My New Washington Title foxhole, in the land of super groovy cool, flip-flop wearing tech snobs, was my introduction to the developing real estate bubble. It was my first shot of the drug du jour – free mortgage money—and I was addicted! Although I thrived on the work, I hated that environment. This job, as much as I hated it, set the stage for me to become both a multimillionaire and a penniless prisoner within the next decade. I was in the eye of the hurricane.

CHAPTER 2

—
2002 – 2004



"If you do not change direction, you may end up where you are heading."

Lao Tzu

I was certainly doing my part in the granularity of the escrow business to inflate the real estate bubble that was underway full throttle in 2003. I closed thousands of new mortgages while working at New Washington Title Company. We maintained an exceptionally frenetic pace of receiving the banks' loan documents, signing with the borrowers and disbursing billions of dollars of loan funds. The offices in the Silicon Valley were crazy busy, even for a business that is normally hectic. I had stepped into a mine field, an excessive workload that made it clear why they were over paying experienced escrow personnel.

I had lived through several boom times in the real estate industry, but the pace of mortgage closings from 2002-2007 was like nothing I had ever experienced. I didn't fully absorb at the time the hazardous nature of what we were doing. I was preoccupied with the massive volume of mortgage closings assigned to my own little universe and never gave a thought to what was happening in the macrocosm. I was in the eye of the hurricane; the front end called mortgage origination, creating billions of mortgages. It never once occurred to me what the inevitable outcome of this inflating bubble was likely to be. We were igniting the spark that would fuel flames that someday would consume the world economy. Minions like me were the creators of the gambling chips used to create the billionaires of the Great Recession.

Trillions of investment dollars roosted in U.S. Government Sponsored Enterprises (GSE), such as Fannie Mae and Freddie Mac, as well as the big-time mortgage bundlers on Wall Street. To keep the money machine rolling effectively, mortgages were being created at a feverishly rapid pace. There was no time to waste on customary mortgage qualifying criteria and underwriting procedures. The secondary market had nothing to peddle to their investors without a primary market, the mortgage originators like me.



Knowing that millions of high-risk mortgages were being generated hints at an overt lack of good stewardship on the part of the GSEs to protect their investors' money. In fact, it could be considered criminal. The avarice that precipitated mortgage fraud at all levels of government and banking were of dimensions never realized before. The escalating real estate values around the country resulted in the most vigorous, vibrant U.S. real estate market in history. Nevertheless, during this mortgage hysteria, I could never have gauged that with every new deal, every closing, the millions of us working in the real estate industry were nothing more than minions pumping air into the bubble that would burst one day into the Great Recession. *"But, everything is always OK, until it's not,"* I came to realize.

Selling mortgages to the GSEs creates liquidity, revolving money, for banks to continue making loans and collecting fees. It is a noble theory that results in a thriving industry while allowing citizens to participate in the *American Dream* of home ownership. This is how most noble theories begin.

Borrower qualifications for a mortgage should be and usually is, thoroughly investigated by the bank before the mortgage is funded and sold to the GSE. Fabricating a borrower's qualifications to obtain a mortgage however, is mortgage fraud. Mortgage fraud is generally a federal crime because mortgage documents are federal contracts. From 2000-2008, mortgage qualification became parenthetical at best. When it detonated, the same bankers and GSEs that proliferated mortgage fraud scrambled for scapegoats to cover their tracks. I became one of them.

"Lying to the bank" to get a mortgage is a centuries-old practice seldom openly discussed, yet integral to the real estate industry. Whatever it takes to make the deal is permissible, regardless of what anyone in the business says to the contrary. If it is their commission at stake, you'd be surprised at how quickly the "rules" are broken, bent or twisted. So pervasive is the practice that Adam and Eve may have lied on their mortgage application to purchase their fig tree farm. By design, a vigorous real estate industry normally does not exist without mortgage fraud to some extent. Applications must be acceptable to the financial institutions so they are accepted by the GSEs, thus borrower capability and qualification is often manufactured. Everything I learned about mortgage fraud, I learned inside the bank as a vice president and loan officer.

It is axiomatic that the federal government set the agenda for the Great Recession because the GSEs controlled the money supply. It is not a stretch to conceive that the government used the GSEs as the vehicle to prevent a complete economic depression after 9/11 when the global economy came to a standstill. If this was a contrived bubble, it worked well. Economic bubbles created periodically will circuitously jolt the economy. I had never thought of the U.S. government as involved in such guileful activities, but there has been much published on the subject.

Did the GSEs know such high-risk, doomed-to-default mortgages were being sold to their investors? It has been well documented and published that the government and the financial institutions not only knew but insisted upon the creation of these high-risk mortgages. Yet the rating agencies never tipped off the investing public which continued to pour money into U.S. mortgages. When this perilous bubble burst as all bubbles do, millions of people suffered!

A loan officer or mortgage broker works under tremendous pressure to make loans. Fannie Mae, for example, makes a commitment to purchase bundles of mortgages by structuring a credit line to financial institutions. In turn, financial institutions collect substantial fees for creating and verifying these mortgages, a process known as underwriting. Fannie Mae issues the criteria for the mortgages they'll purchase, but they don't employ staff to check each loan application; they rely on the bank's honesty that each mortgage inside the bundle meets their requirements.

The banks brief their internal teams and outside brokers, the minions, on the qualifying criteria as issued by the GSEs. The minions are set loose into the trenches to find the borrowers. If they do not produce borrowers, ergo, make mortgages, they will soon be fired from their job. Thus, applications that do not fit the criteria are often reconstructed to fit. "Liar Loans" became known as totally reconstructed mortgages and often corresponded to the amount of money available in the credit line to the financial institution. With the reconstruction complete, the fees were collected and the loan was closed. The paper shredder handled the rest. Manufacturing mortgage applications to fit GSE criteria was accepted industry practice. This became essentially mortgage fraud created inside the financial institutions with the help of a conspiratorial wink and nod from the government sponsored enterprises.

The escrow, or closing officer, is usually a Notary Public and conducts the signing of loan documents. Over the years, I notarized thousands of borrowers' documents and remembered nothing about any of them. At New Washington Title, I routinely handled and notarized signings with borrowers who had just gotten a new mortgage the previous month. I came to know many repeat borrowers well. I often noticed borrower's shock when signing a loan application that had been manufactured by the bank indicating a higher income or maybe even a false job they knew nothing about. But, they signed the documents anyway at the advice of the banker. In the early 2000s, the de rigueur was churning mortgages. Under the guise of procuring a lower interest rate, the banks, to harvest new fees, promulgated borrowers to continue refinancing. The cookie cutter-esque, endless assembly line of refinancing at New Washington Title was super monotonous and the pressure tremendous. The minions were burning out badly. Literally, millions of dollars were wired into our closing accounts each hour. The workload was insanely punishing and I was sick of it. Each closing

was a payment, a drip in the flood of billions of dollars of fees, commissions and kickbacks which ultimately erupted into a mortgage collapse.

Aesop could not have said it better: “familiarity breeds contempt.” For someone already loathe of the escrow business, I particularly hated this office. My boss, Cynthia, (we were not allowed to call her Cindy), was the employee of the month for several months running. She was a stereotypical escrow hedonist who pranced around on stilettos screaming on a Bluetooth like anyone gives a rat’s ass about loan documents. She was a snooty bitch who personified a certain type of escrow officer, a glorified paper shuffler that I abhorred! Cynthia was particularly rude and condescending to me. I was relatively unkempt by her standards. Lightweights judge others on appearance and wardrobe. My appearance mirrored my attitude about that job. I barely got out of my slippers in the morning and combed my hair in the car on the way to work. I had her number and she knew it. I was 100 times more skilled in escrow and real estate in general. What she didn’t know is that her job was safe with me. I couldn’t wait to get out of that mortgage mill!

This entire scene was antithetical to everything about me. I was drinking too much wine after work and was bending my best friend Anna’s ear about my plight. “I can’t do this—I am losing my mind,” I would repeat. She would reassure me that it was only temporary and I would get up in the morning and head back to the front lines.

One morning, I woke to an email from my boss asking that I report to headquarters immediately. I was “laid off” from New Washington Title that day in the spring of 2004. Business was slowing somewhat, but my layoff had more to do with my attitude. I grew weary from working daily overtime and was unwilling to hide my discontent behind smiles and pleasantries. I was bad for business and a negative influence on the new people they were continually recycling through the office. I was surprised the job lasted for as long as it did, just under one year. I would rather be the one to end a job, but I was grateful somebody, anybody, had ended this one. I left the manager’s office with a huge grin that didn’t fade the entire day.

I had saved about \$80,000 from investing my wages and decided to take a road trip instead of immediately going back to Los Angeles. I had to decompress from that job! I needed an “open road” adventure to feel alive again. I loved LA and my life there, but something was drawing me eastward. I wanted to visit with two of my nephews in Ohio and then onward to New York and Boston to visit good friends there. Tillie nodded in agreement when I said, “Let’s motor, buddy.”

I shipped a few boxes, loaded Tillie in the Escalade and we hit the almighty road for parts east. I felt liberated and exuberant barreling through Nevada on Interstate 80; radio blaring. I was relieved to

be looking at the sunset in the rear-view mirror. I was finally out of San Jose, away from the escrow grind and the pretentious inhabitants of Silicon Valley. I would stash Tillie with a dog sitter in Ohio while I did reconnaissance in Manhattan. I was full of hope and optimism for the future. I was finally myself, the real me, on the prowl for my next business adventure.

Instead of a paper shuffler, I was going to be the one getting rich from real estate. Had I known then what I know now, I would have been positioning myself like the *Big Short* guys. However, I walked head first into the buzz saw of the mortgage bonanza that was about to implode on itself.

CHAPTER 3

—
2004 – 2006



"All journeys have secret destinations of which the traveler is unaware."

Martin Buber

The cross-country trip was invigorating; it was just what I needed to revive myself from the insufferable escrow business. I rolled into Ohio tending immediately to a meeting with Tillie's new babysitter. We had been exchanging emails, but I had not yet met Mary; the only person who answered my ad on Craig's List. Mary was a middle-aged, chubby dog-lover who lived in a simple, quaint little house in a tiny town called Crestline. People are generally afraid of Chows, so I couldn't be too picky about her qualifications. As soon as Tillie took a shine to her, I paid a month in advance and gave Tillie a belly rub goodbye. Although I loved my doggie dearly, it was liberating to find her a good temporary home. I was *not* taking her to Manhattan under any circumstances.

I had a few days to kill before New York so I visited family and a couple of old high school friends. In the tradition of German Catholics, I had over 100 first cousins which had multiplied exponentially. We rented a local school auditorium for simple family get-togethers because they grew to be such an enormous number of immediate family members. No one single residence could accommodate everyone. I was born and raised in rural Ohio and moved to Los Angeles soon after high school. The move to the West Coast is the single most important, positive thing I did in my life. Although many people move to more temperate climates because of the unmerciful Midwest winters, I never minded the cold. I could have never imagined back then that the winter season would play such an indelible role in my life; the yardstick for measuring my prison anniversaries. Thankfully, I had the presence of mind to get into college which curtailed the pot smoking and all my other idiotic adolescent behaviors of the 1970s. I was a hayseed—a farm girl with a great imagination and balls of steel. If anyone needed confirmation that I was a true misfit, this move solidified it! I was not the typical Catholic girl who married her first boyfriend and had her first kid within a year of high school graduation. I was thrilled to leave Ohio and its suffocating small-town mentality behind. I was all guts, absolutely no fear and predisposed to seek adventure.

I made very few visits back to the farm in the early years of living in California. As the second oldest of six kids, I became very fond of my younger brothers and sisters; little kids when I left who had now grown up and had teenage kids of their own. As they grew older, I began to travel to Ohio more often to get to know them. I found these visits to Ohio very nostalgic. Maybe the years were mellowing me, but I was not terribly averse to being in Ohio if I was spending time with my nephews.

May in Ohio is the most awe-inspiring time of the year for a rural romantic. It is a bearing witness to the cycle of life. It is springtime, planting time. The seed is put into the ground and fields shortly become peppered with green sprouts, transforming to tall crops that completely obstruct an otherwise clear view of the neighboring farm houses. It is the beginning of the abundance for the tables of the

world. It is nature in motion, the true definition of nanotechnology unfolding before your eyes. Yes, you can take the girl out of the farm, but you cannot take the farm out of the girl.

Although I was a recalcitrant complainer of small-minded farm towns as I was growing up, I felt more connected to nature during this time of year and in this place than anywhere in the world. I blossomed in the hustle bustle of the city, but found the true meaning of peace in Ohio. Ohio was my respite, my personal paradise. I was drawn to Ohio for entertainment and spiritual fulfillment, especially as my nieces and nephews matured. I preferred their company to that of any adult I knew. May also meant that local movers and shakers party at “the lake,” the generic name for the beer guzzling places and boat launches in northern Ohio, bordering Lake Erie. Anxious to partake in the local culture, I met up with Janette, a high school classmate with whom I had kept little contact. Over the years, Jan had devolved into one of the most self-absorbed, obnoxious persons I knew. Her dad, a banking tycoon by rural Ohio standards, had recently passed away, an event that transported Jan from an average small-town girl with a perverted ex-husband to an heiress who could now afford a gorgeous lakefront condo and a huge boat. She was milking this situation for all it was worth and clamored to show off her expensive new lifestyle. We met at Fritz’s, a popular watering hole for the Port Clinton and Catawba Island regulars.

Just as I popped the cork on a bottle of chardonnay, preparing to act interested in Jan’s excruciating banter, Carrie Schultz, Jan’s sister-in-law, approached us saying, “Susan, do you remember me?” Although I did not remember her, I was positive she was capable of more stimulating conversation than Jan. So, I said, “Sure, how you been? Sit down with us.”

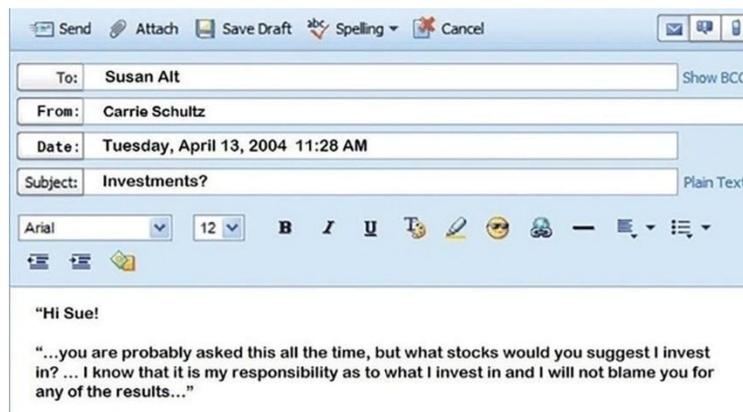
Carrie seemed to be a nice gal and was clearly more sophisticated than the regular hell cats that frequented the lake bars. She was with her boyfriend, Ken Santas, whom I must have found relatively unimpressive because I cannot remember anything about him. Ken Santas owns a small metal bending facility near Bloomville, Ohio, where Carrie started working after high school. Unlike most of the factory-working females, she excelled academically. She earned an MBA from Tiffin University and was promoted to office administration at Ken’s factory very quickly. Carrie was divorced from an early and childless marriage to a raging alcoholic. After Ken’s numerous divorces and dalliances, she became his concubine. Her being childless and career oriented gave us commonality. We smiled at each other in silent agreement that Jan was totally shallow and it was an utter waste of time indulging her bragging about her new condo.

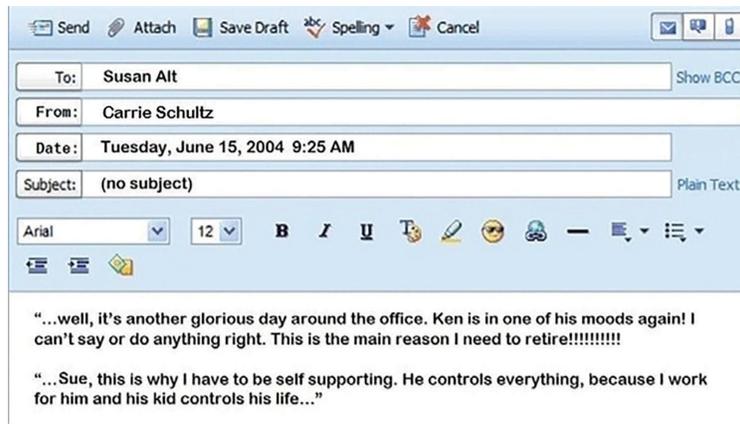
I came to know Carrie quite well as time progressed. I liked her just fine and we became buds and quasi-confidants. She often confided in me the obvious misery that accompanies sleeping with your

boss. As smart and worldly as Carrie was, she allowed Ken to control her entire life. As is typical with a dysfunctional relationship, Ken's moods dictated Carrie's behavior. She constantly walked on eggshells and I knew intuitively that she downplayed his abuse toward her. She knew more than he did about the business of the factory, but always gave the outward impression of being the assistant to the king of metal bending. Even when deeply depressed and hurt, she maintained her dignity. Ken made it clear to the world that he put Carrie after his kids, his boat and whatever hobbies he had going at the time.

Carrie, in her mid-50s like me, was preoccupied with developing a backup plan for her future. She spoke regularly about the need to cover herself financially as she believed Ken would eventually dump her. A break-up would inevitably lead to Carrie also losing her job. I was not impressed by Carrie's lack of will, but I felt sorry for her.

On April 13, 2004, I received an email from Carrie asking for investment advice. Being an MBA and professional woman, she confirmed that she understood investment risks. She was getting more and more desperate because Ken was becoming more and more abusive toward her. She knew she needed to end their relationship. You can bet that a controlling guy like Ken was all over her personal business. She had to be discreet about any investments and knew I would never talk to Ken about what she was doing. I felt weirdly obligated to help her.





It was autumn of 2004, I was back in Los Angeles when, along with Carrie's email about trouble with Ken, I received another unexpected contact from an Ohioan. Tillie's babysitter, Mary Fitzgerald, wrote in utter distress asking me to buy her house. She needed an emergency back surgery, and without health insurance, the little house in Crestline was her only asset. She knew that I dabbled in real estate investments and confirmed her eagerness to make any kind of deal I wanted that would generate cash.

Serendipitously, the other shoe dropped that shaped the genesis of the Ohio real estate venture. An acquaintance from Los Angeles of over 30 years, Julie Knope, contacted me looking for real estate opportunities. I never cared much for Julie personally, but because she was the sister of a good guy with whom I once lived, we maintained superficial, cordial communication. She was distraught that her shiftless, unemployed husband, Jim, had gotten them into a financial predicament. Julie, also involved in an abusive relationship, had just refinanced her house with no qualifying documents. She thought flipping houses could be quick and highly profitable with the current mortgage money honeymoon. We shared a mutual trust that was effective if Julie was getting what she wanted.

Julie was the breadwinner of her fragmented clan and bore total responsibility for keeping things thriving in her luxurious Southern California neighborhood. An original employee of Barker International, a huge pharmaceutical conglomerate, Julie had recently become an executive, complete with stock options of a start-up pharmaceutical company in Santa Monica.

A desperate seller, a desperate buyer and my Rolodex from New Washington Title provided the basics for my first Ohio property to "fix and flip." The deal that took 5 days start to finish and went as smooth as silk." After closing, I decided to move into Mary's house to oversee the renovations personally. As a perk of this job, I could spend time with my nephews in Ohio.

Julie bought Mary's little house in February of 2005 and we made our first \$10,000 when the house re-sold within one week of remodeling completion. I became a very popular and beloved figure with

this deal. Thanks to me, Mary was safely on the mend from life threatening surgery, Julie bailed out whatever mess her husband had gotten into and Carrie, not involved in the deal, stood by in awe watching the money flow effortlessly. My focus never drifted from fixing up this house. I had picked out the new hardwood floors, studied paint swatches and installed a cool gas fireplace in the living room.

Everyone was ready to jump on the real estate bandwagon, especially Julie. I was going to be in Ohio for the summer and decided to check out additional investment properties on the swanky peninsula, Catawba Island. It is populated by the rather snobbish crowd on Lake Erie's south shore. So, it seemed a desirable Ohio resale area if I could locate the right properties.

The biggest mistake I made was to not fully study the Ohio real estate market. I hadn't accounted for the major chasm in property values between Ohio and Los Angeles, California. Coming from the most alluring part of the world where a lakefront shack might fetch upwards of five million dollars, it sure seemed as though a huge single-family, waterfront home for a million dollars was a steal. I was somehow shamefully oblivious that I was in Ohio, *not* California. Ohio does not have the real estate cachet, even on the lakefront, comparable to LA. The demand for property and the local economies are completely different. Vacant land is cheap in Ohio, so people with money build and customize their own homes. In addition, there is NO great enthusiasm to live in Ohio.

This was a colossal error in judgment. The free-flowing mortgage money and my rather whimsical attitude toward real estate in general, created a quagmire that would not survive the looming mortgage collapse I never saw coming.

With a continuous hot market, the turn-around time for resale would be less than a week after a remodel was completed on the west coast. Our first deal with Mary's house was under \$100,000 and sold quickly. That was not the case with the other high-end lakefront properties. The Ohio vacation home market was seasonal, which meant it might take months to flip a rehab even in a robust market. It would be virtually impossible to re-sell a vacation home in a crashing market. I had forgotten that my big ideas did not bode well in small-minded communities, but having been gone from the area for decades, it didn't register.

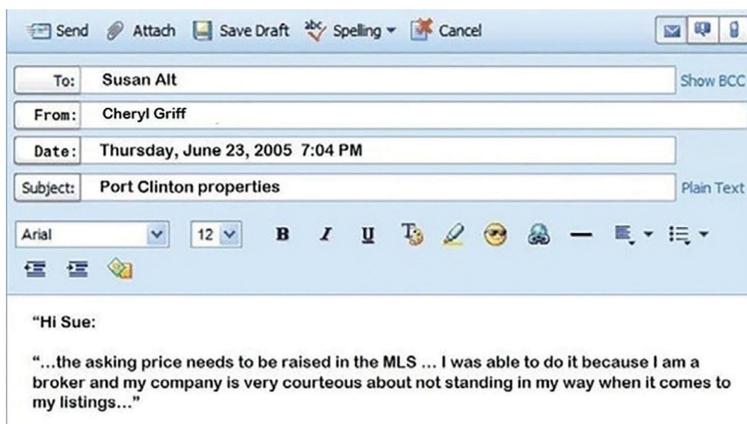
It was my untamed entrepreneurial optimism that drove me to purchase these big homes; and, it was the mere appearance of extravagance that contributed to my criminal investigation. Cops making \$30,000 per year were both fascinated and envious of a woman with the balls and wherewithal to make these big deals; deals they never understood or had the ability to prosecute. Simply because the numbers were in the millions, they assumed it must be illegal.

I was checking “For Sale” signs around Port Clinton when, Memorial Day weekend, 2005, I met a Catawba real estate agent, Cheryl Griff or Cheryl Gras or whatever name she was using at the time; I can’t recall exactly. Cheryl was the archetypal bleached blond, overly-made-up opportunist. She was a dog groomer, a waitress and a local barfly who had gotten a real estate license. She was the listing agent for a trio of million-dollar lakefront properties on Catawba Island, all in need of repairs.

I wasn’t thrilled, but not terribly bothered either that Cheryl was so blatantly superficial. I knew to never trust people like this and I was right. Cheryl’s broker, Evert Graham, whose father was a real estate attorney, operated a successful real estate franchise in Grove. Cheryl extended huge discounts from the sellers and from her own commission on the condition that we buy all three of her listed properties. It was expensive, but the properties were in dire need of an upgrade. I was confident I could master the trendy remodels that would turn a tidy profit.

Cheryl and her broker, Evert, fearlessly wrote full-price offers, claiming they would arrange the bank appraisals. My only stipulation for full price was that the sellers pay for the house renovations to my company at closing. Cheryl’s condition was that this rehab money be labeled as a “relocation fee” for internal bookkeeping purposes. How the money was described had nothing to do with me, or so I thought. I agreed to the term “relocation fee.” We had the blessing of a licensed real estate broker and the banks acknowledgment of this payment, it was listed on the seller’s official closing statement. Therefore, I was happy to proceed with this structure.

Later, the label for this money became crucial. Instead of a legitimate remodeling expense willingly paid by a seller eager to make the deal, Cheryl’s fudging of phraseology morphed into the term “kickback” by the prosecutor. This innocent renovation fee later became known as the money I stole from unwitting sellers and represented the predicate offense of theft to a Felony 1 RICO charge, the serious charge of a Pattern of Corrupt Activity like the mafia.



Julie, like Carrie, was a competent business person and savvy in real estate transactions. They both had excellent credit, ample income and were willing to sign for the mortgages. Julie and Carrie both registered with Lending Tree, an internet central repository of loan brokers, and within five minutes of entering an address on this website, twenty offers of money were received from around the country. When a bank was picked, an appraisal was ordered by them and handled totally by Cheryl and her broker. The loan documents were prepared and immediately sent to the broker's closing company. We never met or saw a single banker or an appraiser in all the dealings we had. It was all done online.

A mortgage is given to a borrower based upon "3 Cs:" Credit score, Collateral (bank appraised value of the property) and Capability of repayment. The process was quick and easy, with so much money being pressured into the economy for mortgages. When Cheryl discovered a new investment property, it was simply a matter of registering with Lending Tree.com and watching the banks scramble to compete for providing the money. One hundred percent financing was in vogue from 2004-2007, because it generated more commission and fees to the banks. We took advantage of these programs as interest rates were very low, making the monthly payments affordable, at least in the short term.

In California house-flipping parlance, Julie and Carrie are considered "straw buyers," but I never liked that term. It sounds shady and dishonest. The real estate broker approved this arrangement at the time, so how could it be illegal? Julie and I executed a formal Partnership Agreement that spelled out our roles in the business. She would procure the mortgage and I would collect the money and manage the renovations. From these funds, I was responsible to make the monthly mortgage payments and cover all the property expenses.

The goal was to sell the house before the reserve funds ran out. When the house sold, we would split the profit 50/50. As part of our arrangement, Julie executed a full Power of Attorney to me for legally conducting the day-to-day business. Julie visited the properties a few times, but stayed in California. She trusted that I would take care of the business and pay the debts. We were rolling, happy and full of optimism. I bought a jet ski and barbequed every weekend. This was the summer of 2005.

CHAPTER 4

—
2006 – 2008



"The road to hell is paved with good intentions."

Bernard of Clairvaux

Charles Ponzi, an Italian business person from the 1920s, became notorious for paying his early investors with monies they thought were profits from legitimate investments when the money really came from another investor's capital. This fraudulent investment technique is now labeled as a "Ponzi Scheme." It is a stock phrase overly used, often incorrectly, by prosecutors to embellish and dramatize financial crime in the media. It is a widely-recognized term as something malevolent, even though most people have no idea of the real meaning and implication.

Ponzi, who was convicted for his scheme and went to prison, *never* purchased underlying investments. Real estate is an underlying asset, and as such, cannot be a Ponzi Scheme in the classic sense. Yet, with no fact checking whatsoever, I was portrayed as a Ponzi in the Grover Daily News, a rag that is really a message board for the Comstock County Prosecutor's office. The above-the-fold headline announced that I was "the ringleader of a cross-country Ponzi scheme;" more off-the-shelf terminology used by a prosecutor lacking imagination.

Paying mortgages on time for three years would be a real stretch in developing the motive for a theft crime by a prosecutor. Also, there must be "intent" to commit a crime along with a victim who can prove a financial loss. The prosecutor admitted there were no mortgage delinquencies, but stated that "there soon might be." Their investigation of my dealings lacked probable cause, a violation of the Fourth Amendment. This violation was one among many Constitutional violations against me and hundreds of others that were indicted for mortgages fraud in Ohio. These tedious tidbits are necessary to understanding the lack of legal standing in later pursuing our simple little house flipping venture as one of the "largest mortgage fraud convictions" in Comstock County.



The summer of 2005 was a busy time with three property restorations underway. Since the lakefront area becomes a "ghost town" shortly after Labor Day, we were tooling up for a marketing

blitz of these freshly-remodeled houses for the spring of 2006. In February, Cheryl spotted two more awesome properties that Carrie Schultz purchased.

Carrie pestered me relentlessly to get involved in property investments under the same arrangement as Julie. We executed the exact same agreement as Julie and I had, complete with full Power of Attorney, and bought the two houses Cheryl had spotted. Carrie was thrilled with the properties and was fully on board. An old mansion in Toledo, my favorite of all the properties, and another house on Catawba Island, were the two properties that Carrie was proud to own. I moved to the old house in Toledo, since that property required the most work. As soon as Cheryl organized the appraisals, Carrie signed the loan documents without question or hesitation. The banks were still bombarding us with internet offers for cheap mortgage money, so I was confident that spring and summer of 2006 would deliver the buyers we needed to turn a pretty penny. With this glut of mortgage money still flooding the subprime, non-qualifying market, 2006 promised a lakefront real estate industry.

In the three years that I knew Carrie, we became quite close. We usually had dinner once a week and she would often hide out at the lake houses to get away from Ken. She called or sent email nearly every day for three years. When the investigation began, however, she became the ultimate Judas. She referred to me as a casual acquaintance to the investigators and suddenly didn't understand anything about real estate transactions. She claimed I had manipulated her into buying a couple of houses she knew nothing about. Indeed, Carrie was no stranger to real estate wheeling and dealing. She owned properties for years before I met her and was accustomed to the mortgage process. She told me once that she had been a "straw buyer" for her brother a few years earlier when her brother-in-law, a bank vice president, fudged up a sale contract for mortgage purposes.

Another significant player in the cast of Catawba Island theater characters is Will Clady, a handyman from the area who evolved from a random "fix-it" guy to our full-time contractor. He was a very talented carpenter, plumber and electrician. He had great design ideas that were economically sound. He could fix any glitch that developed and was a critical cog in a property flipper's wheel. Will was an older guy, in his 50s, capable of solving any type of construction problem, which, with five houses under management, was often. Will, like Carrie, was a real chum—to my face. I so appreciated his extra efforts that I paid \$200,000 over 18 months for his loyal and professional services. I also kicked in a few bonuses for his special needs kid. Like Carrie, he couldn't distance himself from me fast enough when investigators contacted him. In his statement to the prosecutor, Will Clady referred to me as a "fat, quirky woman who drove all over the place with her dogs." Hearing Will and Carrie,

whom I had treated with such kindness, betray me was hurtful; but to embellish stories about me out of personal weakness was embarrassing for them, I thought.

Will Clady reinforced what I already knew. People are weak, some more than others, but watching him and Carrie scramble for shelter for no reason bewildered even a cynic like me. Cheryl had so much money from the commissions on our deals, she bought a new yellow Hummer and pranced around dressed to the nines in her new designer clothes. Burning through a hundred thousand dollars in a couple months, most of it spent on her appearance, left her nearly broke. She had clearly hit the mother lode with me and enthusiastically kept on searching for fixer-uppers for us to purchase.

In the spring of 2006, we were locked and loaded! We bought billboard space, purchased expensive ads in the Wall Street Journal and Sotheby's and held open houses every weekend. We had lots of nibbles, but no one took the leap to complete a purchase. A few contracts fell apart and some very low ball offers came through, but nothing sold during the summer of 2006. We had no choice but to batten down the hatches for another winter and suit up for spring 2007. I was disappointed but still optimistic. The coming apocalypse was not even a distant bell in 2006.

In January 2007, the pivotal event that led to our undoing occurred when Cheryl became tangled up with a real estate developer from Comstock County. The spearhead of the operation, Candy Zimmerman, controlled two properties in the most affluent suburb of Grover. The prices of these expensive homes were not as big a deal as was my naiveté about doing business in Grover, Ohio. I grew up two hours from Grover and considered the mafia fables renown to this city to be no more than urban legends. I was oblivious to the 1950's mob mentality that still permeated Comstock County. This was indeed the kingdom of dirty businesses, especially the real estate business. It was one thing to miscalculate real estate values between California to Ohio, it was quite another to walk blindfolded in front of the firing squad of Comstock County. A guy named Joe Domato was the County Administrator then, a name I had never heard or had any reason to care about until five years later when he became my emancipator!

Cheryl became friendly with Candy who agreed if we bought her house to bail her out of a jam, to make the renovations in return for an option of buying her house back with a profit to us. Since they were licensed contractors, it all made sense. We hired an attorney to prepare a legal agreement that provided for regular inspections and their immediate eviction if they did not perform.

I never met Candy Zimmerman, but stories about her were legendary. She was positively radioactive. Candy introduced Cheryl to another property owner in her neighborhood desperate to sell their house. The property was an absolute architectural abortion but it was situated on ten acres and

was perfect for a gas well. Drilling for natural gas was becoming a mainstream enterprise in eastern Ohio and contractors were swarming the area for land leases. Most of the hoity-toity area residents would never allow such an unsightly contraption as a gas well on their property but, I said, “Oh yeah!”

The required six neighbors kicked in ten acres each and plans for the gas well solidified. The royalties from the gas well would more than cover the property expenses for years to come. It was risky buying two big residential properties, but we had a damn good plan to pay the mortgage until the houses sold. Least concerned were the bankers still throwing money at us like we were hookers on a Marine base on Saturday night. Julie bought one of the houses, Carrie bought the other, Cheryl handled the appraisals and I collected the money and paid the bills. Cheryl took off to parts unknown soon after the closing of both houses. I never saw her again.

We launched a blazing marketing campaign in the spring of 2007. We were ready to entertain any deal that made sense. We held weekly open houses and splattered ads everywhere touting discounted prices, fancy terms like “no money down” and “lease options.” At the end of the summer, we still had not sold a single property. Then, we received an offer from a qualified buyer who couldn’t get a mortgage! What had happened to Lending Tree? What happened to the days of merely presenting a name and address over the internet and getting the money to buy a house? The realization hit me like a Mack truck. The mortgage money was drying up and the honeymoon was over! Yikes! Still, no one could have predicted the cataclysm that was coming. I didn’t.

Property values began a steep decline, particularly high-end vacation properties at the end of 2007. What could we do to sell these houses? We had to get creative *quickly*. I hired a new realtor to manage tenants for the winter as we explored alternative financing options like a raffle or maybe bed and breakfast conversions; we were open to all suggestions!

I was lying in bed watching TV about 8:00 p.m. on March 15, 2008, when Carrie called me to say a Detective Becker from the Comstock County Sheriff’s Department had left a message on her answering machine. He wanted to speak to her about purchasing the Zimmerman property in Grover.

PART II

—

Hurricane Makes Landfall



"Beware the Ides of March."

Shakespeare

CHAPTER 5

—
March 2008



"The best liar is he who makes the smallest amount of lying go the longest way."

Samuel Butler

A tornado in a hurricane was the perfect metaphor for the summer of 2008. The hurricane of the Great Recession had made landfall and my personal funnel cloud was forming. The ferocity of zillions of recklessly-created mortgages defaulting around the country and the sudden criminal investigation into the two properties we had purchased in Grover created a perfect storm within a perfect storm. There were over \$5,000,000,000,000 (trillion) dollars invested in U.S. mortgages through the GSEs and Wall Street. There are approximately 86 million homeowners in the USA.

I heard tell that certain Wall Street guerrillas bundled and sold mortgages with fabricated addresses and borrower names. This activity would mean no real estate secured the mortgage and that the entire loan file was fictitious! I also heard that thousands of mortgages were created in the name of dead veterans just to round out a bundle lacking loans. It was rumored that upper management blessed these counterfeit mortgages that were then sold to unsuspecting investors. This illegal activity is larceny by trick that could only take place at the highest echelon of the financial and governmental institutions! This takes “mortgage fraud” to a whole new criminal, extreme.

By March 2008, thousands of bundles of these sham mortgages that had been tossed around like water balloons began defaulting like scud missiles dropping in Desert Storm.

Clearly, Fannie Mae and Freddie Mac were given a government-sponsored monopoly on a large part of the U.S. secondary mortgage market. It is this monopoly, combined with the government’s implicit guarantee to keep these firms afloat, that contributed to the mortgage market’s collapse. The lack of warning by rating agencies of Fannie Mae’s and other publicly-traded financial institutions of impending instability and insolvency added another layer of complexity and fraud to the investing public. While a few astute forecasters rang the alarm, not one federal regulator hired to monitor such activity signaled the incoming atomic bomb; the entire collapse of U.S. banking system driven by residential foreclosures.



No matter how you shape the argument, the government bears responsibility for the Great Recession. Greed had overtaken good judgment to follow the tried and true, common sense rules of mortgage underwriting.

The complacency and culpability of Fannie Mae were becoming obvious and publicity about the spiraling foreclosures dominated the daily news. Citizens were pissed and wanting retribution. There was no mercy for anyone remotely associated with the mortgage industry even though they had been the world's preeminent rainmakers earlier in the decade.

The government offered a light weight "word salad" to calm a riotous citizenry, but people wanted a public lynching for those responsible for dissolving their IRA balance. Eric Holder put on his superman cape and the Department of Justice vowed to the taxpayers to capture the culprits. He was under tremendous pressure to prosecute bankers, though he never went after the "big fish" bankers.

It is customary for the DOJ to structure federal grants for special task forces to convict the perpetrators of the "crime du jour." This time was no different and Comstock County, a renowned Democratic enclave, was first in line for this grant program. The county received a federal grant specifically to prosecute banks for predatory lending practices that resulted in foreclosures and abandoned properties within their county. These grant funds, disbursed to the country sheriff's department, spawned the Comstock County Mortgage Fraud Task Force. The task force was officially formed in September 2007. Ohio had no formal mortgage fraud statutes. Thousands of prosecutions under the Ohio theft statute, a statute which requires a victim, were wrongfully instigated against local realtors and investors. The prosecutors described the banks as the victims. Although mandated by the federal grant to prosecute banks specifically, this task force did not prosecute any banks.

An ex-Ohio Attorney General, Mickey Tanner, explained how he had arranged the federal grant when he reanimated himself to visit me in prison. He confided that convicting local realtors, loan brokers, investors and title company personnel was contrary to the grant mandate. He explained that the grant monies were being misappropriated by Comstock County. Investigating thousands of hand-picked stooges who appeared to be able to pay the prosecutor to dismiss their case was the clandestine purpose of the task force.

Tanner divulged that the Comstock County Prosecutor used their task force to bully and extort money from local realtors instead of complying with the grant mandate of investigating local bankers. They exploited the mortgage crisis as a cottage industry to generate revenue, enriching themselves in the name of fighting crime. Little effort was required to identify persons who participated in mortgage fraud in Grover. Certain prosecutors themselves, as well as their families and friends, actively imbibed in the mortgage money bonanza. Prosecutors were personally familiar shoddy mortgages. The high-profile realtors and players in property flipping were well known in this small town and first in line for the new county shakedown scheme that was underway full speed.

It was shortly after the task force was created that Tanner took such a wretched beating in the press about an extramarital affair with his secretary that he resigned his position and disappeared in disgrace. Although he was very willing to confide specifics about the task force to me in prison, he declined to comment or help my case later in court as he began to make attempts to resume his former career path.

Receiving additional grant disbursements was contingent upon the headcount of convictions. The task force was under tremendous pressure to produce mortgage fraud criminals to keep the money rolling in from the federal government.

Convictions by guilty pleas are much more efficient for the prosecutor for obvious reasons. Trials require effort and time while a guilty plea is a tidy commercial transaction. Fully ginned up by March 2008, the Comstock Mortgage Fraud Task Force was in full witch-hunt mode. Realtors in Comstock County, then marked as the “perpetrators of the collapsed global economy,” were under siege!

Candy Zimmerman was a real estate developer in Grover who had been involved in some very funky business deals. Legal records indicate copious litigations between her real estate development company and Comstock County ongoing for over fifteen years. Reportedly, one of the many houses she built on speculation mysteriously burned to the ground when the market went south. Consequently, she was already under investigation for insurance fraud about the same time the mortgage fraud task force was formed. Candy Zimmerman was hot as a firecracker with local law

enforcement when Carrie Schultz bought her house through Cheryl, the Catawba Island realtor. Candy, whom I never met to this day, was kryptonite and the origin of my demise.

I remember the date exactly, March 15, 2008, when Detective Becker, lead bloodhound for the Zimmerman investigation, telephoned Carrie. Having searched public records, he discovered that she had recently bought the Zimmerman house.

When Carrie told me about Becker's phone message, she was hysterical that her overbearing boyfriend, Ken, might find out she had bought this house. Instead of merely returning the detective's call to put an immediate end to the situation, Carrie reacted to this call as the "camel's nose under the tent." To her, this simple inquiry about a property represented the beginning of Ken discovering her secret investments; the money she would hide from our venture to get away from him.

I insisted she call him back immediately. I told her to calm the hell down, take care of business and to stop acting like a manic teenager who lost her class ring. There was nothing for us to hide. The mortgage payments were current and the house was occupied and maintained. Carrie's sudden level of nervousness disturbed me. I again insisted that she get a grip on herself. To help stabilize her, I contacted a local lawyer to intervene for her with the task force. I found John Issacson, who marketed himself as an expert in mortgage fraud on the internet. Issacson wouldn't speak to me until I sent a \$5,000 retainer. I dipped into our real estate fund and deducted this fee as a business expense to our partnership.

It was after FedEx delivered the check and it had cleared the bank, all in the same day, that Issacson's secretary announced he had a heart attack and the matter was transferred to an outside attorney. Without my authorization, this money was funneled to an ex-prosecutor-now-defense guy, James Markinson, who became Carrie's attorney. This guy, who gushed with his credentials during the first phone call, completely ignored me once the payment transferred to him. He and Carrie spoke privately from then on and I was out of the loop.

Ken eavesdropped on all of Carrie's calls at the office. When he overheard her talking to Markinson, the cat was out of the bag and the direction of everything we had worked so hard to accomplish abruptly changed from that moment on. Ken now knew about Carrie's "secret" investment deals. This was the grain of sand that tipped the hourglass.

Panicked that Ken would fire her, Carrie seeded a lie that one day soon would fashion a national headline as one of the "biggest mortgage fraud busts in the country." In the classic weakness that Ken had fed off for years, Carrie's emotional frailty and Markinson's orchestration, I became the target of a mortgage fraud investigation that started with a simple phone inquiry.

George Patton said, “the object of war is not to die for your country but to make sure the other bastard dies for his.” Carrie’s lack of backbone was on my last nerve. The shyness she exhibited that compelled me to help her, I now saw as a cowardliness that I detested. It was the beginning of the avalanche. To develop a proper masquerade for Ken, she had to distance herself both from the properties and from me, completely. She devised a story that I had forged her name on loan documents without her knowledge; she neglected to tell them that I had her Power of Attorney. The hundreds of other documents signed by Carrie and notarized by her sister were ignored. The forgery claim was Carrie’s purposeful lie and the exculpatory evidence was disregarded by the prosecutor during Discovery. I was charged with numerous felony counts of forgery of Carrie’s signature while holding a valid Power of Attorney.

Carrie and Ken’s relationship played as a subplot in the background, so I’ll never know the truth of what happened after that initial call from the task force investigator, Becker. When calling Carrie’s office one day, I accidentally learned that she and Markinson had met with the entire task force in person very soon after I had sent the retainer payment. I am certain these investigators interpreted Carrie’s awkward nervousness as hiding something so colossal and damaging it warranted a closer look. They issued a subpoena for all seven property files from Cheryl’s broker, Evert Graham. They had jurisdiction for the two properties in Grover only but took the confidential files for all seven. The prosecutor was keen to learn about “this woman” who was buying all these million-dollar homes. They wanted the person who was controlling the purse strings.

Regardless of fraudulent documents, straw buyers, kickbacks, inflated appraisals or whatever else they claimed as probable cause for an investigation, I found it all very odd. Why would a prosecutor pursue a mortgage fraud investigation when no victim complained and there were no delinquent mortgages? The properties were not abandoned, out of repair or creating any kind of neighborhood blight. To the contrary, they were immaculate, occupied, perfectly maintained and being actively marketed for sale. The investigation never made any sense from the beginning.

As an ex-banker, I know that once the mortgage is funded, the bank has no further legal claim unless there is a breach of the Promissory Note or a mortgage default. I know lending guidelines were loose to non-existent during the time we got our mortgages but the same remedy applies. Banks conduct vigorous underwriting processes for this reason; after the money is funded and the deal is closed their recourse is a foreclosure action to take the house back only. There is no mortgage fraud unless payments are not made and an “intent to deprive” can be proven. Our properties were

legitimately appraised by the bank, the renovation funds were properly applied to the property and the monthly mortgage payments were never late for three years!

Intellectually, I understood the fervor driving the witch hunt with the current cascading foreclosure avalanche. Viscerally, however, I was bothered by the legal aspects of the investigation. Intuitively, I sensed that there was something much bigger and more sinister going on than simple mortgage fraud.

It took several years to uncover the real reason my head was sought out for the Comstock County chopping block. Over time, the dots began to connect and each fractal was exposed as the perfect pattern of fraud like the pattern of fraud that preceded it.

To this day, I have not seen or heard from Carrie Schultz. By the end of March 2008, the daily email exchange between us ceased. Markinson, who was thrilled to speak to me when I doled out that \$5,000 retainer, now refused to take my calls. It was clear that they had hatched a scheme that excused Carrie, side-stepped Zimmerman and designated me the official target of a mortgage fraud investigation. I was the fall guy. Eventually, twelve people were indicted because of Carrie's impotence. Twelve peoples' lives were devastated and seven spectacular properties were ruined because of Carrie Schultz's fear of jeopardizing her already flimsy relationship with Ken. Who knows if they are still together. Carrie's lie birthed twelve convicted felons from decent people with no criminal record.

Situated squarely in the middle of the "crime spree" concept Carrie devised, was Carrie herself. She was the only person involved with the properties who was not indicted. This was obvious to anyone close to the story. How foolish of Carrie. While she was running for cover from whatever she imagined was chasing her, I later stopped making the payments on the mortgages in her name and these delinquencies would one day wreck her credit report. It didn't have to end this way for her. I would have kept things going until the houses sold.

As of June 2008, the mortgage payments ceased completely on the advice of my attorney, Harry B. Bunker, and then by court order. In the most tragic sense, an investigation without probable cause, based upon a lie, and that lacked jurisdiction, were the direct cause of seven of the largest foreclosures in the State of Ohio. Everything we had been working toward for three years was now being threatened.

With all the "cloak and dagger" back-stabbing going on, however, I never believed any of us could be prosecuted. Categorically, there was no legal standing to do so. There was no victim, and as such, there really was no crime. But, I also believe, "*Trust in Allah but tie up your camel.*" I decided to get my own lawyer. That's when Harry B. Bunker came into my life. Bunker, whose shingle portrayed

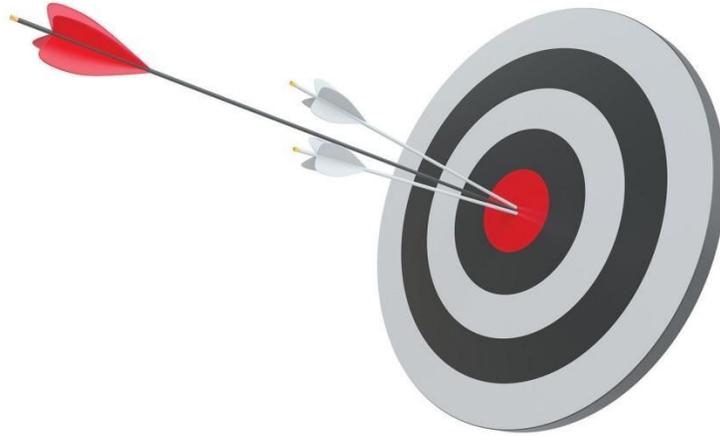
him as a mortgage fraud, white collar defense attorney extraordinaire was so desperate for business, he called me from a taxiing airplane on the tarmac as soon as he received my inquiry. Having no experience with shysters masquerading as lawyers, I fell for Bunker's sales pitch as a real estate expert. I sent \$5,000 to him and he became my attorney of record. From this first phone call, Bunker's advice was absolute: "Do not speak to any investigators or anyone related to the real estate transactions and stop making the mortgage payments." Having never been in this situation, I heeded his advice. During the first phone call, Bunker bragged about how the federal grant money that created the task force was turning out to be quite a windfall for the defense lawyers in town. Bunker affirmed that he had been handling many of these mortgage fraud cases and guaranteed he could get me "off" any charges. I should have interpreted Bunker's cavalier attitude as the red flag and warning siren that it indeed was. Instead, I naively and to my detriment, was relieved and believed him.

Bunker was right about one thing. The Grover criminal lawyers like him, who customarily represented drug cases, drunk drivers and petty theft cases, suddenly became mortgage fraud specialists to partake in the surplus of indictments and their accompanying retainer fees. Though I knew Bunker's crass phone manner was unprofessional maybe, I never thought anything would ever come of a criminal case anyway. I decided that all things being equal, he was probably as good as any other "legal professional" in Grover for the moment.

My presumption that all the talk of a criminal investigation was simply bluster, turned out to be an error of gargantuan proportion. Little did I realize at that time, what seemed a tempest in a teacup, was really a tornado brewing in a hurricane. In mid-May 2008, one foggy, dreary Monday morning, I was sitting at the kitchen table in the old Toledo mansion when I noticed a small, white, nondescript car making the turn onto Willow Wisp Road. I stood up as the car pulled into the driveway. A small, pale man jumped out the driver's side door, spotted me at the front window and outstretched a large badge screaming, "We are looking for Susan Alt!"

CHAPTER 6

—
May 2008



"Great spirits have always encountered violent opposition from mediocre minds."

Albert Einstein

The slight chill in the air turned bone cold when those cops came busting onto my porch. My old funky mansion in the prestigious Berkshire neighborhood suddenly became a crime scene. There were two detectives. The first was Andrew Nelson, in his 50s; a pasty looking fellow in plaid polyester trousers. With him was a bald, military type, in his early 30s, Brian Becker, the same detective who had initially contacted Carrie. I met them at the open screen door. Nelson, displaying his badge with malevolence screamed again:

“Are you Susan Alt?”

“Yes, I am,” I responded calmly.

He said demandingly, “We need to talk to you about your properties.” Brian Becker had a vacant look on his face and with his right hand gripped the gun in his left-side shoulder holster. Their eyes were fixated on me with a frozen, threatening stare waiting for a reaction when I announced with absolute aplomb, “Call my lawyer.”

Had I not declared that I had an attorney, which by law requires that they immediately stand down, Becker probably would have pulled his weapon as if he was capturing Pablo Escobar. His attempt at looking like a tough guy was lost on me. Rather, they both appeared forceless and awkward. The word overkill comes to mind. It was as though I had been inserted into a rerun episode of *Criminal Minds*. It all seemed very bizarre and surreal.

I was sufficiently rattled though, with my three chows barking like crazy, but I managed to keep my cool. I felt victorious. I took special notice that Nelson responded very positively to hearing that Harry Bunker was my attorney. He said, “Harry Bunker from Grover?”

While I took comfort for some inexplicable reason at the time, Nelson was rejoicing because Bunker was well known in Grover to sell out his clients to the prosecutor. His task of pursuing my conviction had just become a gift for the task force. They seemed content to take up with Bunker whatever business they had with me, so I was given a reprieve. This was the only time knowing Harry Bunker was beneficial to me. Although I was caught off guard, I stared them down as they bumbled around getting into the car and drove away. Becker yelled in a falsetto voice, unbecoming a man with such a big gun,

“We’re going to get pictures of all the properties.” I shouted back, “Whatever!”

The magnitude of theatrics with the element of surprise is designed to evoke terror and panic from the target. The take away from this incident, a first for me although I got it immediately, was the fact that cops rely on “shock and awe” from their initial physical contact with someone under investigation. Provoking nervous chatter in hopes of the target saying something incriminating is all

part of their playbook. They'd hoped to scare the crap out of me with the badge, the gun and the screaming. Cops get only one chance at a first meeting, so they must make it effective. Obviously, they would have checked my background beforehand, knew that I had no criminal record and was not a fugitive. There was no reason for an investigator of mortgage payments to expose a weapon, especially the gigantic side arm that dominated Becker's physique. It was a theater prop that added to the overall drama of their visit that left me in a dismal mood and more suspect than ever of the real purpose of this investigation. What the hell did these boneheads want with me?

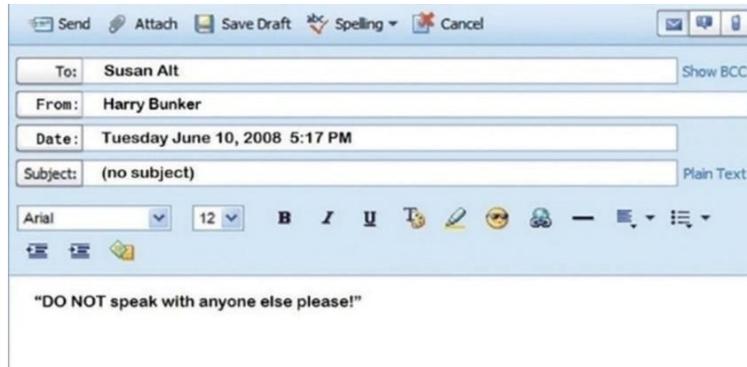
The meeting on the porch was May 2008—I was indicted in August of 2009. I endured a year and a half of Becker pestering me and everyone else I knew, under the auspices of conducting a mortgage fraud investigation.

Like a panther stalking its prey, this detective sniffed out nearly everyone I had ever met. Some people I had worked with on the properties, some people I knew only casually and some people I had never heard of. Contrary to confidentiality dictates, Becker always prefaced his calls by announcing officiously that he was conducting a criminal investigation against Susan Alt for mortgage fraud. Becker certainly could not advance his cause by speaking to people who didn't know me, yet he called many of them repeatedly.

He was bothering people who he must have realized knew nothing about me or the real estate. The purpose of calls to these arbitrary, uninvolved parties was an obvious "elephant on the coffee table;" oppressive, hard to ignore and attention getting. They were calculated moves to humiliate and pressure the target to cave. But, cave to what exactly, I wondered? If they had a case against me, why didn't they simply charge me by an indictment? Why did they follow me around for over a year? Was this terrorizing tactic legal?

The more the pressure ramped up, the more adamant Bunker became that I do not speak to them. I did what he said though my suspicion of why Bunker would put me in such a high anxiety situation heightened. I simply didn't know what I could do about it and there was nobody to ask except him.

These "investigative techniques," I later found out, were a disguised attempt to exchange cash in return for backing off me as a mortgage fraud target. This is the textbook definition of extortion.



The task force detectives were paid handsomely on the taxpayer's dime. They received an hourly wage, mileage and other per diem expenses investigating me and the seven houses we purchased. Although they had jurisdiction over only two of properties located in Comstock County, they traveled all over that state of Ohio asking questions about me to anyone who would listen.

To burn up time and justify their salaries, they routinely visited the tenants who had moved into the houses either at their home or their workplaces. The taxpayers were footing the bill for their numerous lake-front lunches at the best restaurants on Catawba Island. This task force which had legal authority over only two of the seven properties, launched a statewide manhunt for me when I was living openly, right under their nose. I heard that they even went to Florida in search of someone, I can't imagine who, to interview about Susan Alt's mortgages.

Later, during the "Discovery Phase," the prosecutor issued 213 subpoenas in Ohio counties I had never heard of. This probe into seven Ohio houses was taking place all over the country! It was just another intimidation ploy, a shakedown tactic. Cash would have instantly stopped the harassment.

When a prosecutor has a case, they issue an indictment. When they are building their case, they pressure the target until (a) they have enough evidence to present to the Grand Jury to indict, (b) the target caves or (c) things fizzle because (a) or (b) didn't happen. I always believed in (c). No matter the density of the pressure they applied, I simply never believed anything would come of it. If I ignored them and refused to pay the bribe, they would go away.

But this task force was required to generate mortgage fraud convictions to guarantee the future flow of federal grant payments from the Department of Justice. Thus, there were thousands of indictments for mortgage fraud in Comstock County. Our million-dollar homes were great fodder for getting media attention and afforded this Orwellian task force the appearance of being "tough on crime." They were bullies going after women who appeared to have money.

Although the federal grant documents that I procured later under FOIA (Freedom of Information Act) specified that funds were to be used for convictions that resulted in vacant properties in

Comstock County, our properties were neither vacant nor located in Comstock County. The FBI, who was very active in prosecuting mortgage fraud also, stated in their dossier on me that “continued surveillance of this citizen would be a violation of rights” and the federal prosecutor declined to pursue a case against me.

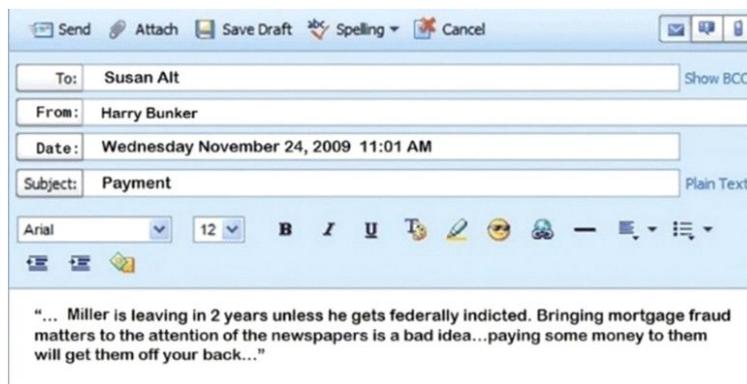


I, along with scores of other real estate investors, was prosecuted by the county sheriff under State RICO and theft statutes. These Comstock County bad asses were damned determined to get convictions of those apparently able to exchange payola in return for amnesty. In my case, the gullible females they stumbled onto through Zimmerman, and then offered to them by Carrie Schultz, were not going to slip away from them. They knew all along that there was going to be a conviction or a payment, one way or the other, especially with Bunker involved.

In 2012, Joe Domato was sentenced to 30 years in prison for corruption, bribery and obstruction of justice. I followed his investigation that played out in the local media like mine. Never did I see a relationship with him developing into an epiphany. I never dreamed his information would one day save me and be published in a book. Both the County Administrator and County Treasurer were indicted and imprisoned for corruption at the same time I had fallen into the Comstock County hornet's nest. However, the real villain, County Prosecutor Mike Miller, was never touched and simply disappeared.



Speculation was that Miller had been exempted from indictment only because of the damage control issues. Had he, in fact, been prosecuted, anyone convicted during his tenure would have the legal right to re-open their case. Tens if not hundreds of thousands of cases could possibly be overturned. This would create an overwhelming workload for a county prosecutor's office. Hence, the prosecutor who boasted that "he would indict a ham sandwich to get a payment" resigned office and sank in his own vomitus.



The foreclosures throughout Comstock County and the country in general were swelling out of control by mid-2008. The vigorousness by which Comstock County collected millions of dollars in taxes and property transfer fees when the shady mortgages were created, became the same force by which they were now scrounging for money by indicting the local realtors and investors. The same people who made the county rich during the boom time were now considered criminals for doing it.

There were very few trials, if any, that were conducted for mortgage fraud indictments in Comstock County, but there were hundreds of guilty pleas. Not one renegade prosecutor was skilled enough to execute a sophisticated mortgage fraud case so they avoided trials at all costs. They indicted over

1,000 local realtors under the state theft statute; when they realized they needed a victim to make the theft charge valid, they simply fabricated the victims.

Reminiscent of the tediousness I'd experienced in the escrow business, I spent hours compiling three years of property files and bank statements. I kept excellent records on all the properties. All money collected and every expenditure was itemized right down to \$25 I paid a kid to mow the lawn one day when the gardener was sick. I had all property receipts for renovation, bank statements for mortgage payments, deposits and withdrawals and at my fingertips, the original Power of Attorney documents from Carrie and Julie.

I accepted that I was a target, in the crosshairs and I prepared accordingly. I was certain that my documents, when properly analyzed and authenticated, would put an end to this charade of an investigation. With everything labeled and categorized in notebooks, I packed up and set out on a two-hour drive to Grover to meet with Harry Bunker in person for the first time.

Up the elevator to the 11th floor office overlooking Lake Erie, I was greeted by Bunker's secretary, a plain looking gal in her 40s, Gloria Constantine. She was personable and seemed to be nice enough. She bragged about Harry's credentials and assured me with a wink that "he was very well connected in the Grover justice system." She mentioned that "Harry traveled in the right circles of who's who in all things legal in Grover and knew people in the prosecutor's office."

She rambled on about how the County Prosecutor, Mike Miller, was a crook and gossiped about a few others whose names I did not recognize nor was interested in. I was both glad and slightly taken aback at Gloria's levity when she talked about the flood of mortgage fraud cases that Harry had been getting in recent weeks. She referenced it as a joke or a game.

It certainly left me a sense that there was nothing to worry about given Harry's connection to the prosecutor. In hindsight, had I known this type of humor was so lethal, I would have done things very differently.

Gloria then escorted me into a 1960s round, cheaply upholstered chair situated squarely in front of a big fancy oak desk. A chubby little blond grayish-haired guy with serious rosacea was seated across from me. He looked me over intently top to bottom. I thought he had just gotten off a treadmill or maybe was embarrassed about something, not knowing that his face was always that red. Harry was dressed neatly in a silk tie and a designer, monogrammed shirt. He kept checking his Rolex making sure that I noticed the brand name of his timepiece. Criminal law is a tough business. Most people in need of your service have the least ability to pay attorney fees. Bunker's fancy duds and office with a stunning view were props to impress prospective clients who meet with trouble in Grover and just may

be able to afford his legal fees. His eyeballing of me was not flirtatious but was instead a sizing up of my ability to provide his recompense.

Bunker started blubbing about how he had met with Detectives Nelson and Becker to remind them that all communication with me must go through him. They were instructed, in no uncertain terms, to leave me alone. He reiterated that I was not to speak to any cops and, for sure, not to have contact with anyone involved with the real estate. He again insisted that I discontinue all mortgage payments and expenses related to the properties. I could not have known that Bunker was having serious personal financial problems of his own during the entire period that I knew him. That is what he described in the bankruptcy papers he filed later, although they were deemed to be fraudulent by the federal court.

I instantly got busy unpacking the files that I wheeled into his office in my leather Tumi suitcase. I commenced my presentation. With pointer in hand, I prepared a property overview statement of the seven properties by address, selling price and all income and expenses for each.

I explained to Harry that if there was a problem with the property valuation, the investigators should take it up with the real estate agent, Cheryl Griff, who handled all appraiser meetings.

If there was an issue with seller reimbursement money, that should be addressed to the broker, Evert Graham, who approved these payments.

I showed Bunker the expert witness letters stating that structuring a transaction in the manner we used was legitimate and within industry practices.

Finally, I presented the Power of Attorney from Carrie Schultz. I explained how the investigation into Candy Zimmerman's unrelated shenanigans turned up my pathetic business partner who then pointed to me as the person who forged her name on the mortgage documents.

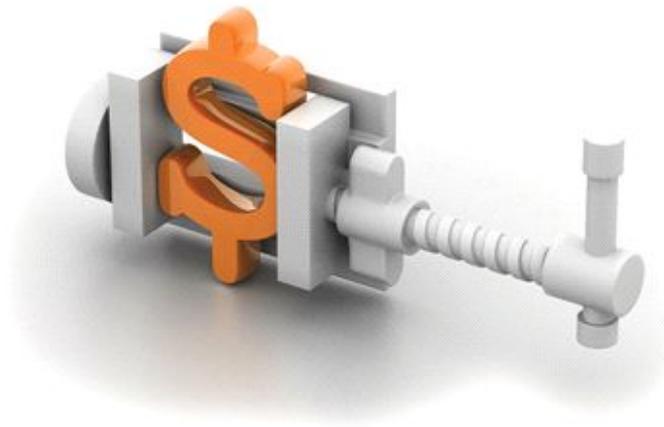
When Bunker saw my property overview sheet listing approximately \$15 million in property valuations, I thought he was going to faint! As I was pouring my heart out with every detail of the deals, Bunker's face grew redder, if that was even possible. He fixated on the total amount of money involved in our real estate deals. He became so exasperated I thought I would have to give him oxygen.

He suddenly stood up and exclaimed, "I can take care of this whole thing for \$50,000 cash."



CHAPTER 7

—
June 2008



"I think paranoia can be instructive in the right doses. Paranoia is a skill."

John Shirley

A red sky at night, sailors delight; red in the morning was a sailors warning. I met June of 2008 with a fiery crimson sunrise which meant in nautical terms that a storm was moving in and foreboding rough seas lay ahead. Foreclosures and defaulting mortgages were increasing at a fever pitch throughout the country. Even though I was resolute about saving the properties, because of the criminal investigation I became a member of the default crowd. There were three distinct categories of mortgage defaulters: (a) those who *could not* pay because they had no money and probably never did (b) those who *would not* pay; they had money but wouldn't pay since no one else was paying their mortgage and (c) those who *should not* pay because their properties were "under water" and the mortgage amount far exceeded the value of the property.

Like a broken record, Bunker repeated several times and in no uncertain terms that I was not to make contact of any type with any person involved with the properties or speak to the task force investigators. He said I must lay low to assess the damage that Carrie had caused by lying to the investigators. Although I had a real issue with this, Bunker was steadfast that I did not put out one penny toward the properties in Carrie's name.

I could not walk away from the properties that easily. I maintained the houses anyway and continued to try to sell them in case a buyer may miraculously surface. It later became evident that Bunker probably wanted my money for himself. His advice set the stage for my funeral procession.

Bunker's casual nature toward my investigation made it all seem routine and unimportant. I blew off his demand for \$50,000 to "take care of things" as lawyer melodrama. I had encountered hucksters, that is, small-minded charlatans like Bunker, before. I didn't hold it against him that an apparently wealthy woman from Los Angeles in criminal trouble would summon his demons. It was a preposterous request and when he called to follow up on "the money," I nailed his ass but good. Bunker had faxed his retainer agreement for an immediate one-time payment of \$50,000, all-inclusive of a trial but included no mention or breakdown of the \$5,000 retainer I'd already paid. I did not sign this agreement and did not send a dime. Harry backed off immediately knowing his shot at me had missed its mark. His future requests for money became a standing joke. Looking back, I should have considered these outrageous requests as the extortion that it was, but I never thought for a moment there would be an indictment and certainly not a trial. It was obvious that Bunker was not a great "legal luminary" but I'd use him as a buffer between myself and the investigators until things blew over. I was certain things would ultimately dissolve and the \$5,000 retainer would easily cover any money I would owe Bunker for attorney fees.

To maintain my sanity, I had to compartmentalize. I had to file the detective, the lawyer, the partners, Becker, Bunker and Carrie and all other debris associated with the investigation to the back of my “mental drawer.” I got busy with finding buyers for the real estate. I knew neither Carrie nor Julie would step up and take care of the properties since Carrie claimed she didn’t know about the properties in the first place and Julie lived in California. The Powers of Attorney were still in effect and I had the keys to the properties. I was intent on keeping my end of the partnership which was to maintain and sell the houses. I was not about to let \$15 million in primo real estate dilapidate because of Becker! I was adamant that everything we worked so hard to create would not deteriorate because of this ridiculous ruse of a criminal investigation.

I regularly examined local newspapers scouting “for sale” ads to determine what realtors appeared active in the neighborhood. If you want something done, ask a busy person to do it. Advertising translated to a realtor probably making deals and not just a bored housewife with a real estate license. I came across a young and relatively newly licensed agent, Megan Morris, who worked for Duncan Real Estate in Port Clinton. Megan was in her early 30s, newly married and had a gentle, likable nature. She seemed to be a hard worker, kept appointments timely and went that extra mile when needed. We made a good team. We both acknowledged that it would be an uphill battle to sell vacation properties in a market that was imploding, but we were hell bent on trying.

I contributed money to a gigantic marketing effort. If our campaign was launched with guns blazing, they had to be loaded! We produced ultra-cool videos for a special state-of-the-art website dedicated only to the lake properties. We were one of the first in Ohio to offer 360-degree online tours of each house with classical music gently playing in the background. We blitzed the area with the website address on billboards everywhere. Megan leased a huge helium balloon that would hover overhead during weekly Open Houses. We did everything we could think of; everything humanly possible to get a buyer. We were optimistic and thought no action for the first few weeks represented only a temporary slump. Yet, with all this energy in the peak of summer, we didn’t get so much as a nibble!

I told Megan and her broker, Fred Kress, about the Comstock County investigation during our first meeting. They were having their own business problems with clients positioning themselves in the calamitous, failing real estate market. There were foreclosures, evictions and legal issues popping up all over the county as desperation took over a broken real estate industry. Fred knew the possibility was slim to none of getting a buyer for my properties but he was on board with Megan every step.

Although unnerving and irritating, it was not shocking when Detective Becker called Megan. He asked her to come to Grover to meet with the task force to discuss Susan Alt's criminal investigation. Megan, unlike Carrie, reacted the way sane people typically react to a call like this. She wasn't stupid and she was certainly no coward. She referred Becker to her broker's attorney and beyond that, stated she had nothing to say to him.

Becker hectorated her with a few more calls but after she became pregnant, she threatened to sue him if his harassment caused her to lose the baby. He stopped calling her and never did contact her broker or her broker's attorney. This was proof positive that they had no reason to call her in the first instance except to rattle me.

The task force knew everything there was to know about me and the real estate deals before that first meeting on the porch. There were no other houses, no pending real estate deals and no ongoing criminal activity that required the attention of a full-time gumshoe. I spotted Becker numerous times in his marked car parked directly outside the lake house on a stakeout for me. It was embarrassing, bothersome and Becker was the quintessential nuisance. I called Bunker every time Becker approached someone and he would simply say, "You have to put up with it, Susan." Bunker did nothing to curb this harassment. In retrospect, it seemed like Bunker enjoyed that I was being badgered and thought it was funny to watch me squirm. I once insisted he pressure them to issue an indictment or leave me alone. He simply mused, "things like this can't be rushed, Susan." He added that I'd have to agonize over these bastards hassling me for as long as they wanted.

As much as I tried to keep my composure, I felt anxious all the time. I reminded myself this would all go away soon as I tried to erase it from my mind, but it didn't work like that. A subliminal tape of doom played in my head every minute. I couldn't shut it off and I didn't know what to do about it.

Despite the incredible stress, Megan and I kept our eye on the ball. We were focused on, at the very least, renting the houses so they were maintained properly while we marketed them. Having lakefront properties vacant in the winter was a detriment to the structures. Megan became the official property manager, which authorized her to screen prospective tenants and collect rents. The rent amount was minimal and all the money was allocated to property maintenance and Megan's fee.

Megan was very excited to find the first tenants, a young Greek couple with a five-year-old daughter. They were from North Carolina. They claimed that they became enamored with Catawba Island during a summer vacation and wanted to open a Greek restaurant with a lake view. Megan reported that they appeared stable, had decent credit and the rent money.

A couple of weeks after they had moved in, Megan called me one afternoon panic stricken. The FBI had contacted her requesting immediate, urgent access to the premises. The agent told her that the property owner had to authorize their entrance. Paranoia enshrouded me. Was this some sort of trick to snare me into the property? Why the hell did the FBI need to get into that house?

Megan and I immediately met at the property before the FBI agent arrived. I opened the front door when no one answered the bell. There was no furniture except a queen size bed in the center of the huge lake view living room. Off to the side of the room by the wall outlets were several computers, color printers and digital cameras. Most noticeably, there were hundreds of Arabic newspapers strewn all over the floor. This couple was not Greek, they were Arabic. Our beautiful home had been converted to office space for creating fake IDs for refugees. With 65 feet of private dockage, a large boat could easily tie up unnoticed. This property was perfect for smuggling people from Canada across Lake Erie. Many people could disembark, never clear Immigration or Customs and disappear ubiquitously into the population. A complete identity could be manufactured for these people on the spot before they ever set foot on U.S. soil.

The “Greek couple” apparently had been stopped for a simple traffic violation downtown Port Clinton that prompted a search of their car. There were hundreds of fake IDs in their trunk. That night ICE (Immigration Customs Enforcement), the FBI and ATF (Alcohol Tobacco and Firearms) raided this house in one of the largest identity theft busts in Ohio. Yet, nothing appeared about this massive raid in the media. Becker, who had been to this house a few days before questioning the couple about me had completely missed the whole operation.

This incident, of which I had no knowledge or involvement, was a flashpoint in my investigation. My “criminal mystique” as a real estate huckster would now crescendo to a U.S. citizen, harboring terrorists. My simple little mortgage fraud case initiated by a county sheriff catapulted to a year’s surveillance by the Feds from the incident. The identity theft bust of these tenants expanded the perimeters of my investigation and the costs of chasing me soared stratospherically. With all this extra work and expense to the State of Ohio, an indictment was now a foregone conclusion regardless of evidence. After making such a fuss, this task force must now produce a criminal!

I could not shake the intensifying paranoia that only another target could understand. I was even beginning to second guess Megan. Was *she* working for the FBI? Did the FBI think I was involved in peddling fake IDs? Did they think I bought the lake properties to import terrorists? As my imagination was racing, spiraling out of control, another peculiar thing happened the next day. A Toledo realtor requested a private viewing of the mansion for Tom Baldwin, a famous Hollywood actor who had just

begun dating Katy Johnson, a Toledo native and starlet. He explained that a high-security entourage would be accompanying Baldwin and asked that I take my dogs and leave the house for a couple of hours during the viewing.

I knew the realtor was legit, but I did not believe for a second that Tom Baldwin would move to Toledo. Was this a set up to plant microphones and cameras inside my house? Were they illegally searching the house because they couldn't get a search warrant? They didn't have to go as far as the Tom Baldwin story, I thought, but tell a big enough lie and people will believe you. Not me. I drove around the block a couple of times gawking, but did not catch a glimpse of anyone getting in or out the black Continental SUV that was sitting in the driveway. When I went back to the house, I scoured the place for "bugs." The next day I called a security company to sweep for surveillance equipment. No, of course, Tom Baldwin did not buy the house, and whether it was some sort of gag on the realtor, I will never know. I do not believe that Tom Baldwin ever came to the property, but somebody was there.

Another minefield exploded the following day when a federal agent who worked with Homeland Security called me from Tucson, Arizona inquiring about one of the lake house rentals. He called my home phone number that had never been published. Megan's phone number appeared in all the ads, not mine. A creepy sense of an imminent catastrophe infused my every thought. Given that Becker had missed the "Greek" couple completely, was he smart enough to orchestrate a grand plan to get inside the mansion without a warrant? What were they looking for? I had to calm down; "*breathe, breathe,*" I told myself.

I laid in a supply of Merlot, tuned up my fiddle and decided to drown myself in my music room to regain perspective. Just as I poured the first of what was going to be several glasses of wine, the phone rang. Julie Knope was calling from Los Angeles to say that she'd received an urgent phone message at the office from Brian Becker about a criminal investigation of Susan Alt.

CHAPTER 8

—
September 2008



"Let your plans be dark and impenetrable as night and when you move, fall like a thunderbolt."

Sun Tzu

Bizarre events happening back-to-back were like an epic lightning storm and rattled me to the core. *“Were these events random or had stalking a target taken on a new dimension?”* I asked myself. Frightening economic news highlighting the massive amount of new foreclosures saturated the media. Mortgage money dissolved along with my optimism of selling the properties. I was still confident the investigation would fade; however, I was no longer so sure about selling the houses quickly. With odd coincidences piling up, my optimistic spirit was waning. Under conflicting circumstances, I did what any other rational person would do. I called my astrologer and had a Tarot card reading. The results of both readings predicted such pessimism in my future that I immediately dismissed it as bunk. Only a fool believes in a fortune teller, right? Ultimately, every prophecy turned out to be accurate.

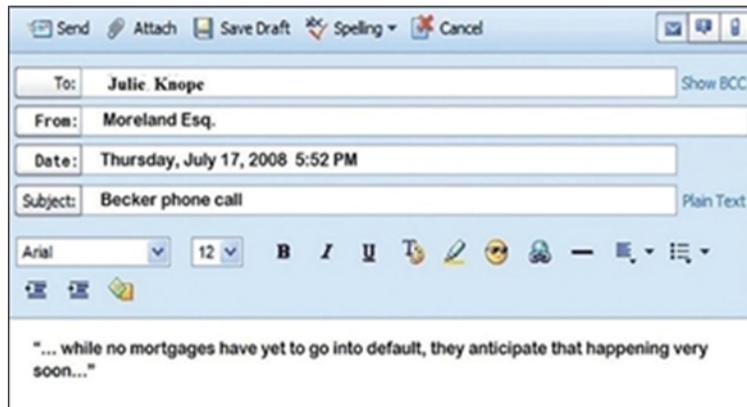
I theorized that the same behavior could manifest from three different motivations: Dumb, Desperate or Dishonest operating independently or in combination. Dumb, because there is no way Becker understood real estate law sufficiently to bring a case against me. Desperate, because convictions were needed for federal grant money. Dishonest, simply because it was Comstock County. The way the task force had latched on to me had to be the result of one of these three signifiers. The stock market collapse of 2008 was now less than 60 days away.

Julie Knope seemed unaffected by Becker’s call. When I explained the genesis of the problem as Carrie’s goofy boyfriend situation, Julie was more pissed than I was. She had never met Carrie, but was not happy that I brought such an immature, unprofessional woman into our business partnership. Julie could not have cared less about the houses. She knew we had spent a fortune in renovations and felt as I did, that the properties would sell sooner or later. She was prepared for whatever came. Of course, when Julie was indicted along with her husband, she sang a different tune.

For the time being, however, Julie’s only concern was Becker harassing her at her office in LA. Bunker recruited his office mate, Jeff Moreland, as Julie’s attorney. Moreland was an enigma. He was very gaunt looking, like he never went outdoors. He didn’t have a secretary, appeared not to have many clients and was never in his office when I visited Bunker. I sent a \$5,000 retainer to Moreland, who made immediate contact with Becker on Julie’s behalf, so she was clear from the cops contacting her office. By this time, I had spent \$15,000 in attorney retainer fees, including Carrie’s fee, and nothing had even happened yet!

The first email that Moreland sent to Julie, which I included in numerous legal documents, later was proof of the lack of “probable cause” that instigated our investigation. Hassling people without probable cause is illegal and a violation of the 4th amendment. Becker admitted to Julie’s attorney that the properties were not in default, but “soon might be” and used this theory as their probable cause

and the reason they pursued our investigation. I had never heard such bullshit! Julie felt as I did, that something wasn't right with the whole picture. We had purchased many properties with the same technique over the years in California and never had a single problem. We did the same thing in Ohio and wound up in a complex criminal investigation. Something did not compute!



Charles Dickens said, "it was the best of times; it was the worst of times." Amid the horror and uncertainty, I sponsored a fundraiser for breast cancer research via the Susan B. Komen Foundation at the mansion. The house, sprinkled with my realtor's business cards, was a magnificent social event. For a moment in time, I thoroughly enjoyed myself. I was engulfed in a universe of compassion and generosity, a foreign sensation during those final days in Ohio. Juan and Kelly, my piano and fiddle teachers respectively, entertained the hundreds of admiring guests and cancer fund donors with a variety of bluegrass riffs, country and rock tunes. The new \$150,000 deck I'd just built was flooded with people looking at the river while drinking fine wine. In my many dwellings over forty years, I was never as happy anywhere as that old funky mansion. I was cosmically connected to this place. The house was built in the early 1900s by a banking baron whose wife wrote short stories, some of which became the basis for the "I Love Lucy" TV series. There was good juju in this house that I felt from the moment I first saw the place.

After a couple days reprieve from the tumult, I was sitting in the backyard when I spotted two women at the bottom of my sloped fenced yard staring up at me. They were dressed in business attire and clearly not strolling through the meadow. I shouted, "May I help you?" Very relaxed, the two lumbered up the steep grade and asked if they could see the interior of the house. They saw the "For Sale" sign in the yard, but didn't want to intrude without an appointment. I thought to myself, "*But you are intruding. What are you doing standing in my backyard?*"

They seemed respectable enough so I gave them a guided tour through the entire four floors while they yammered about using the property for a religious retreat, more like a headquarters for a cult, I

surmised. They were full of questions and clever innuendo about no money down real estate deal structures. I downplayed their openness as part of my overly-developed skepticism. Out of the blue, they asked if I owned lakefront properties. They offered to qualify for new mortgages, if I needed such a service. They assured me they could easily find mortgage money even though the market was in utter freefall. With the leap between buying the mansion as headquarters for a church and offering to act as a “straw buyer,” I ushered them right out the door. Their business card listed a disconnected phone number and a nonexistent office address. These two women were probably cops or FBI agents endeavoring to entrap me into “solicitation,” a felony. I immediately sank back to the abyss I had climbed from for that brief magical moment at the fundraiser.

About 6:30 the next morning, my dogs flew out their dog door filling the morning with the cacophony of their “serious bark.” I knew someone was on the property who was not supposed to be there when I heard that “don’t F... with us” bark. The same fence the two FBI agents had been reluctant to cross was now scaffolding for a tiny guy who was trying to calm my dogs. I yelled out, “What do you want?”

A pronounced British accent rang out in reply, “I’m looking for Kay-Dee,” which I assumed was Katie Johnson, the newly betrothed actress to Tom Baldwin. I called the police, whom I had called several times the previous month to cast out the Tom Baldwin hunters. They punted these paparazzi groupies right out of the neighborhood. Somehow, that one single property showing prompted the *National Enquirer* to escalate a rumor that Tom Baldwin had bought my old mansion for Katy Johnson and I was their caretaker. Did Becker plant a story like this?

Each day things grew more menacing. There was no peace of mind on the horizon for me if I stayed in there. I decided at the drop of hat to pack it in, pack it up and get the hell out of Ohio! Staying in this environment was like taking a cruise on the Titanic.

Megan located tenants for the other properties whom Becker harassed regularly over the next year. His persona, complete with sidearm and beer belly emphasized by a too-tight tee shirt, was his standard presentation. One of the tenants’ kids was so upset, crying from fear of the gun, that I again insisted Bunker do something. Becker visited Madeline, the tenant who took over the house after the “Greek” couple got tossed in the clink. Always “packing heat,” he frequented the swanky restaurant where she was a waitress. With full theatrics, he demanded to see her manager simply to make a scene and embarrass her. He announced all over the restaurant that he was there to talk about the mortgage fraud target, Susan Alt. I never met Madeline and she didn’t know me from Adam. Did I mention that

Becker ate a five-course meal there during these mission-critical, case-cracking interviews, compliments of the taxpayers?

In the beginning of August 2008, a seemingly decent man about 50ish viewed the mansion with the realtor and submitted a valid rent-to-own proposal. Too damn paranoid to get excited at first, he proved his bonafides to the realtor. He was legit, had the money and needed to move fast to enroll his six kids in the best Toledo school district by September. We signed the deal and things started happening quickly. It was time for me to relinquish the keys to the kingdom and leave behind the most blissful home I had ever known. I was moving back to California. I had to collect my wits and get my mind back on the rails. Ohio became the theater of the absurd and I was going home! Megan was more than competent to handle the business of the properties and Bunker had my forwarding address. I was in full liquidation and packing mode. I had to dismantle three years of building my tiny little empire that had now crumbled.

One of the worst days, worst moments of my life, in fact, happened on August 20, 2008. It was smoldering 98 degrees in treacherous Ohio humidity. I had a horrible summer cold and was lying on the carpet in my vacant bedroom. I was coughing continuously while my breaking heart listened to the auctioneer over an intrusively loud microphone selling my expensive furnishings for pennies. Like buzzards to road kill, everyone who lived within a 100-mile radius came to this huge outdoor auction event, complete with food trucks and roaming beverage carts to pick over my bones. I was overwhelmingly sad and sick as a dog. I dissolved three years of living and working tirelessly within six hours that day. This day was one in a series of low points I would endure in the coming years. Anything that had happened up to this point was mild compared to what was about to come. My astrologer warned of a planetary transit in my chart that rivaled an apocalypse, and he was not joking.

The day after the auction, I had to have Tillie put down. My very best friend for 10 years wasn't responding to the Rimadyl and her arthritis was excruciatingly painful for her. She'd also lost hearing in both ears, which obligated the other two Chows, Bertha and Gunther, to pick up the watchdog slack. Tillie's pride was severely hurt with no functioning canine faculties. As much as I needed her unwavering love and loyalty, I could not bear Tillie suffering a 3,000-mile road trip. Bertha, her substitute, but not a replacement, was a beautiful black chow who had a completely different personality than Tillie. She was rambunctious and disobedient. I never developed the vibe with her that I had with Tillie, but she served as a damn good, threatening caretaker. Gunther, a male, was a train wreck of a dog. He was skittish and mean as hell as a puppy, traits that didn't resolve themselves. I put Gunther down about a year later, because I became afraid of him. As an experienced Chow

owner, a mean Chow cannot be tolerated as it is just a matter of time before someone gets hurt, even the owner.

Anna, my best friend for thirty years, secured a house in Woodland Hills that I found online. At 7:00 a.m. on the Saturday of Labor Day weekend in 2008, we set sail westward not to stop until we hit the Pacific Ocean. I was feeling better already!

I was in my Chrysler 300 with the Bertha and Gunther. My nephew Jack and his buddy Max were following me in my black Hummer, towing a U-Haul. We were officially on the road! I called up the same level of enthusiasm I'd brought on the drive to Ohio four years earlier for the drive back to California. I was relieved to leave Ohio and the investigation behind me, or so I thought.

PART III

—

Funnel Cloud Forms



"Betrayal . . . it is easier to forgive an enemy than to a forgive a friend."

William Blake

CHAPTER 9

—

October 2008



"Whoever fights monsters should see to it that in the process he does not become a monster."

Friedrich Nietzsche

It can be difficult to predict if a coming storm system will start suddenly without warning or if there will be a calm period before the outbreak. I am not naïve enough to think that simply because I was leaving Ohio, all Ohio problems would magically disappear. Nevertheless, I was going to cherish the open highway as shielding angel wings. I was damned determined, regardless of the calamity I left in my wake, to find a respite on this ride to California. It was time to jettison the troubling feelings that I simply refused to adopt as my life's "new normal." As an expert target by now, I knew that a moving target was harder to hit! While I was on the move, I was safe. I gave Ohio's recent turbulent months the symbolic Bronx cheer and a hearty "bite me" and headed for higher ground. If there was a storm coming, this would be the calm, my halcyon period.

As confident as I might have been, that subliminal tape of suspicion and fear still played constantly. I was Dorothy, Bertha was Toto and we were driving head-on into a tornado. Now that Mildred was laid to rest, I was traveling with Bertha and Gunther. An omnipresent surrealism lived inside me since those two cops came on to the porch at the Toledo mansion. Fifteen million dollars of defaulting real estate loans is serious carnage and I expected repercussions even if the criminal investigation fizzled. I lamented a life lesson; no matter how bad things are in the present, something worse usually happens to overshadow it. For instance, my hemp company's crash was followed by my cancer diagnosis a week later. This completely stole the thunder from the AHG bankruptcy. It's all relative, I presumed. After all, OMG, what could happen more horrible than an indictment?

For my Ohio swan song, Megan, her husband Darren and I went to the infamous Put-In-Bay Boardwalk, a series of bars where uncompromising drinking is a requisite on a summer Sunday afternoon. One does not have a couple of drinks, they heartily guzzle booze. Drinking etiquette follows a pattern of rum and tequila shots chased with draft beer while eating vodka-soaked maraschino cherries. We celebrated my farewell in full Put-In-Bay pageantry. We got blasted. Thankfully, my partner was a little skinny dude, because he fell on top of me on the dance floor. Truth be told, I think I pulled him down when I missed his under-the-arm twirl. I acquired Put-In-Bay memorabilia that day in the form of a seriously twisted leg injury, the neglect of which developed into a gimp that I have today.

My plan was in motion: decompress and reflect, enjoy the ride, get back to the forgiving LA groove and prepare for my next adventure. Everybody has a hustle in Los Angeles; the perfect environment for me. I never intended for Ohio to become my home. In retrospect, the real estate venture was just another business deal that went bad. I had physically removed myself from Ohio, though I remained in constant contact with Megan. I tried to help her in every way that I could to sell the real estate. I

reflected on many things during the drive, reliving every hint that would warrant criminal charges. I had no specific religious affiliation other than my Kabbalah prayers. I was raised Catholic and attended eight years of Catholic school. Nuns relentlessly drilled or brainwashed, depending upon your point of view, youngsters on the two categories of sin. We confessed our sins weekly to a priest. I was forced to “confess” my sins from the prior week and make contrition in the form of a series of prayers. It was a joke, blasphemy of sorts. I always had the same sins; “I lied twice and sassed my mother three times.” The same priest always assigned the same penance, “three Our Fathers and three Hail Mary’s.” A mortal sin required three distinct elements: (a) a serious matter, (b) the sinner must know it is a serious matter and (c) the sinner must freely commit the serious matter. Mortal sin was called mortal because it is the “spiritual” death of the soul. Venial sins are considered slight sins that do not break, only injure slightly, our friendship with God. My sins were always venial sins. I don’t think anyone understood or had the capability to commit a mortal sin in this small, parochial group of Catholic farmers. Little did I know on this ride to California, I would one day write a poem about women I knew well and who committed mortal sins for a living. I had a one-on-one with God while barreling through Oklahoma City traveling down Interstate 40. “*Am I a crook, am I a Ponzi, am I a sinner?*” “*Hell, no! Find a new purpose and forget this nonsense,*” the Divine answered— confirming what I already knew; that this whole investigation simply did not pass the smell test.

With that, I was satisfied. My mind cleared and except for my leg hurting like hell, gas approaching \$5 a gallon and two dogs jumping around in the car, all was right with the road gods and these were “high-class problems” given what was about to happen.

After driving into three sunsets, we hit the LA Freeway system near San Bernardino. I reminisced with the same farm girl innocence, that “know nothing, fear nothing” sensation I had 35 years earlier when I first moved to Los Angeles. I was part of the earth’s daily rotation around the sun when I lived there, juxtaposed to Ohio where time stops, stagnates, or reverses. I never quite synchronized to forward motion in Ohio even as a young girl.

We arrived midday on a Tuesday where Anna met us in the Target parking lot on Ventura Boulevard with the keys to my new place. We followed her there and immediately began unpacking the U - Haul. It was an acceptable house with a pool in an excellent neighborhood. It was completely fenced, my only requirement for the dogs and was directly across from a beautiful small park. Anna, who lived about 10 minutes away and I, walked laps every morning at 6:00 a.m. with Bertha and Gunther.

Both Julie and Anna were eager to get the juicy details about what they had only heard fragments of on the phone. I was equally enthusiastic to tell them about the absurd nightmare I had been experiencing in Ohio. These were my friends, my buds for many years in varying degrees at varying times. I was relieved and grateful for sympathetic ears in trusted territory. The recent months in Ohio had been especially lonely because I had no one to talk to, nor anyone I could trust. Though not necessarily true of Julie, I knew I could trust Anna who had always been there for me. Together we'd weathered life's inevitable ups and downs, broke and flush, happy and sad, we never had a falling out in over 20 years.

Anna Hanalu was a frumpy yet charming gal in her mid-40s with a lovely, disarming smile, which was her best feature. Anna was full-blooded Hawaiian with the traditional blocky Samoan build and tranquil island nature. I'd met her twenty-two years earlier when I was an escrow department manager at a bank in Beverly Hills. My secretary, Bridgett, brought Anna whom she introduced as her roommate, to a racquetball game after work. We immediately hit it off as evenly-matched players. After a few weeks, Anna and I realized that we had more in common than racquetball: beer. By getting to know Anna over what became our ritualistic "after-game brewskis," I realized that the boyfriend Bridgett bragged about in the office was Anna's husband, Ben. Anna believed that they were renting their extra bedroom to Bridgett, a deal organized by Ben "to raise extra money."

When Anna finally caught Bridgett and Ben sleeping together, after sneaking around for months, I came clean about what I knew. I helped Anna move to a new apartment, gave her money and an old couch. About six months later, Ben moved into her new apartment and they were "happy" together again. Anna and Ben were high school sweethearts. They had one daughter together at that time. After meeting Ben at one of our games, I was flabbergasted that someone as sweet as Anna would be associated with such a conceited loser. You bet this two-timing sleaze bag was concerned about me though. I was his mistress' boss and his wife's workout partner. Over the next twenty plus years through numerous breakups, reunifications and two more daughters by Ben, Anna became one of my best friends. She knew that I knew she was a fool, but our beer sessions were sacrosanct and took priority. Watching her suffer momentous episodes of abuse, infidelity and scarcity, I gave Anna over \$100,000 for her kids over the years. I never asked for a penny in return. Julie and Anna came to visit within the first couple of days of my arrival. We sat in cushy rocking chairs next to the pool while I scooped them and we drank an excellent vintage of Australian Cabernet. It was refreshing to talk about what had happened in Ohio knowing they wouldn't judge me. I explained how Carrie precipitated a criminal investigation because Ken found out she had bought three houses with me. I

raged about how she had lied to the investigators for fear of losing him. Julie and Anna had both been to Ohio numerous times and knew of the work and money that had been poured into the houses. It was obvious to them that Carrie must have lied to the investigators about my stealing money from the real estate closings to even begin checking into our business.

They understood, like the rest of the universe that the real estate market had tanked! Nevertheless, with decent tenants taking care of the houses, Megan and I would continue to try to sell them. The scandalous banking activities that drove the mortgage crisis was only a hint in the news broadcasts then. The extent of the broad sweeping scandal was not yet known.

As the three of us continued to relive the events of the previous three years, it was more and more obvious something wasn't right. Why would a criminal task force from Ohio put such effort into investigating us for mortgage fraud? We had no criminal record, we were not involved in drugs or contraband, we had all worked legitimate jobs for years and the mortgages were paid on time. Obviously, the government had an urgency to produce sacrificial lambs, but what other factors drew such attention to us?

Julie was totally nonchalant about the investigation. She was optimistic that a "short sale," where banks accept less than the mortgage balance as payment in full, would work to sell our houses. This concept was just becoming in vogue among real estate professionals. The banks had been bailed out by the government and they could afford to discount mortgages to generate liquidity. This activity would avoid lengthy foreclosure litigation and keep the industry from completely locking up. The "short sale" method would be a perfect remedy for the Ohio properties and their huge mortgage balances. She felt as I had, that things would eventually work out.

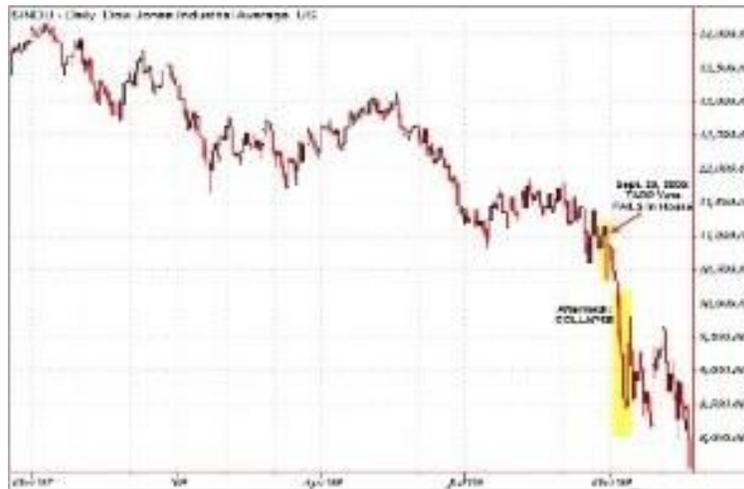
After saying it out loud (the wine helped of course), we all agreed the investigation was a preposterous witch hunt that couldn't possibly go anywhere. We unanimously decided that we hated Carrie Schultz. We ended the evening as a tight team and pinkie swore to each other that no matter what happened we would stick together.

Anna, whose only connection to the deals was as notary for Julie's signature on loan documents, was ready as always to help with whatever I needed. She was very grateful for the money I had given her the prior year to finally move away from Ben. As twisted as it was, Ben had dumped Anna to shack up with a fancy Creole babe from New Orleans. I was not concerned about Anna's loyalty, but having witnessed Julie's knife-in-the-back tactics over the years, I updated her Power of Attorney. She delivered the document back to me signed and notarized the following morning. Julie's only concern was losing time from her job with any investigation nonsense so she asked me to handle all

communication on her behalf. Being bothered by Becker, this yokel from Ohio, was nothing short of a royal pain in the ass for all of us.

Bertha and Gunther loved the new Woodland Hills house and eagerly happy-barked their approval. Although the hard wood floors were worn laminate, I was settling in nicely and had re-constructed my music room. It was nothing compared to the Ohio mansion, but it served as a haven to blow off steam. I was transported to another dimension when playing music. I was never a great musician, not even a good musician, but I knew the strings and the ivories added mental stability in my life. I found a good physical therapist for my leg which throbbed so badly I bought a cane at the drugstore. The treatments seemed to be working and I felt better overall.

I made a conscious effort to ignore the haunting thoughts of the Ohio madness. With my bank accounts depleting, I focused on day trading my commodities accounts. I was heavily positioned in the Futures Market— short soybeans, which I was covering daily. Now the “herd” was moving from mortgages to commodities and like the real estate I bought in 2005, I foolishly jumped in after the wave had crested and took a beating when the market collapsed.





I had just had my big screen TV mounted on top of the fireplace in time to watch the stock market crash in high definition on September 29, 2008. The Dow dropped a staggering 777.68 points, the largest point-drop in any single day in history. I was online trying to stabilize my accounts, but I couldn't keep up with the downward slide. By the end of that day, I was officially BROKE!

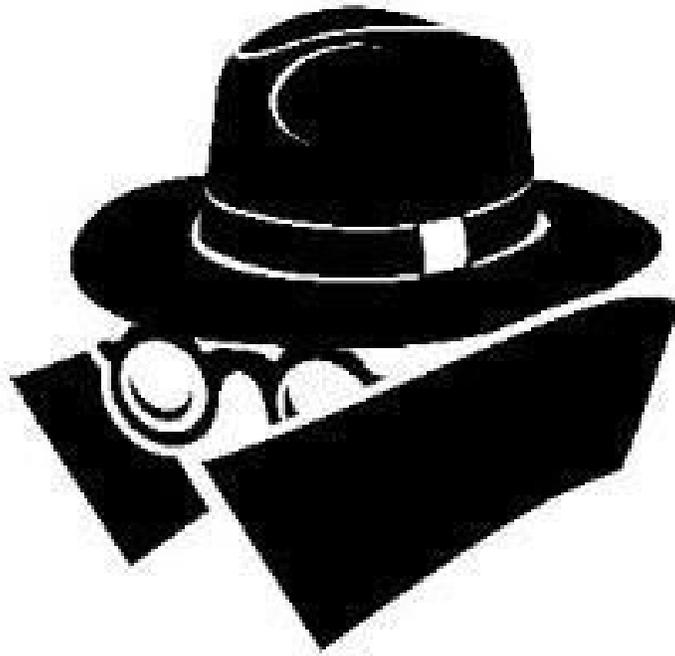


One evening in October, my Chows were barking that serious, threatening bark. They were about to jump the fence to attack an ominous looking stranger outside the gate who, when I opened the front door, got into a black unmarked cop car and drove away.

The funnel cloud was forming. The tornado was coming.

CHAPTER 10

—
November 2008



"Hatred is gained as much by good works as by evil."

Niccolo Machiavelli

Damn straight, the citizenry was pissed off when the banks were “bailed out” with taxpayer money. Watching their personal 401K balances slip from \$40,000 to \$40 drove extraordinary public outrage about the massive mortgage fraud that created the problem. The banks had been deemed insolvent from the defaulting mortgages. TARP, the Toxic Asset Relief Fund, was a fancy name for money the government printed to keep the banks and GSE’s like Fannie Mae afloat. The stock market was being propped up by the government “printing press,” coined “quantitative easing.” “Toxic assets” was a befitting name of the fraudulent mortgages that were generated the previous decade by the banks, sold to Fannie Mae and further sold to global investors.

The global investors were left holding the bag when the borrowers refused to make the monthly mortgage payments, and it all exploded. These investors weren’t having it! I always believed World War III could have been started from this monetary shift, it was that serious. If the U.S. Government didn’t step up and make good on those billions of dollars of phony mortgages, there would be hell to pay!

With public wrath on a high boil, the Department of Justice had to quickly redirect attention away from those responsible, the financial institutions, GSEs and Wall Street. Hence, millions of federal dollars were made available to local government to round up mortgage fraud criminals to tone down the taxpayer fury. Operation Stolen Dreams was the federal government’s response in prosecuting the scoundrels responsible for the economic collapse. House flippers, real estate brokers, investors, title companies and anyone else who had taken advantage of the easy mortgage money of the previous decade were blamed for the crash of the entire global economy. Not one banker or government agent was mentioned.

Eric Holder resigned his post as Attorney General in 2014 after severe criticism for not prosecuting Wall Street bundlers, banks and Fannie Mae officials for precipitating the mortgage crises when their culpability became exposed. The public understood and accepted that a fraud of trillions of dollars must have been orchestrated from the top. It took six years to fully flush out the culprits who then purchased their way out of criminal charges.



I recalled all the frenzied activity at New Washington Title, closing mortgages that were now part of all the others in the country in foreclosure. I remembered meeting borrowers who had joked openly that they would never repay their mortgage and brokers who shared commissions with their customers while encouraging them to walk away from the mortgage. What seemed whimsical repartee at the time was now a cataclysm. There were so many foreclosures, certain sheriff 's departments throughout the country refused to conduct the foreclosure sales simply because they did not have the time or the manpower.

The Grover Daily News headlines were dropping in my email inbox sensationalizing hundreds of indictments that were being issued for Comstock County residents. Indictments issued by the same task force that was investigating me. These desecrating headlines, complete with horrible mug shots described the most horrendous felonies I'd ever heard related to real estate. Felony charges that Harry Bunker advertised as "for sale" for the right price.

Mortgage fraud is normally a federal crime unless a State legislates their own specific mortgage fraud statutes. Ohio had no State statutes for mortgage fraud. Comstock County mortgage fraud indictments were issued under the State Theft Statute by the county sheriff. This criminal statute specifically required a victim who must prove a financial loss. Who was our victim; the bank? How could that be? The lack of a victim was a critical legal technicality that should have precluded any state-issued indictments, but these Comstock cowboys didn't play by the rules.

Nevertheless, hundreds of Grover mortgage fraud arrests drove the local headlines and evening news. This was the omen of the precipice for me. No other jurisdiction in the country prosecuted mortgage fraud with the intensity of Comstock County. Mortgagefraudarrests.org published mortgage fraud convictions throughout the country, many of them coming from Grover, Ohio. The lawyer who tracked this information was so proud of her website, yet, she did not reply when I asked why there were no banks on her list of criminals.

From the moment that my dogs discovered the guy standing at the gate until the indictment was issued, an unmarked car sat squarely in front of my house. All nearby houses had gated driveways so there was little or no street parking on the entire block. This car parked throughout the entire night stuck out like a sore thumb. Every night, all night long, an old blue Suburban with blacked-out windows was parked in the middle of my gated front lawn—“*not exactly a discreet stakeout,*” I thought. Whomever this car belonged to wanted to be noticed. I never saw a face, only a lit cigarette periodically, proving someone was inside those tinted windows. It was spine-chilling. Initially, I was scared but after a few weeks, I became accustomed to it. I fooled myself into thinking it added another layer of security to my alarm system. I assumed that sooner or later they would get sick of sitting there and go away. They would realize there was nothing remarkable about my lifestyle. I went to bed at 8:00 p.m., got up at 4:00 a.m. and had very few visitors. I was boring and my life void of any sign of crime from mortgages or terrorism.

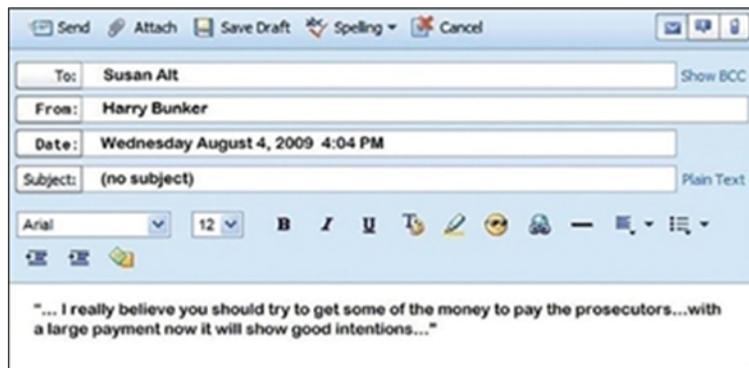


As haunting and disconcerting as it is, such overt surveillance is not for any reason other than a pressure tactic to crack the target. This was October 2008. I was indicted in August of 2009. For the next 10 months, the surveillance continued while Detective Becker stayed busy in Ohio contacting the same people over and over about “the Alt criminal investigation.”

Clearly, this type of harassment creates a pressure cooker for any civilized person yet my attorney, knowing how much this bothered me, did nothing to squelch it. Bunker was unyielding in his assertion that investigators have carte blanche to do whatever they wanted during their investigation. When I called him to complain, he claimed repeatedly that there was nothing he or I could do about it.

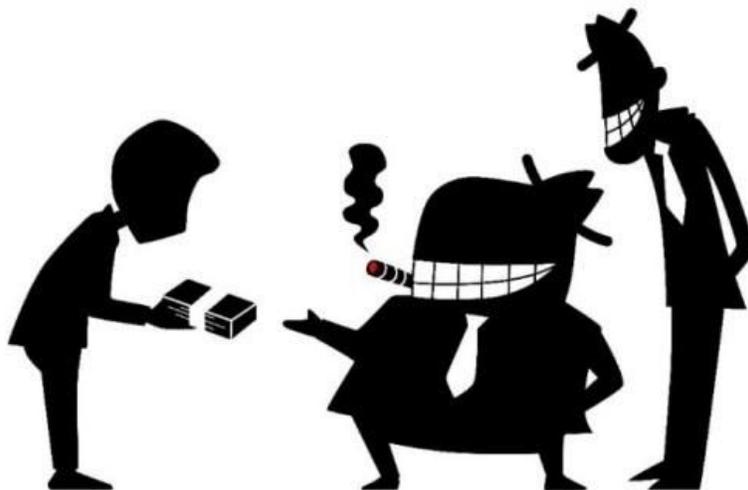
In February 2009, Bunker was summoned to meet with the head of the task force, John Dittleman, an infamous Youngstown thug turned Comstock County prosecutor. Dittleman, hoping I might be

weary from all the stalking, advised Bunker that a payment of \$2,000,000 could make the entire ordeal disappear and the investigation stop immediately.



Get this, I had not been formally charged with a crime, yet, I was being asked to pay off the prosecutor to stop the criminal investigation against me. Because I had not been indicted, what would this money be called? It's not a fine or a court fee, what then? Bunker called it "payola;" the term used in the 60s for illegal payments to disk jockeys to play records on the air.

Of course, I refused to participate in this ludicrous shakedown! I sent another \$5,000 to Bunker with instructions to continue running interference with the investigators until this foolish bullshit ended. When I questioned Bunker about the legality of such an under the table type "pay off," he simply said, "That's how business is done in Grover."



Bunker said there were so many indictments being reviewed that I could pay upfront to get out of mine. He explained that a payment now would save them the time of putting the case together. I was absolutely convinced they did not have enough evidence to indict me or they would not have requested this meeting or this money. I had to stay strong and resolute in not caving into the pressure.

I would hunker down to ride out the aggravation. What had happened thus far was nothing. The magnitude of extortion attempts blossomed later in ways that were unthinkable.

With so much money and manpower invested in chasing me all the way to California, the prosecutor was very pissed off when I did not pay them, according to Bunker. Though I thought things would cool off, the investigation ratcheted up a notch. This escalation was supposedly a signal to me that “they meant business,” as Bunker regurgitated over and over on the phone.

In no chronological order, over the next eight months, Detective Becker, the bonehead lackey in Ohio tasked with bothering everyone, continued his pursuit. Prefacing the purpose for each visit as “*investigating criminal fraud against Susan Alt*,” Becker subpoenaed my bank statements in person, interviewing my account representative. Shortly after this, a cool young guy whom I came to know well, closed all my accounts and asked me to never come back to his bank.

Becker called my niece, a 20-year old Ohio State student, threatening to seize the car I had sold to her years earlier. He called my 19-year old nephew about a check I’d given him for a high school graduation gift. Becker insinuated to my nephew that he had received stolen property in cashing this check. Jack was a minor child being threatened by a detective about a matter he knew nothing about.

Becker called my brother, Kevin, to harangue him about a \$300 check he received from me. This money was a reimbursement for sink parts that Kevin had purchased three years earlier for a bathroom repair at the Toledo house.

Becker called Pete, the contractor who built a \$150,000 deck at the mansion just to advise him that I was under criminal investigation. Pete called me immediately, pissed that he was bothered by Becker and offering to help me if I needed him. The deck had been completed two years earlier.

Becker called Kelly Martin who had painted the lake houses three years earlier. Becker had no questions at all for Kelly, but simply called to tell him “Susan Alt was under criminal investigation.”

Becker called a sweet, chubby little guy, an ex-high school principal, Mr. Gill. The gentle old man had simply painted the interiors of the four houses during his school vacations.

Becker called a very busy heavy equipment contractor who had installed a \$300,000 sea wall. This guy was so pissed that Becker had interrupted him on the job with such nonsense, he threatened to sue Becker.

All the harassment of all these many people reaped nothing criminal or even interesting, about me. But, if Becker spooked someone enough to talk to him, someone who didn’t know the law, he’d call them back again and again for months; all this harassment would yield nothing! Humiliating the target into surrender is a standard investigative maneuver that takes a special kind of sadistic mind. Many of

the people that he'd contacted were not even courteous to him—rightfully so. He hassled people that he knew had no knowledge of or involvement with my real estate deals. It was all inappropriate, very odd and uncomfortable for everyone.

These calls to contractors and the forensic analysis of my bank statements during Discovery were solid evidence that the task force knew all the monies I received from the sellers at closing were allocated to the property renovations as per the contract. Even so, the indictment and headlines stated that millions of dollars had been stolen from the property closings to enrich Susan Alt's lavish lifestyle. "She went to fine restaurants and purchased sporting event tickets from Stub Hub," the prosecutor deluded the judge at my hearing while knowing that no money had gone to me personally.

Although all tax returns were filed and taxes owing paid, the prosecutor used their "off the shelf" narrative regardless of the evidence. This idiocy should have been rebuked by my attorney and then halted by the judge, but hysteria reigned uncontested.

How would the prosecutor develop the seller's renovation reimbursement into a criminal act of theft? The seller signed formal documents authorizing the payment and it was their money. This payment was listed on the bank closing statements. Beyond that, confirmed by the expert witnesses, the closing agent had no further reporting obligation to any party. The contracts were executed properly and no one was missing anything. Given all of this, I was asked repeatedly by Bunker, the prosecutor, the judge: "What did you do with all the money you stole?"

They knew where all the money went from the bank statement, it was right in front of them. I was a stock broker for Christ sake and owned my own companies. To that extent, I did lead somewhat of a lavish lifestyle but I didn't need to "steal money" from real estate deals. I had lost a significant amount of personal money on this Ohio real estate enterprise which was obvious from the banking records.

I'll never know everyone who Becker contacted. I am sure there were many more people who didn't notify me. It is amazing how quickly people immediately distance themselves from an alleged criminal, especially if they themselves are hiding something. The people who knew me saw through the transparent taunting. Knowing the extent of the effort and money I'd put into those properties, which was being referred to as "stolen money," was a far-fetched claim to them. No one close to the situation wanted me to give in. Nevertheless, the constant calls and visits were unsettling to everyone sympathetic to my plight. No one that I knew was ever involved in criminal activity or even a criminal investigation. A guy coming around with an exposed gun in a huge side holster several times a week was very unnerving and troublesome.

I remember feeling particularly saddened by a headline in the Daily News. A local real estate broker's 93-year old mother answered her son's cell phone and was indicted for mortgage fraud. The charges would be dismissed only if this broker would plead guilty to mortgage fraud, which of course, he ultimately did. Bunker insisted these tactics of over-indicting were an acceptable practice and such police conduct was customary in Grover. Becker also continued to make the rounds at all the rental properties disturbing tenants, none of whom knew me. Megan handled their calls when Becker showed up at their house or workplace because the tenants didn't know how to reach me; they didn't know me at all.

Karen, the secretary of the gas-well company scheduled to start drilling at one of the Grover houses, sent a fax one morning. It was a document that required the immediate notarized signature by the owner of record, Julie Knope. Julie signed the document which I sent back within a couple of hours. I thought the paperwork was somewhat odd and out of context, but we were anxious for the deal to finalize. We planned on these royalties from this well to cover expenses and make the property much more valuable to sell. That afternoon Karen, with whom I'd become quite friendly, called me when her boss left the office. She confided that Becker came to their office that morning to solicit her boss's cooperation in a sting against Susan Alt. Becker told them that I had been forging real estate documents and he wanted to see if I would forge Julie's signature. Because of Becker's interference, the drilling company canceled the deal and the property suffered. This well would have benefited the surrounding community with local gas and would have paid the property expenses for years to come. Instead, this beautiful 10-acre parcel fell into foreclosure and was ultimately overrun with rodents and insects.

Shortly after this plot was foiled, Becker convinced the Toledo mansion tenant, Mr. Nelson, to mail a \$5,000 check payable to Carrie Schultz to my California address. This obscure, off the wall payment, was an attempt for me to forge Carrie's signature on a check. Becker was disappointed when I mailed the check back to Nelson. Becker's involving Nelson in such a manner resulted in his never paying the rent again. Nelson sent a scathing email to me saying: "You crooked bitch, I hope the 'lezzies' get you in Marysville." This beautiful mansion I was so proud of, and where I had found such solace, fell into foreclosure and the new \$50,000 landscaping became overgrown with weeds and brush.

The task force was desperate to trip me up in a real-time crime, trying to catch me red handed in a criminal act. They were spastic that I wasn't taking the bait and playing into the frame-up. After all the

wear and tear on my nervous system, all I could do was wait for their next move. Even with proof and eye witnesses, Bunker still maintained that I had no recourse at these blatant attempts at entrapment.

By sheer coincidence and a mail mix-up, I received a copy of Carrie Schultz's deposition. She was being sued civilly by American Bank for the default of the Zimmerman property mortgage. Contrary to what she originally told the task force, the deposition document Carrie admitting under oath that she was involved in the property partnership with Julie and me. She admitted to signing loan documents. She took "the fifth" for everything about her employment and income verification. Carrie's false statements that she knew nothing about the mortgages she had signed, the embodiment of the prosecutor's narrative that had initiated the investigation, was never corrected. Even though the "snitch" lied and despite all evidence to the contrary, the accusations of forgery were never reversed.

A phone call from my attorney one Sunday afternoon in January 2009, was another watershed moment I should have addressed. Bunker was calling me from the driveway of the gas-well property which was vacant because of the investigators' shenanigans. Bunker asked if he could move into the place for some odd reason. I immediately refused. During this same conversation, I told Bunker that if Becker's harassment didn't stop, I would hire another lawyer from LA. Bunker went apoplectic! He screamed, "Fuck no, you cannot bring anyone from the outside into your case; messing with this prosecutor is a fight you don't want!"

What did he mean by that? I overlooked it at the time, but it was a cautionary signal. The real estate fund was depleting rapidly so I certainly was not about to dish out another retainer or waste time briefing a new guy on the details of my case. I let it slide. I should have known that something very wrong had prompted this Sunday phone call. He did, however, agree to talk to the investigators and the prosecutor.

Later it was rumored that defense attorneys in Grover were being paid from the grant money "informant's fund" to give up their clients. Consequently, it is not a stretch to think that Bunker may have been paid secretly by the prosecutor to facilitate my conviction. It certainly would explain his actions throughout my case. Unbeknownst to me at the time, Bunker was going through a messy a divorce and was in deep personal financial trouble the entire period I knew him.

Still, my early morning walks with Anna became a necessity for my very sanity. I relied upon her support and friendship more than ever. I told her everything that was happening and she was my venting tool. She knew about the incessant Becker calls and visits that my family and friends were enduring in Ohio. She listened intently and offered a soothing ear. We sent emails to each other numerous times throughout the day and she proved to be the perfect comrade and sounding board for

my anxiety. Anna was there for me as she had been for years prior to this. She worked and tended to her kids, now aged 23, 15 and 11. Anna's devotion to her kids was admirable. Her ability to keep her family unit together was remarkable, given everything she had gone through with her husband. Her oldest daughter was in college in Hawaii, headed to medical school. The other girls kept good grades, were involved in sports and were quite popular among the students and the teachers. Regardless of her hectic schedule, she always had time for me!

I had started working with a long-time business associate, Ian McBride, who owned a construction management firm. I was hired to create a marketing plan for his company's expansion. The failing economy had hit small businesses hard. McBride, like other business owners, had to get creative to survive. I traveled to his office in North Hollywood daily which got me out of the house and brought in a desperately-needed income stream. Megan had put together "short sales" on two of the lake houses, paying off four mortgages. Even with a glimpse of progress, the economy was generally unstable and the outcome of my investigation was uncertain.

A mortgage fraud story caught my eye one morning on the Grover newspaper website. A local real estate broker, Tony Viola, made headlines when the same investigators following me had raided his office and took his company's computers. Exactly one day after my indictment, Prosecutor Mike Miller presided over a nationally televised press conference to announce the indictment of Viola and approximately fifty others, calling it the "largest mortgage fraud case in the country." He proclaimed the herculean efforts of his task force in bringing down this "massive cross-country mortgage fraud ring." He acknowledged Becker's contribution to the bust and called him to the podium for a handshake. "*Good God,*" I thought, "*this slob who harasses innocent people and flashes a gun around little kids is being heralded a hero on TV?*"

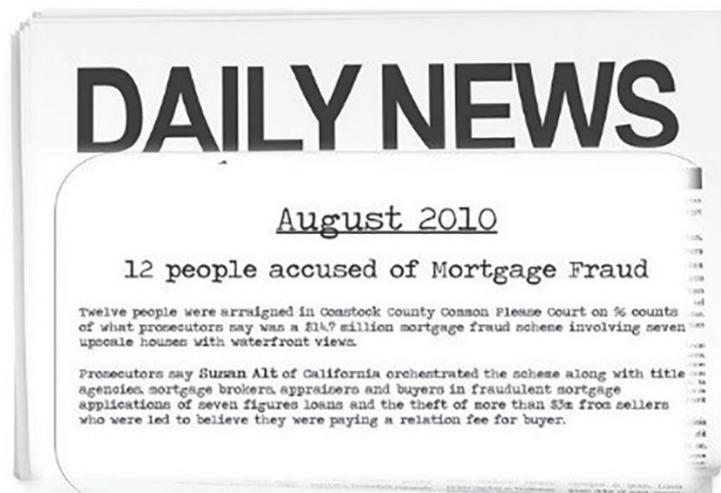
I was surprised that they, like me, were being criminally charged for 100% mortgage financing programs. These loan programs were openly touted by the banks from 2004-2007 and sanctioned by congress. A future fellow inmate, C.J. Manfort, a Grover title agency owner, was prosecuted for closing these "down payment assistance" transactions. Congress had specifically passed new legislation for this program to allow minorities with no down payment to participate in the mortgage money bonanza to own a home. C.J.'s indictment named 230 people. C.J. took the fall for everyone involved and was sent to prison for seven years.

One morning while leaving for Ian's office, my heart jumped into my throat when a squad car pulled up. A uniformed LAPD officer asked to check my backyard for BB-gun shells from the

neighbor kids. I allowed him access to wander around the backyard and never mentioned or questioned that there were no kids next door and I had never heard a BB gun shot.

That evening Anna found a business card from an FBI agent taped to the front door of her condo. This Los Angeles field agent wrote “call me as soon as possible” on the card. I’m not sure why, but Anna didn’t seem at all surprised that she had been contacted by the FBI, but I was stunned! Anna had nothing whatsoever to do with the Ohio real estate. She called the FBI agent the next day and was asked if she *wanted* to come into their office to make a statement about the Ohio properties. Anna declined politely. We agreed it was another of Becker’s pressure tactics. We agreed that was the end of it and Anna was very relieved.

Three weeks had passed; the longest stretch of silence from the task force since the torment began. Although the blue station wagon was still parked outside every night, I was feeling quite confident that the investigation was dissolving. I had forgotten how it felt to live without the phone calls advising Becker’s irritating visits. Things seemed lighter, better overall within this small break from all the annoyance. Everyone I knew on the planet had already been called, so what could they be cooking up next? Was this foolishness finally over? I was sitting at my desk in Ian’s office. I was celebrating my commission from wrapping up a huge construction deal that I had closed for his company. My blackberry beeped. There was an email from Bunker with a 37-page attachment. It was a barely legible, primitive-looking document. It was a 96-count criminal indictment by the Comstock County Grand Jury with my name listed first and Anna Hanalu listed second. The tornado had touched down.



CHAPTER 11

—
July 2010



"We must distrust each other. It is our only defense against betrayal."

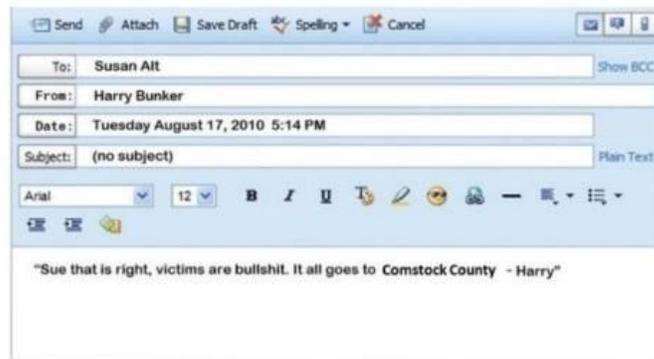
Tennessee Williams

As a citizen charged with a crime, your world changes. Suddenly, your freedom is in jeopardy. The burden of proof, however, is on the prosecution to prove that you committed the crimes they allege in the indictment. The secret deals and back room shenanigans that go on inside a criminal case are astounding. For a newcomer to criminal justice, processing all this with a crooked lawyer. has zero chance of a successful resolution. This experience can only be fully appreciated by those to whom it has happened. Trying to reconcile the facts with the prosecutor's narrative was impossible. Reading the allegations was like living in a parallel universe over which you are powerless. They are the law and the law controls the media and they can say anything they want to about you regardless of the facts. The humiliation of seeing your name in the newspaper for stealing millions of dollars is one of those life experiences you cannot possibly understand until it happens to you.

Under the 5th Amendment, prosecutors present evidence to a grand jury, 13 impartial citizens who convene regularly to review pending criminal charges against a local resident. If these random people believe the prosecutor has enough real evidence, the investigation ends and the matter crescendos into a True Bill of Indictment. This is a very important step because the Founding Fathers who wrote the Constitution knew that a government run amok could ruin the life of an innocent citizen by simply charging them with a crime.

When the indictment issues, then the *real* games begin. The indictment, known as the "charging document," lists the criminal statutes that were allegedly violated by the defendant. Accompanying the indictment is the "Bill of Particulars," representing an extensive narrative describing *how* the defendant committed these alleged crimes.

I was charged with 96 felonies (F1 and F2—same as a serial killer) for transactions involving seven houses. The indictment was so overblown with such spurious claims, it was like reading a document that pertained to someone else. How could anyone feasibly develop 96 theft felonies from seven houses without a victim or a defaulted mortgage? The indictment described the 100% financing programs that we used, fully approved by the banks, as serious felony charges. There were mortgages listed in the indictment that had been paid in full two years earlier. Bunker said in an email that the victims were fabricated.



I asked Bunker if he had presented any of the information I had given to him at our first meeting to the prosecutor. This information would have nullified 100% of this indictment. I was astounded that I could possibly be accused of theft with all the banking records I submitted for forensic analysis. All monies paid to me were allocated to the property as per the written contracts, including over \$100,000 of my own funds. They were holding the evidence of these disbursements in their hand. They all knew it. Yet, it was splattered all over the news that I stole this money from the sellers and the banks to splurge on an extravagant lifestyle.

Bunker scoffed that the Comstock County Grand Jury didn't meet regularly and merely acted as a "rubber stamp" for the prosecutor. What was the real agenda behind this indictment if it was fabricated? The process of "over indicting" was routine for Comstock County as a ploy to obtain guilty pleas to lesser charges. My indictment process was no different. I insisted to Bunker, unequivocally, that I was going to trial. My documents and financial records would immediately dispel the charges to a jury and I would be vindicated. While I was fixated on preparing for my trial, that's not what happened.

While Ian was thanking me profusely for landing this huge client for his company, I apologized that I had to leave to take care of some business. I knew Ian well enough to confide in him about the indictment, but I just couldn't speak at that moment. I was totally dumbstruck and needed to collect myself. This was August 14, 2009. Now that this document was filed, it was public record. Before I told my family in Ohio, who would hear about it on the evening news, I had to tell Anna.

Knowing the steps, I first called Bunker to retain an attorney for Anna to accept the indictment on her behalf. I paid another \$5,000 retainer to Michael O'Malley, another ex-prosecutor that Bunker said would be instrumental in helping us win the case. I had no idea at the time how dangerous it is to "lawyer up" your co-defendants with your attorney's buddies. With O'Malley in place, at least the cops would not go to Anna's office and put her in handcuffs. I was driving westward on the 101

Freeway when I dialed Anna. I remember the exact spot on the freeway when she answered the phone. I felt physically sick and took a deep breath to speak:

“Anna, I got the indictment,” I said. She replied, “My name is on it, isn’t it?” I answered a reluctant, clumsy, “yes.”

I told her that I had arranged an attorney for her and we would meet at my place right after she left her office. Julie had already been contacted by her attorney, Moreland, and knew she and her husband had also been named in the indictment. Julie confirmed to me by text message that she would be at my place right after work.

An indictment is indeed a game changer, the only upside being that the investigation and harassment abruptly stops. The blue station wagon disappeared and Detective Becker’s phone calls ceased. There were twelve people named in the indictment. Anna, Julie, her husband Jim, Cheryl, her broker, the closing agent Evert, an appraiser and various loan officers from Texas and Florida whom I had never met.

My name was the first name listed as “Case # 4337892 A.” Being in the “A” spot meant that I was the main defendant. I had the most charges. Anna, listed as “B,” had the second most charges. The Bill of Particulars pontificated that I was the kingpin of a Ponzi scheme. According to the document, I single-handedly orchestrated a plot that bilked millions of dollars from the sellers of the seven properties. These same sellers were not listed as my victims, however. While the document was plenty frightening, especially being named in the “A position,” it was written sophomorically and loaded with typos. There were numerous errors of fact and law; the entire document was one gigantic farce!

The first step after the criminal indictment is served on the defendants is the arraignment and bail. This is a formal hearing that kicks off months, if not years, of legal proceedings. The defendant appears before the judge and enters a plea of guilty or not guilty. Bond is set and a trial judge is assigned to the case. Bunker obtained a bail bondsman for the four of us; Anna, Julie, her husband and me.

That night Julie, Anna and I sat at the same patio table where 10 months earlier we were allied in festive solidarity against a silly nuisance named Becker in Ohio. Now, sans wine, the mood was much more solemn. Julie was subdued after having her ass reamed by her husband. Jim went completely berserk and was justifiably royally pissed off to see his name on a criminal indictment. He had not signed a single loan document and specifically signed off by legal deed to any spousal interest or liability related to all real estate Julie had purchased. These documents were prepared by Arthur

Graham, the Ohio real estate broker's father and lawyer, and now approved by the bank. Yet the prosecutor included Jim's name as a mortgage fraud perpetrator.

Anna sat in total silence staring at me with big dark Hawaiian eyes that said, "*What have you done to me?*" We discussed the logistics of our next step. I was assigned to make the travel arrangements. We were to attend the arraignment in Grover on August 28th. I took note when Julie repeated several times, "*I'm not taking the fall for anything.*" This soiree was a symbolic Last Supper. *If I was Jesus, who would be the Judas,* I wondered?



Thankfully, our indictment did not hit the newspaper until after the arraignment. We were spared media fallout for two weeks. There was only a small blurb in the metro section by Bunker telling reporters that "he hadn't had a chance to read the indictment yet," when he was asked to comment on his client's guilt. His off-handed remark did not portray the proactive, pit-bull defense attorney I had hoped. This was only one disappointment in a long string of Bunker disappointments to come.

The delay of the headlines gave me a chance to rehearse assuaging my 80-year old mother. I fiercely dreaded, more than any other aspect of this humiliating experience, talking to her. Explaining my innocence would be wasted on my mom. She would not understand anything except that she had raised a good Catholic girl who was now a reputed criminal. Over the next two weeks, Julie and Anna met at my house regularly.

We reviewed the notebooks of documents I was compiling for our defense. We adjourned every meeting with the same mantra; there would be no guilty pleas! We were going to trial and we were going to win! As expensive and inconvenient as it was going to be, we were committed to fighting our case and clearing our names.

Anna's involvement in the indictment was a quandary from the jump. She had been indicted solely because she was my friend, just as Jim was indicted because he was married to Julie; just as that 93-year old lady I had read about was indicted because she answered her broker son's cell phone. They all had nothing to do with a crime but were merely brought into the case to bully and compel a guilty plea from Julie and me.

People close to the target, or people close to people who can flip on the target, are considered "low hanging fruit." They are easy to pick off. These people are easy to threaten for a plea or to persuade the target to make a guilty plea. Anna was a legitimate California Notary Public who notarized Julie's signature on mortgage documents legally. So, what crime was Anna guilty of? As it turns out, the prosecutor labeled the money I had paid to Anna, over the years, as a crime of "receiving stolen property." Although this money was not proven to be stolen by me, they charged her with this crime anyway.

On August 27th, Anna and I met Julie and Jim at LAX for the Southwest non-stop to Grover. We stayed at the downtown Marriott, walking distance from Bunker's office, where we all met the next morning. We split up accordingly. Anna went with O'Malley, Julie and Jim with Moreland and me with Bunker. A bail bondsman was there to collect \$10,000. Bunker knew in advance that we would all be released on a \$25,000 bond. With 10% or a \$2500 premium, I paid for myself and Anna, Julie paid for her and Jim.

We were all new to this experience and readily accepted that our lives were in the hands of our lawyers. They were our advocates and protectors; that's why we were paying them! We were complacent, overly polite, acquiescent and scared to death. We sat in pin drop silence until we filed across the street to the court house.

Our lawyers sat together on one side of the aisle. We sat across from them. My name was called first. I rose to meet Bunker halfway and approached the bench. The judge, a long haired, cool looking guy, like one of my old boyfriends from the 70s, asked:

"How do you plead?" I said, "Not guilty."

He set bond at \$25,000, assigned Judge Arlene T. McGinty and it was over. The entire Arraignment Hearing took less than 60 seconds. After court, we sat in the holding tank for processing. There were 14 other women, besides the three of us, inside a 50' X 50' room. Laced with the most vulgar graffiti, the concrete blocks with bolted metal benches were barely visible behind all the perverse drawings and misspelled profanity. There was an aluminum toilet and sink that sat openly in

the middle of the room. I sat on the toilet instead of the floor, announcing I would move if anyone needed to use the head.

This was our introduction to the Grover justice system. Everything about this place was sleazy and filthy, not only the accommodations but also the prisoners and the officers in charge of the prisoners. It was all vile. This is the perfect environment for a “come to Jesus” session to rethink your situation. Julie was the least comfortable of everyone. She paced and twisted her hair. She was worried about Jim who was experiencing the same squalor only in the men’s jail. She rightfully assumed he would be fuming. He told her earlier that morning he would file for divorce, after 37 years, if she didn’t get him out of this mess. They were high school sweethearts who had never been separated, but he wasn’t kidding about leaving her.

Anna, Julie and I were called to a conference room to produce handwriting samples. In full regalia, draped with their weapons, we met face to face with Becker and two other detectives not more than 25-years old. The handwriting samples, or *handwriting exemplar* as it is called officially, were nothing more than window dressing. This maneuver had no purpose other than to provoke fear and assume power over us lowly criminals.

Creating our criminal file, the paperwork, mug shots and handwriting exemplars, took the entire day. We were finally free on bail and able to leave the jail about 5:00 p.m. that afternoon. I drove Jim and Julie to the airport in the rental car, while Anna and I drove to Catawba Island. I needed to visit with Megan and check on the properties.

Megan and her husband were first to relay the headlines. Our indictment hit the wire that evening. Still, in charge of the properties, Megan had to be briefed on the indictment, though it had nothing to do with her. Anna and I were unpacking at the Hampton Inn when Barb, my old friend from grade school, called on my cell phone and became the second person to read the entire press release. I sank into the cheesy oval chair by the bed. It was time to call my mom. When she answered the phone, she said hesitatingly,

“Are you in jail?” This was the only time I cried, until I got to prison. Megan, Anna and I got very drunk that night at Fritz’s bar. I almost canceled the flight home the next morning because I was too sick to fly. I was hurling all night not, only from the excessive amount of wine, but my raw nerves made me heave uncontrollably. I was still hung over when we touched down in LA after sleeping all the way home.

Nearly everyone I knew had sent the same newspaper article or email link to me about my indictment. It was as if they were sharing a secret I’d never heard. And, when you think you can’t

possibly feel worse about yourself, try looking at your mug shot next to the headline “California Real Estate Swindler Runs Ponzi Scheme.” Pictures in the paper of the beautiful lakefront houses, showing off the new landscaping, were now made emblematic of shame and destruction.

My psyche could not assimilate reading such a shameful, denigrating story about myself, especially when it wasn't true. This had never happened to me before and it takes a lot of practice to be able to shrug something like this off. Seeing your name in print as a criminal is very debilitating as it is designed to be. It is a very critical piece of the prosecution to involve a complicit media outlet void of fact checking. Just as Randolph Hearst created his newspaper empire to destroy his competitors through “yellow journalism,” the prosecutor destroys an indicted felon through public opinion before they are proven guilty.

I discovered that I was not fully liberated, however, until I saw my face from a wretched driver's license photo on the front page of the newspaper being called a thief. There is no feeling worse than public humiliation, particularly the first time it happens. Nothing is sacred after this. There is nothing to protect and nothing to hide. You cannot sink any lower. The blog comments to the article online with the exception, “I wouldn't trust any of those shady looking people” and “string 'em up; kill 'em” were not as ferocious or belligerent as I anticipated. One astute blogger asked why Carrie Schultz's name was not listed. They added, “Snitches should get stitches, Schultz!”

After the arraignment, Bunker filed a series of Motions to Compel Discovery. The prosecutor must produce their evidence against us, the part of a legal process known as Discovery. I wasn't sure if the prosecutor was derelict in delivering their evidence timely, or if they didn't have anything. It was about nine months after the indictment before we received any Discovery information.

After all the ballyhoo, could they be bluffing? At the first pretrial hearing on September 1, 2009, Judge Arlene T. McGinty filed a No Contact Order between and among the defendants. The seriousness of this order was reinforced to each of us individually by our attorneys. Although we were 3,000 miles away, with no obvious supervision, we were not allowed to contact each other in California under any circumstances.

We didn't understand at the time, but it became crystal clear in the coming weeks why this court order was of such paramount importance to the process. We were told, like that blue station wagon parked in front of my house the entire night, that we were “being watched.” Our attorneys told us individually that contact with each other would violate the court order and a warrant would be issued for our arrest. Paranoia, if not outright panic, developed among the three of us because, obviously, they were not bluffing about jail! We just came from jail!

I questioned Bunker again about the legality of such protocol. It was crucial that we communicate not only to preserve the business of the properties but as co-defendants, we needed to coordinate a cohesive defense. Bunker confirmed we could not communicate with each other and there was nothing that could be done about it legally. Julie and Anna were not willing to risk being spotted by our supposed shadow and their contact with me waned quickly. This court order dealt the death blow to our ability to effectively fight our case as a solid unit and served as the beginning of the end of our thirty-year friendship.

Later, I discovered that such a “No-Contact Order” could indeed have been legally challenged, but Bunker pooh-poohed the concept and did nothing. This was the greatest weapon in the prosecutor’s arsenal; the tried and true “divide and conquer” maneuver! We were the quintessential babes in the woods and it worked like a charm. Our indestructible threesome would disband forever now, and our collective ability to prevail in court was grossly impeded if not thoroughly impossible.

Without the prosecutor’s Discovery documentation, we were in limbo; the case was stalled. There were six pretrial hearings until finally, in mid-March, the first Discovery package from Bunker arrived by FedEx. It was a CD ROM that consisted of copies of thousands of loan documents. Because mortgages were bundled, sold, re-bundled and resold so many times the original loan documents could not be found. The prosecutors were not in possession of the original mortgage documents. You do not need a law degree to know that original documents are essential to a criminal case alleging forgery.

This Discovery pack included copies of nine mortgage packages of approximately 500 documents each. Six of the packages were related to mortgages that had been paid in full years before the indictment. Given that the banks’ culpability had been established in the months leading to the indictment, certainly, they had more evidence than old loan documents that could have been prepared and signed by anyone! Who’d defrauded whom? The Discovery package was sloppy, erroneous and seemed like an utter sham! I was more confident than ever I would win my trial!

In a peculiar move, the court ordered me to attend a pre-trial on April 21st. I had been excused from over 15 pre-trial hearings, but suddenly I was ordered to come to this one. I was sitting at LAX, waiting for the red-eye, when I spotted Julie walking down the center aisle of the terminal. She was heading for the same Southwest flight to Grover as me. I yelled,

“Hey Julie, come over here and sit down.”

“I better not,” she replied and swiftly turned to go the other way. She appeared sheepishly awkward. I didn’t know then that she,

like Judas to Jesus, had planned to roll on me in the next light of day. I mistakenly interpreted her aloofness as being afraid that she was being watched and might get caught ignoring the court order. I took my seat on the plane, fell asleep and never saw Julie again.

When I saw Bunker the next morning at his office, he too was acting very strangely. He stuttered and bungled more than usual. He knew before I told him that I had seen Julie at the airport and that she refused to speak to me. “How did he know that,” I wondered? When you are about to be betrayed, “the Judas” and all those who support “the Judas” will not make eye contact with you. Moreland refused to look at me when I greeted him in the corridor. Julie must have entered the court through a special door for snitches, or those in protective custody. I did not see her come or go from her hearing which was 30 minutes before mine in the same courtroom. Julie pled guilty in return for Jim’s dismissal that morning.

In retrospect, all the facial expressions that morning indicated that everyone knew I was the lamb about to be slaughtered. In fact, they all knew several days before this that Julie was going to plead guilty that morning and sell me out as the master puppeteer of a massive mortgage fraud scheme in Ohio. This explains why Julie couldn’t get away from me fast enough at the airport. She was preparing her Judas role and couldn’t face me.

I became incensed when Bunker asked if I would plead guilty after Julie that morning. I flat-ass refused to give the plea that the prosecutor was hoping Bunker could coerce from me that morning. Now it became clear that I was summoned to appear in hopes I would instantly cave to a new pressure, Julie turning on me, to plead guilty that morning. I stood erect, stared straight at the judge and confirmed that I wanted a trial. She set the court date for my trial for July 19, 2010. This was mid-May.

When I returned from Ohio, Anna asked to meet me at BJ’s in Woodland Hills. Anna told me that O’Malley had organized a Skype conference between her and the prosecutor for the next morning. Anna seemed distant like she wasn’t telling me everything there was to know, but I didn’t press her. Neither Anna or I was shocked by what Julie had done. In addition to pleading guilty, Julie, like Carrie, told the prosecutor that I had forged her name on loan documents. She testified that I had concocted a scheme to pocket kickbacks and she merely followed my instructions. Julie claimed that she didn’t understand anything about real estate transactions. I told Anna, “I am so glad I don’t have to worry about you lying like this, Anna. I know I can always trust you.”

Anna called me that evening to let me know the prosecutor had contacted Child Services in Los Angeles County to prepare to take her kids if their Skype call didn’t “go well” the next day. Anna was

a nervous wreck. *“What the hell did that mean,”* I wondered. I was in shock that something like this could even be suggested since Anna hadn’t done anything wrong. This was the last time I spoke to Anna.

A month later, the day before leaving for Ohio for my trial, I received the second Discovery package from Bunker. This was five days before trial and an overt violation of Discovery protocol. Discovery should be provided weeks, if not several months in advance unless there is a last-minute revelation. Again, Bunker did not ask for an extension to properly review this new Discovery material. I don’t know why I cared—Bunker never looked at any of the Discovery material anyway. I did it all. I popped the CD into my computer. It was a recording of the statement that Carrie, Cheryl, Julie and Anna made to the prosecutor against me. Water boarding, or having your fingernails pulled out with pliers, would be the only torture equal to listening to your best friends betray you.



In her formal statement, Cheryl, the realtor, skewered me. She described me as the devil incarnate. This, the same realtor who made over \$200,000 in commission from our real estate deals. She testified that I had tricked her into believing I was scouting accommodations for corporate executives and hoodwinked her into labeling the seller rebate as a “relocation fee.” Although I had an email confirming this was a term that Cheryl’s office required, it was disregarded by the prosecutor. Cheryl advance the prosecutor’s narrative that renovation reimbursements would constitute “theft” of the seller’s money. The fact that she had been the one who arranged these payments was never mentioned. Cheryl insisted I had single-handedly inflated the selling prices, although she established the price and met with all the appraisers. I presented all Cheryl’s email to Bunker dispelling her statement, but

nothing happened. Either Bunker never gave it to the prosecutor or they ignored when he did. Cheryl's broker, Everett Graham, apparently made a clandestine arrangement and a surreptitious payment to the prosecutor. He was suddenly dismissed from the case without a hearing. His criminal record was sealed.

In overly exaggerated terms, Anna described to the prosecutor how I had forced her to sign a Promissory Note to conceal laundering the money that I gave her to move away from her husband. To say I was hurt doesn't do the sensation justice. My friend to the end, Anna, drove the final spike into my coffin and her plaguing denunciation haunted me for days to come. I suddenly felt foolish remembering all the help I'd given her over the past twenty-five years. Anna pled guilty to receiving stolen property. She agreed to pay the prosecutor \$60,000, which her mother raised by mortgaging one of her Hawaiian properties. When Anna entered her guilty plea, she was told she could now keep her kids in return for the \$60,000.

It was now obvious why Discovery had been delayed for all those months. The only evidence the prosecutor could conjure up against me was the testimony that they strong-armed from Cheryl, Julie and Anna. They finally got them to "flip" on me by threatening to take Anna's kids and prosecuting Julie's husband.

I couldn't finish listening to the CD after hearing Anna's deposition. While Anna embellished that I had invented documents to hide money, Julie insisted that she was an unsuspecting straw buyer who got tangled into my nefarious, illegal scheme. Ultimately, they both got probation and a fine, no prison, in return for their testimony against me.

They were both "the Judas" from the Last Supper. Like Judas who received thirty pieces of silver to betray Jesus Christ, both Julie and Anna kept their families in tact to betray me.

Few things in my life, up to that point, compared with how low I felt at that moment. Betrayal is painful and I was numb. These girls knew me well, and friendship aside should have planned on my wrath when they would have to face me at my trial. I was looking forward to Bunker's interrogation of them while I'd watch their faces crumble when I busted their lies in court. They would have to live with themselves knowing they'd betrayed me. I would orchestrate such a fabulous defense that a judge would have to stop this foolish case at the bench. Julie and Anna would be left feeling ashamed and guilty for being so weak and deceitful.



I packed a month's worth of clothes, organized a suitcase full of documents and headed to the airport. I rented an apartment in Grover, about three blocks from the courthouse. I visited my family on the Fourth of July and then drove to Grover for the duration. I was ordered by the judge to attend the final pretrial on July 6, with thirteen days after that to prepare for trial with Bunker. By this final pretrial, everyone in the case had pled guilty except me or was dismissed with 'payola' like Everett Graham.

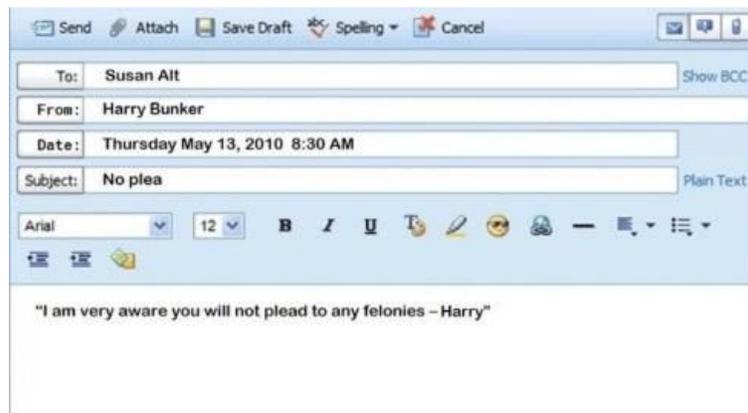
On July 6, Bunker and I walked together to the courthouse. With composure intact, I was prepared to sit in the courtroom while Bunker was in chambers with the judge. This was one of two of the many pre-trials I was ordered to attend, and Bunker confirmed that nothing was expected of me at this hearing. I sat in the dizzyingly paneled courtroom alone not knowing what the ill-omened coming hours held for me in that room. After about twenty minutes, Bunker emerged from the judge's chambers and tensely shepherded me into the tiny room with the same 1960s paneling. Bunker's face was as red as I had ever seen it.

I sensed a ghostly presence in this small space of the previous visitors who cried out for their life. It was unsettling. Strikingly crimson, Bunker appeared to be deeply shaken. He started talking nervously. He said that the judge had asked him to deliver some very important information to me.

He started, "If you lose at trial, Susan, you will be sentenced to 100 years in prison. Since your friends are testifying against you, there's no way you can win this case," he added. "Finding an impartial jury will not be possible for a California woman accused of swindling money from local Ohio residents. Grover people are outraged about mortgage fraud," he added, "and they will condemn you harshly."

Suddenly, Bunker insisted that I give the prosecutor the conviction they needed and cavalierly added: “I can’t save you, Susan. If you do not plead now, the judge will not accept your plea at any other time. She needs your decision within five minutes. If you plead guilty now, she will ban the cameras from the courtroom so you will not be on the TV news tonight.”

This was the first time in a year and a half that Bunker had ever mentioned the possibility of a plea to me, except when he hastily asked if I wanted to plead guilty at Julie’s plea hearing. I’d made my position abundantly clear that I would not plead guilty and he knew I had just moved to Grover for the trial.



“*What was going on here?*” Then, Bunker continued smugly, “It’s not my fault that your ‘wonderful’ friends turned on you at the last minute.” Then came the proverbial straw that broke the camel’s back. Bunker told me that if I insisted on a trial the prosecutor would immediately amend the indictment. The new indictment would include my niece, nephew, brother and my 80-year old mother. They would be indicted for receiving stolen property, as Anna had. He explained that they would use the checks written from my bank accounts and the boxes I had shipped to my mom in 2004 on my New York trip, as probable cause and evidence to charge them with this crime. Bunker told me that another business associate from Los Angeles, whom I had borrowed money from years ago, would also be indicted for money laundering.

What a jolt! I was in shock! I surely didn’t see this coming. I was processing what Bunker was saying as quickly as I could. I remembered the story of the indictment of the broker’s 93-year old mother for answering his phone and knew these guys were not bluffing about indicting my mom. This was a real mafia-style shakedown. Given only five minutes to make such a life-changing decision was all a part of the extortion process. “*How could I possibly risk the indictment of my mom and my young niece and nephew?*” This prosecutor had no concern for the law, neither did Bunker. It had all come down to a business deal. It would cost hundreds of thousands of dollars for all these people to defend

these false charges with a whole new bunch of crooked Grover lawyers. Even though the prosecutor knew these people were innocent, I had no doubt they would indict them.

I was so stunned to be rushed into such a life changing decision that I didn't even have time to get pissed and scream at Bunker. I had no choice but to claim defeat as I melted into my chair. I then escaped my immediate reality to avoid a complete nervous breakdown.

CHAPTER 12

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December 2010



"Do not go gentle into that good night."

Dylan Thomas

The panic that led to my guilty plea flattened me to the ground. I was in a state of shock, disbelief and remember very little about the hearing. I couldn't stop thinking about my family members who would be forced to sit in this same courtroom and defend themselves against falsified charges if I did not make this guilty plea. I knew I had to do it. The hearing became a genuine out-of-body experience. I did not have blood flow to my brain. The judge delivered on her promise of no media in return for the instant guilty plea. She appeared to be relieved to get this case off her docket and now I wanted it to be over, also.

Pleading guilty to these major felonies was an enormous mistake. Once you utter the word "guilty" your fate is sealed to irreversible destruction in Comstock County unless you have payola or bribery money. The plea hearing is considered a "critical stage" of the criminal justice process. If each step, referred to in the Constitution as Due Process, is not properly afforded to the defendant, it sets the stage for an appeal. An appeal can mean a complete reversal of a conviction. The court is normally very thorough at this critical stage for this reason. A Plea Hearing is a stylized two-actor stage play. The judge recites the statute and maximum penalty and the defendant answers one word; "guilty." I stammered and grunted my one-word line on cue and the proceedings moved along very quickly. There was no great profundity imparted by the judge or marvelous Clarence Darrow expressions offered by the attorneys. Rather, there was a "*let's hurry up before she changes her mind,*" mood that permeated the courtroom.

The only memory and it is a very vivid memory, was Prosecutor Dan Kraft, affectionately known as Danny by his colleagues, thanking Bunker profusely for arranging my plea. Kraft, another insipid looking member of the task force, was a lawyer who bounced between private practice and the prosecutor's office over his 25-year legal career. He was well entrenched in local suburban government. Bunker told me once that Kraft had solicited him for fellow city councilman and that they were good "bros;" the political elite of that neighborhood.

Kraft was thrilled with more mortgage fraud notches in his prosecutorial belt so there must have been a hell of an under the table bonus for him in getting my plea. With the guilty plea, Danny, who Bunker gossiped to me several times was a lazy SOB, was spared the overwhelming task of organizing those hundreds of witnesses he had subpoenaed to testify against me. These subpoenas also turned out to be nothing but a ploy. Extra "shock and awe" to freak me out and provide assistance to Bunker in getting my guilty plea. Bunker should have interviewed every witness the prosecutor intended to bring against me as part of the Discovery, yet he didn't even know their names or look at the list. It was all for show. Upon closer investigation as part of my appeal, the Comstock County

Clerk admitted that these subpoenas were intended for a different case. They had been inadvertently docketed and billed to my case, yet I was never given a refund of the \$1,000 billed to my account for these “mistakenly-issued” subpoenas.



The banality of evil is a theory that unthinkable, despicable acts become so commonplace they are accepted as the norm. The Comstock County Mortgage Fraud Task Force prosecuted thousands of mortgage fraud cases in a four-year period. Their federal grant applications submitted to the Department of Justice reported collecting over \$15 million dollars in “restitution” for victims of mortgage fraud. As such, the Comstock County Prosecutor developed a *normalization of the unthinkable* in criminal prosecutions; the *unthinkable* being the methods by which this prosecutor acquired guilty pleas.

Certainly, there are real criminals committing very serious crimes in Grover; it is a big, dangerous city. Yet, the mortgage fraud prosecutions were quite different. The techniques used to reap guilty pleas may be generally accepted as the way things are done in Comstock County, but it is a violation of constitutional rights. The defense attorneys are complicit and cooperate openly, as Bunker did, with the prosecutor. While perhaps not World War II Europe, these banal practices and are just as pathetic and illegal. We were women with no exposure to the criminal process who relied on crony defense lawyers, adept in “the banality of this evil” and thought nothing of it. With the typical threatening tactics that had worked for years, guilty pleas were assured from one woman threatened with the loss of her kids, another with the threat of a divorce and one threatened with 100 years in prison and the conviction of her own 80-year old mother.

Bunker was fumbling around with his briefcase when I walked out of the courtroom. I didn’t say goodbye or even look at him. In an utter daze, I slithered out the door and walked four blocks to my

new apartment. I could have been hit by a bus, a car or a train and I would not have felt a thing, I was so traumatized. I packed up what little I had unpacked and took the first flight back to LA. Even with the guilty plea, my bail bond was still active and I was free to leave Ohio. I had to get the hell out of there. This was July 6, 2010.

My sentencing was scheduled for November 11, 2010. I was limp while boarding the plane, simply going through the motions cognizant enough only to refrain from doing anything totally off the wall and appalling in a crowd. In my trance, I continued to scold myself for pleading guilty to 37 of the 96 crimes that I'd gone to Grover to defend.

I arrived home to a cajoling email from Bunker. He knew that I was thoroughly shaken and pissed off with the outcome of that hearing. He immediately offered to file a Motion to Withdraw the Guilty Plea if I still wanted to have a trial. Bunker explained that judges are obligated to grant such motions and I could have the trial I had always planned for in the spring of 2011. Without a moment's hesitation, I reverted to type; a warrior. I immediately assumed the "prepare-for-battle" position. I was instantly reinvigorated. I hadn't known that such a motion even existed. After browbeating myself for pleading guilty, the storm in my soul calmed considerably. Bunker confirmed he would file the motion immediately. I sent my last \$10,000 to Bunker and we gave each other the superficial impression we were teammates fighting for my freedom. I didn't trust him and his intentions for me were not benign.

I asked Bunker to request original loan documents from the prosecutor, not just the sloppy copies that had been given to us early. Given the way mortgage documents were being forged and counterfeited inside the bank, which I knew for a fact happened, I needed the original mortgage documents to prepare for my defense. When I insisted to Bunker that the prosecutor provide us with original signatures on all mortgage documents, Bunker disregarded the request, not understanding or caring about the magnitude of the fraud that went on at the bank board room level. He mumbled something about "following up" but he never did.

All totaled, including the money he would later confiscate from my purse and hijack from my brother's credit card, Bunker was paid \$42,000. Before you castigate me for not firing Bunker given how he trapped me into the guilty plea, I did shop around for lawyers at the time. The minimum quote I was given for a retainer of a competent lawyer to step in at this "critical stage" of my case was \$100,000. I didn't have that kind of money.

Since I was committed to conducting my own trial I kept Bunker and resigned myself to the theory that the devil I knew was better than the devil I didn't know. With Bunker, I was confident I could commandeer my own legal destiny and use him as court room window dressing. I should have filed a

motion to represent myself ‘pro se’ at that time if only to be privy to the “behind the scenes” shenanigans going on with my prosecutor and judge. There were plenty of backroom dealings going on. About a month after the plea hearing, Bunker informed me that Julie had been fired from her pharmaceutical job in Santa Monica. Her employer had “somehow” found out about her new criminal record. The same happened to Anna but her boss was more merciful and she kept her job.

Although the Grover media sensationalism about our convictions had filtered worldwide on the internet and everything about our case was filed in the public records, I was somehow blamed for advising their employers of their convictions. Julie had been ordered to pay \$90,000 in restitution as part of her sentence. With no job or prospect of getting a job with a felony record, Julie was feeling pain. Her unemployed, demanding husband, I am sure, made her miserable with guilt. I’ll admit I was rapturous. Call me a sadist, but I was happy Julie was suffering.

From July 6 to December 20, 2010, I immersed myself in real estate law. I became adept in mortgage fraud crimes and the threshold of proof the prosecutor must meet to convict me. I rehearsed in front of the mirror as though I were addressing the jury. I prepared for every possible issue that could be presented that might harm me. To say I was primed for trial would be grossly understating my efforts. I was convinced I would win in spades!

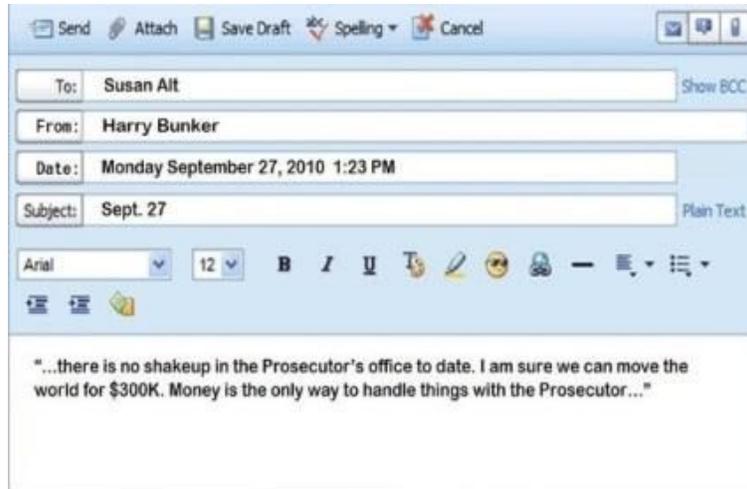
In September, I was recruited by the Bank of Commerce in Simi Valley. With the acquisition of Countrywide right after the stock market collapse, B of C hired thousands of out of work escrow officers and loan processors to handle collections and foreclosures on the mortgages we proliferated earlier in the decade. I met many experienced bankers on this job who had held senior positions at Washington Mutual and Countrywide, two of many lenders very active in subprime mortgage creation during the boom.



They spoke openly about receiving instructions from their superiors to shred unsuitable loan documents, produce and forge new ones, alter loan applications and package nefarious mortgages into bundles to sell to Fannie Mae. They were instructed not to ask any questions about the content of these bundles. These women knew Fannie Mae employees routinely looked the other way, knowing the bundles they were buying and then re-selling contained fraudulent mortgages. While the lunch room chatter was friendly, open and confirmed what I knew all along, not one of these people would testify at my trial for fear of being indicted themselves. Ironically, just a few years later, whistleblowers from a few of the big financial institutions received huge payoffs for testifying to the fraud they had witnessed by their bosses. Yet, I could never get anyone to talk about what they witnessed at my trial.

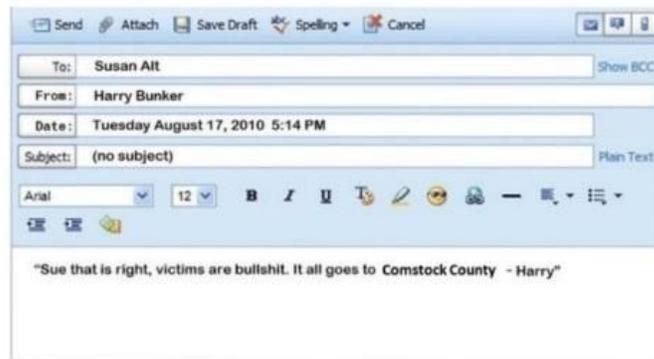
I had no social life during this six-month period. I worked at the bank and prepared for my trial. I kept current on local Grover news. Serious pay dirt was unfolding against Comstock County Administrators in the daily rag. Corruption at the highest level of the County government dominated the Daily News headlines, giving a breather to the mortgage fraudsters. Sheriff Marcus Groin, who created the Comstock County Mortgage Fraud Task Force was indicted for embezzling from the County accounts and resigned his office before going to prison. The County Administrator, Joe Domato, was indicted for public corruption and sentenced to thirty years in prison. The County Treasurer, Russel France, got twenty years in prison for stealing millions from the county coffers during the real estate boom. Mike Miller, the County Prosecutor who completed the posse, was never charged with a crime. He resigned and vanished. A reputed jurisdiction for decades of dirty deals and mob tactics, why now was Comstock County criminalizing their politics?

It was concluded that the damage control would have been so severe by recalling Miller's thousands of convictions, which would have all been eligible for recall if he were indicted, that he was "allowed" to disappear without facing criminal charges. Criminal indictments under Miller's tenure were a cottage industry, a revenue stream for personal enrichment and political power. It seemed everybody in the county knew it and accepted it. Miller was the most important friend you could have in Comstock County. If you crossed him he would ruin you. Extortion camouflaged as court fees and fines was the prosecutor's private piggy bank for years.

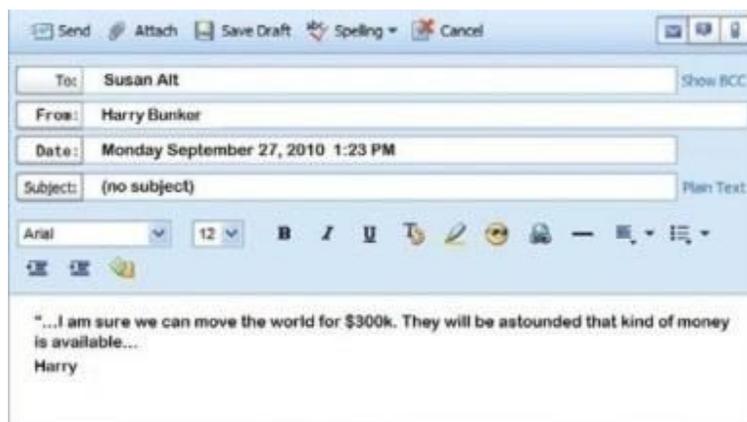
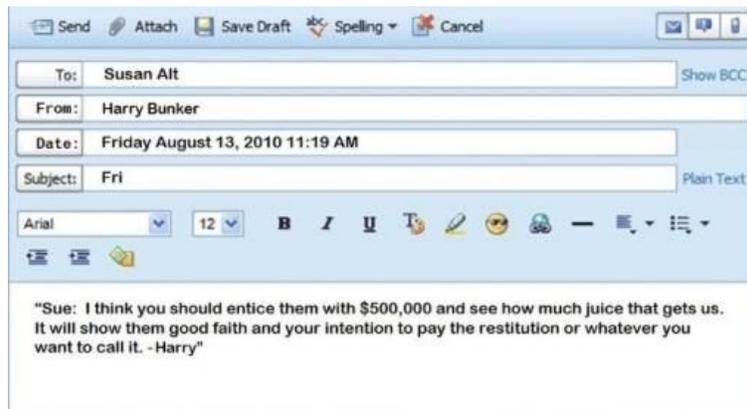


Yes, indeed, I had stumbled into a minefield buying real estate in Grover. One young reporter, Jose' Gonzales, who wrote regularly about these local political scandals suddenly disappeared to Florida without explanation. He exposed Miller's friends and relatives' involvement in dirty real estate transactions with 100% financing, the "liar loans" and inflated appraisals he was indicting others for. Gonzales' daily blog questioning the prosecutor's handling of mortgage fraud indictments was gaining national notoriety at the time he vanished.

Financial institutions continued to go belly-up at a brisk pace in 2009. I tracked the data and included this information in the regular updates and progress reports I sent to Bunker on my trial preparation. I continued to ask Bunker, "Now that the banks are confirmed guilty, who is the victim of the theft crimes? The Ohio Statutes say we need a victim, right? It was a waste of time asking Bunker questions and briefing him on my findings. Regardless of what I was doing, he knew exactly how this movie would end. He knew if I didn't pay the bribe, I was going to prison. And, he also knew exactly how to orchestrate the last act of this movie to get the payment. He was familiar with the process by setting up many unsuspecting clients before me. He confirmed to me in an email that the victims were bullshit and sat back smugly watching me spin my wheels and work my heart out on my defense. At the very least I had created a paper trail of my activities that came in handy later.

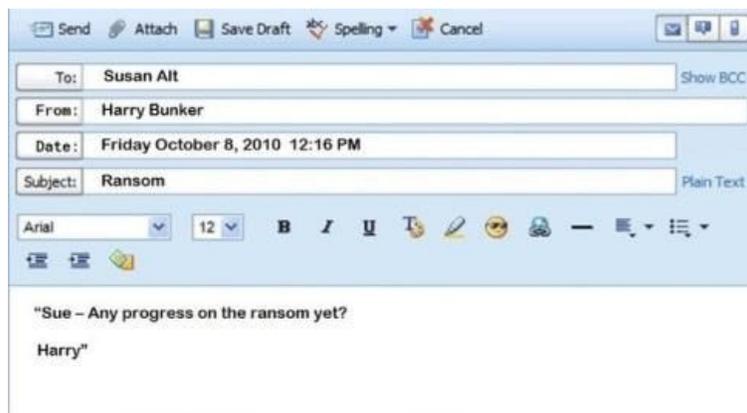


Bunker said, “I have never had a client like you before,” as if to imply that I should save my energy. He repeated that “without money, there can be no Comstock justice.”

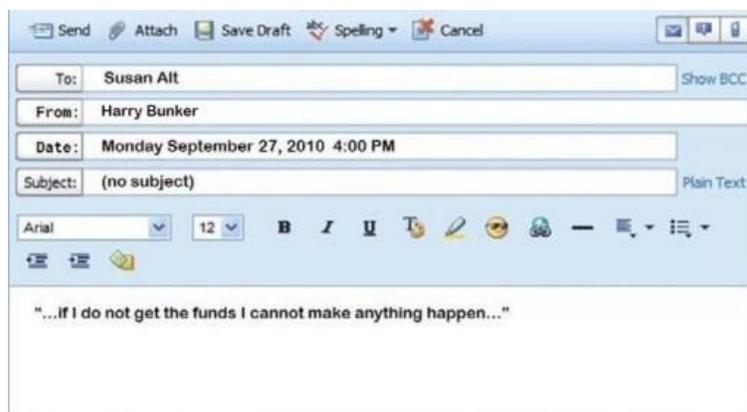


Bunker may have been impressed with my organizational skills but he couldn't have cared less about the gravitas of the material I prepared and planned to present at trial. He cared only about my financial ability and willingness to pay the extortion to the Prosecution, a piece of this money, of course, going to him. He did not know or care about the law. By September, Bunker was in full

“shakedown mode.” This bottom dweller’s emails amplified without discretion. His aggressive solicitation of money was absolute and indiscriminate. He no longer had time for extortion pleasantries. My mom confided three years later during a prison visit, that Bunker had called her, unbeknownst to me, for a \$2 million-dollar payment to make my “legal trouble” go away. There was no description of this nefarious money, what it was for or where it would go; just wire transfer \$2 million to him and he would take care of everything. My brother intervened and told Bunker never to call her again, she was so upset.



While Bunker continued to ask for money, I practiced what I would say to the jury. I was going to trial to defend myself. I wasn’t going to pay anybody under the table for anything. I organized two expert witnesses and prepared a Power Point presentation to show on an overhead projector to the Jurors. I constructed an articulate, easy-to-understand flowchart of the life of a mortgage, from closing to placement in a bundle. With the current corruption climate in Comstock County, I was confident I would prevail at trial.



On December 10, 2010, I received an email from Gloria Constantine advising me to attend the Hearing to Vacate the Guilty Plea scheduled for December 15th. This was the first I had heard about

this court appearance. Bunker confirmed in a subsequent email that there was nothing for me to do except proclaim my innocence and assure the court that I had grounds for a trial. He repeated that our motion would for sure be granted and a trial scheduled for spring, 2011. He reiterated, in no uncertain terms, that there was nothing whatsoever for me to worry about.

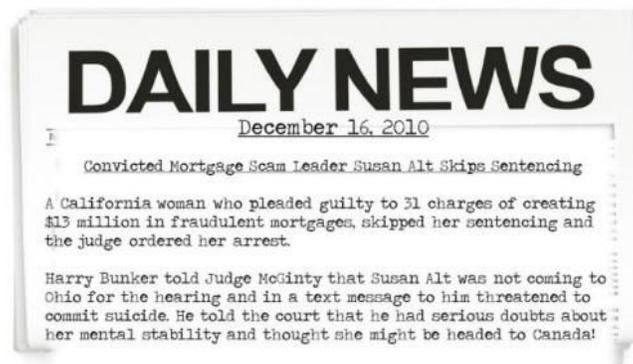
The severe ice storm in Grover delayed the red-eye departure at LAX on December 14th. I immediately sent a text message to Bunker from the airport alerting him to the delay. I asked him to get the hearing postponed because there was no firm departure time, but that I was for sure on my way to Ohio and would be at the courthouse as soon as possible. Bunker acknowledged this message with an "O.K., I'll take care of it".

Bunker knew I was stranded at the Los Angeles airport and coming to Ohio for court, as I had for all the other hearings. Yet, from this one-minute digital exchange, a warrant was issued for my arrest and the Daily News published front page, above the fold; *“Real Estate Swindler Skips Sentencing—Suicidal and Escaping to Canada.”*

When I arrived in Grover, about 11:00 a.m., on December 15th, Bunker’s email was waiting on my Blackberry: “The hearing has been postponed until Monday morning at 9:00, hide out somewhere for the weekend. There is a warrant for your arrest.” I freaked! What the hell happened? What had gone wrong in court?” I picked up the rental car and sped down the freeway away from Grover like Bugs Bunny fleeing Yosemite Sam.

The judge had issued a Capias, fancy term for a Warrant, for my arrest making me a fugitive from the law. Unbeknownst to me, Bunker had not advised the Court of my weather delay. He told me that presenting the flight manifest or my plane ticket information would not have mattered to the Court. Instead, he fabricated this bizarre story that I had contacted him in the middle of the night on my way to Canada threatening to commit suicide. He added to the Judge, “she is not coming to Ohio for the hearing.”

Obviously, if I intended to skip out on the hearing, why the hell would I have traveled to Grover in the first place? Even though this warrant was totally unnecessary, it fueled the drama that was about to unfold for which I had no knowledge or preparation.



The weekend in Ohio was horrendous. I am not accustomed to “hiding out.” I stayed at the Holiday Inn in Catawba Island. I called Barb, my faithful Ohio farm neighbor and elementary school bestie, to pick up some personal items from my mom’s house. The roads were far too icy for my mom to drive and I had packed only a briefcase, not planning to stay overnight in Ohio. Barb and I met for lunch. She had been following my case in the newspaper and I told her about the hearing on Monday morning. I received a couple of texts from Bunker over the weekend requesting I wire \$100K to him Monday morning to pay the prosecutor. I blew it off as more foolish extortion antics like all his other emails asking for money. I was coming to this hearing to reverse my guilty plea and schedule a court date. Come hell or high water, I was going to trial.

I checked out of the hotel on Monday morning, December 20th, 2010, at 3:00 a.m. and set out for the long drive to Grover in another treacherous blizzard. Under no circumstance could I be late for this hearing. I had rehearsed what I would tell the judge about missing court the prior Thursday and had my ticket ready to present as proof that I was at the airport and that there had been a legitimate flight delay. I was eager to get this matter cleared up, my guilty plea vacated and a new trial date firmly established. This nerve racking voyage to Grover with near zero visibility in a blizzard would be the last time I would drive a vehicle for the next five years.

Monday, 8:00 a.m., December 20, 2010: “We’re going to the court-house and we’ll be back soon; this is “Save Susan day!” Harry Bunker confidently told his secretary, Gloria Constantine. As with my previous court appearances, I parked my rental downtown, deposited my purse in Bunker’s office and we walked together one block to the courthouse. This day was no different. We were attending a “routine” hearing, Bunker confirmed, to set aside the same guilty plea he was so adamant that I make six months earlier. Bunker assured me I would be granted this motion and the trial I had always insisted upon would go forward.

We briskly exited his 11th floor Lake Erie view office timed for the 9:00 a.m. hearing. Bunker, a short, stocky, well-dressed guy was limping noticeably that day. The sidewalks were ice covered from the previous week's snow storm and he hobbled slowly, trying not to fall. He was quiet that morning as I think back. He was probably rehearsing in his mind the BIG shakedown he oversaw that was about to take place.

As Bunker and I approached the main entrance of the Comstock County Courthouse, I was flabbergasted to spot one of my dearest friends, Barb Pifher, walking across Superior Avenue. "Hey Barb," I yelled, "What the heck are you doing here?"

Neither Barb nor I will ever know what cosmic message she received that prompted her to drive two hours in a blizzard from our hometown of Willard, Ohio, for this hearing. For the next five years Barb, with whom I recently yet rarely reconnected, became my touchstone and the major confidant in my life.

When the elevator bell chimed at the eighteenth floor, Judge Arlene T. McGinty's courtroom, I was immediately handcuffed and taken into custody. Bunker had not advised the judge of my weather-delayed absence the previous Friday and a warrant was issued unnecessarily. I was in Ohio, obviously of my own free will, to attend this hearing. It did, however, fuel my Waterloo that was about to transpire for which I had no knowledge or preparation.

A gangly cop seated me in the only chair in the cramped 10'x20' room, removed the handcuffs and made certain I knew it was acceptable to use my cell phone. I stayed calm, acknowledging the handcuffs were merely a prop for the Ohio Barney Fife types with a flair for the dramatic. Things were a little weird and surreal but what did I have to fear? Bunker had assured me the judge would summarily grant the motion and set a trial date for spring of 2011. I would soon be hopping back into my rental car, high-tail it to the airport and fly home to LA, as routine as the other hearings of the past year. I had no way to know the excrement was about to hit the fan and that, within the next hour, my life would be forever changed.



Suddenly my phone beeped and I read a text message from Bunker sitting in the judge's chambers with Kraft. "*Pay them now or she is denying your motion.*" I became completely disoriented. What the fuck? Was I being set up to bribe a judge? Shortly after I replied, "*No, I am paying nothing.*" the quiet, gangly officer who put me in the little room returned, reinstalled the handcuffs and delivered me to the McGinty courtroom. He positioned me beside Bunker who, staring at his shoes, would not make eye contact or say a word to me.

I watched in utter amazement while the courtroom transformed from a vacant, sterile, paneled room into the fully staged set of a Broadway play. The TV cameraman angled the lens directly at my face. The court reporter and judge, in full regalia, appeared within seconds as if they had descended on ropes from the ceiling. A procession of about twenty guys, which meant forty eyes, was fixated on me. Cops, I assumed from the Comstock County Mortgage Fraud Task Force, congregated behind the prosecutor's table. One young guy, probably in his early twenties, smirked at me as if to imply "*We finally got her!*"

This hearing was a zenith for a prosecutor under intense pressure to deliver mortgage fraud convictions. To them, I was a whale of a conviction and was flaunted in the Daily News as "a cross-country real estate fraud queen."

Seated on my side of the courtroom was only Barb. I turned to look at her. Never had I seen anyone look so sad, her cheeks drooping and her eyes tearful, watching me shuffled around in handcuffs.

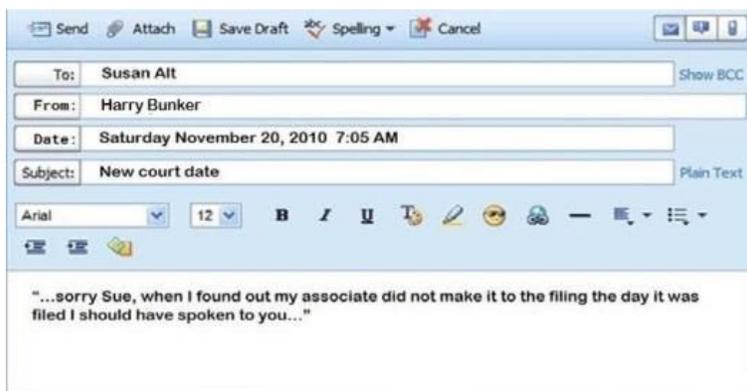
Things went from surreal to *very* real as I suddenly thought to myself “*this ain’t Kansas, Dorothy.*”

I was the main character of this play and there was a lot more afoot than I realized. I mentally flipped to auto pilot and waited for the drama to play out. The prosecutor’s dirge contained numerous errors in terminology and inconsistencies with the law. He droned on pedantically with all the made-to-order platitudes befitting a mortgage fraud case, while Bunker said little to nothing in my defense. I did not fully absorb the magnitude of these legal mistakes at the time but remembered precisely when I saw the formal court transcripts preparing my appeal.

Then, the light bulb went on when the prosecutor announced that the Motion to Vacate Guilty Plea was a last-minute ploy to stay out of prison! He stated boldly that I had filed no legal documents citing a basis for a new trial. I was flabbergasted! I had instructed Bunker to file that motion months ago and had given him a list of reasons to cite in the motion why a trial would be warranted. In hindsight, I should have stood up right then and screamed to the judge, “Bunker is to blame” but I was unable to move or speak!

Bunker sat stiff and silent and offered no explanation or accepted no blame for the late filing.

Bunker never filed the motion in August like he promised he had done and never told me. “*What the hell was I paying him for*, I asked myself?! He had filed the motion only a few days before this hearing and it was only a generic motion omitting everything I had instructed him to include about justifying a trial.



This was the set-up, Act III of the Comstock County play, Banality of Evil. This was the *coup de gras*. Bunker knew all along there would be no trial. He intentionally withheld filing the Motion to Vacate until December. He purposely neglected to expand upon the reasoning for the trial in the court document. He bestowed this intentional blunder to the prosecutor to use against me. This lack of

timely filing handed the prosecutor the “last minute ploy” narrative which was used by the judge as the legal rationale to deny the motion.

I was completely blindsided when Judge Arlene T. McGinty announced that she was denying my Motion to Vacate Guilty Plea because of the last-minute filing. She swiftly transformed the business of the court from a motion hearing to a sentencing hearing. Words that would haunt her later, Judge McGinty lauded Bunker as one of the most competent and highly regarded attorneys in Grover. Words that are legendary to my court transcripts and irreversible. These glowing professional compliments about an attorney who would go on to lose his law license, who filed fraudulent financial documents with the federal court and who was involved with bribing a judge in a different case.

Sentencing a defendant for a serious crime such as mine required the defense attorney to do very specific legal maneuvers in advance of the hearing. Defense attorneys are required to file a Sentence Memorandum with the Court, gather support letters from the Defendant’s advocates and prepare, including rehearsing the Defendant, to speak to the Court. This is all to mitigate the harshness of the sentence. Bunker did nothing for me. I stood there as though I was naked with no prepared statement and no visible support network, except Barb who was too upset to speak or react.

Bunker, bereft of any morality whatsoever, did not glance in my direction during the entire soliloquy. He knew I had put together his con and I was on to him. A Motion to Withdraw a Guilty Plea is legally required to be granted unless there are extenuating circumstances, like a disingenuous last-minute filing with no viable defense issues, which I prepared and which Bunker never presented to the court.

Bunker had never intended to file the motion properly so that this error could be used later if I didn’t pay them. It was a classic “set up” from the *unthinkable* playbook, the final pressure tactic to pay or go to prison. He handed the Prosecution the storyline for what was used as a valid reason for denial. If the “cash for prison” didn’t work from the judge’s chambers, the last-minute filing trick up their sleeve would get me tossed in the slammer. Yep, Bunker got me. He deceived me again.

Then it fell like a hammer on a railroad tie. Judge Arlene T. McGinty announced she was denying my Motion to Withdraw the Guilty Plea and swiftly sentenced me to nine years in prison. The press release of my sentence publishes a “\$2-million-dollar restitution” that I was “supposed to pay” but it never names a victim. This money was given numerous monikers during my Comstock County ordeal; restitution, forfeiture, fee, fine, payola and ransom. All these words were disguising what the money really was, extortion and bribery.

The skinny cop reached for his handcuffs for the third time that morning and escorted me down a long, dark, dirty hallway to the booking department at the Comstock County Jail. Inexperienced in walking in cuffs and shackles, I was then dragged down the hall to the jail's psychiatric ward. Unknown to me at the time, because Bunker had told the court I was suicidal, I entered jail categorized as severely mentally-ill. It became obvious in the coming months that the portrayal of me as mentally unstable was a very important component to the ruse I was about to encounter. I was more pissed than panicked that I had been set up by a team of professional shakedown artists posing as officers of the court. This angst carried me through every day and night for the next five years.

This final court hearing, the previous hearing with the suicide twist and the late filing of the motion were all integral components to the shakedown. All these moves were contrived and designed to scare the shit of me enough to wire \$100,000 to these scoundrels. Attempted extortion like this required perfect synchronization of a dirty prosecutor, a crooked defense attorney and a complicit judge. Payola, legendary to Grover, was sanctimoniously cloaked as criminal justice. What I thought had been a bad joke, was real. I got played.



PART IV

—

Tornado Touchdown



"Deep into that darkness peering, long I stood there, wondering, fearing, doubting, dreaming."

Edgar Allan Poe

CHAPTER 13

December 20 – December 28, 2010



"There was never a night or a problem that could defeat sunrise or hope."

Bernard Williams

The worst had happened; I was going to be in prison for the next nine years. After the booking process, which consisted of multiple photos and endless fingerprints in the filthiest of jailhouse conditions, I was delivered in handcuffs to a half moon shaped room. Forty eyes peered at me through a six-inch strip of plexiglass across of the top of twenty iron doors with huge brass deadbolts. *“There sure doesn’t seem to be many people in this jail,”* I thought.

Having never been to jail before, I didn’t know what to expect. I certainly didn’t know that I was in the psychiatric ward, a tiny section of a huge, multi-floor jail complex in downtown Grover. A Corrections Officer, also known as a CO, told me where I was the following day when I commented to her about how strange everyone seemed to be behaving. The psychiatric ward is a lockdown facility which segregates the general jail population from the mentally ill including those considered suicidal. Thanks once again to Bunker, I was living large in the Comstock County Jail in the nut ward.

After an action-packed day, between the hearing and booking, it was about 5:00 p.m. when I arrived at my new digs. The guard, who seemed very nervous, unlocked my handcuffs inside an empty cell where I was ordered to strip and surrender my clothing in return for a paper nightgown. Soon after this guard left, keys jingled loudly that unlocked my door and the evening shift CO perched a tray, of what was supposed to be food, spilling over the side, directly on the toilet bowl. I couldn’t eat any of it.

Okay, so I’ll be locked up naked in a concrete block closet with an aluminum toilet, a metal slab for a bed, a cement floor for vestiaries and looking out of a plexiglass window for nine years. Okay, I get it. The question I’m most often asked is: *“How do you process being locked in a room all day and night; how did you handle such a horrendous, catastrophic event?”*

There were a wide array of emotions swelling in my head and heart simultaneously, relief being the most obscure. I’d been betrayed by my best friends and I had been betrayed by my lawyer whom I paid over \$40,000. I didn’t know I could hurt so genuinely. My name was all over the news as a thief who stole millions of dollars. The articles were so exaggerated and consisted of such overkill that embarrassment for me was like “the train that left the station.” I would, forevermore, be “un-embarrass-able.”

The newspaper article was so overblown and sensationalized it was like it was someone else they were excoriating. I thought of my mom, so I was ashamed. I had one hundred first cousins, who had populated two more generations since my youth, conservatively estimating 500 immediate relatives. They all looked on as their very first family member went to prison, not exactly a proud and rewarding moment for my mom. The emotion that dominated for me, however, was anger! I wasn’t contrite or

the least bit remorseful. I was not apologetic or repentant for mortgage fraud crimes. I was so pissed, repeating to myself in silence, *“Touché’ you MFs! You want me here so badly—here I am, but this is not over.”* My wrath was fueled by playing the tape in my head of the Joan Crawford line in Mommy Dearest, *“Don’t fuck with me, fellas.”*

I reconstructed the past year’s events and getting “fucked” metaphorically while sitting in my cell. Foreplay was demonstrated by the investigation phase. The hearing and bribery attempt represented the heavy-thrusting phase and the climax being either the wire transfer of the \$100,000.00 bribe or my incarceration. There was some serious shit going on here and I was determined to get to the bottom of it!

I knew nothing at the time about post-conviction legal proceedings but I soon became an expert in the field. There is an entire universe of legal practice swarmed by lawyers of a different breed and with a different mission, preying on the incarcerated, promising a release from prison. Most are like the classic ambulance chaser trying to cash in on someone’s weak moment. Appeals, Post-Conviction Relief Actions, Writs of Habeas Corpus, these fancy terms are related to legal maneuvers that are available to you after you have been convicted. The vultures are all over the prisons trying to solicit huge retainers from people like me, who have never been in prison before. They make promises to get you out of jail, mostly knowing they don’t have a snowball’s chance in hell of prevailing. My judge’s aunt Marjorie McGinty and cousin Keith McGinty were both judges on the Appellate Bench in Grover. Do you think for a second they would overturn a decision issued by a family member? This nepotism is how brazenly oblivious to the law, how disassociated to the appearance of impropriety, the judicial system functions in Comstock County. Anyone can see there is an obvious conflict, but no one cares or does anything about it. Filing a Disqualification Statement for a judge is a waste of time regardless of the evidence you have.

As I lay on my slab in quiet fury that first frigid night I couldn’t help but wonder what Bunker and his prosecution buddy, Kraft, were doing at that precise moment in time. Were they attending a holiday party? What were they eating? What were they drinking, fine wine? Was Judge McGinty having a hot toddy by the fireplace with a Christmas tree? I wondered what Anna, Carrie and Julie were thinking. Did they feel responsible that their words had put me in jail? How could these people have done this to me? How could they live with themselves?



There was a crack in my eighth-floor window where snow blew into the cell from the dreadful blizzard outside. The temperature in that room felt like it was never above 35 degrees the entire eight days I occupied this concrete closet. I had only a paper nightgown with one quilted blanket so stiff that I couldn't strangle myself. I did not sleep the first night, mentally listing and re-listing all the lawsuits I would file from getting pneumonia in that cell. With a well-developed immune system, I somehow became accustomed to the temperature and accepted that I had to shiver myself to sleep for 30 minute intervals throughout the nights to come.

I developed a rather nonchalant frame of mind in those first eight days. There was an inexplicable calmness in me, overlaid by seething rage that began the second I lost my freedom. *"I am going to get these guys!"* I thought in the most ardently absolute terms. *"You bastards can take my money, you can take my dog and yes, you can take my freedom but you cannot take my thoughts. You cannot take my will or my hope that I will one day triumphant over you."*

I recollected Ephesians 5:11, *"Take no part in the unfruitful works of darkness, but instead expose them... When anything is exposed by the light it becomes visible, for anything that becomes visible is light."* I rationalized that freedom was about to become a state of mind that I could control. I embraced a saying by Tennessee Williams, *"We are all sentenced to solitary confinement inside our own skins, for life."*

Prisons and prisoners are big on adages, mottos and proverbs. The first one I saw written as a mural on the wall of the jail was "Life is not about waiting for the storm to pass rather about learning to dance in the rain." *That's very cool and appropriate,* I thought.

My observation defined a prototypical prisoner as a person who accepts responsibility for his or her crime and is tucked away in a cell for a prescribed time. I was not one of those people. I was madder

than a wet hen with a new mission critical! I only needed to work out the logistics of how I was going to get those "mothers." Anger was not only an energizing, propelling force, but it also provided a welcome distraction from what was going on around me. I certainly didn't know the law then like I came to know it over the next five years, but I did know something was very wrong with the process of my conviction. Viktor Frankl, the esteemed Holocaust survivor, couldn't have stated it better when he said, paraphrased, "*Man's drive to find purpose is greater than his primal sex drive.*" Make no mistake I had a new purpose that afforded me to be "of" the environment, not "in" the environment, of incarceration.

My newly-discovered life purpose resulted in a newly charged, "hope springs eternal" optimism that I recognized from starting a new business venture. I thrive on that feeling. I like it. From the onset of my prison stint, I accepted that I was forever tarnished as a criminal and one day a member of the elite club of ex-cons. I recognized that the perception of others of my predicament would depend upon how I presented it. How people perceived my plight said more about them than it did about me. I was confident I could prove my conviction was a farce and that I had been put in prison wrongfully. What the hell was I doing in jail with a bunch of psychotic females anyway?

After 58 years of nurturing fantastic dreams, some of which became successes along with a few failures, this situation was a chance for a clean slate. I called to mind all the horrible things I would be leaving behind me; tailed by a dim-witted cop and being betrayed by my "best friends." I found relief and comfort saying goodbye to these images. I reveled in the reprieve of not worrying about money or paying bills, and chanted mentally, "*You mothers are paying for me now!*" Turning the page to a new chapter revived my adventurousness.

As the consummate loner, my lens into the world was atypical already. My entire life had been leading up to complete self-reliance or so I hoped would happen one day. I had my new life purpose and inexhaustible ability to create ways to occupy myself, therefore, I only had to learn the prison ropes and develop a routine to get by. I did not leave kids or a husband behind, only a dog that I knew was in good hands, which made it much easier for me than for most other women coping with prison. I was much older than most of the other inmates, a blessing or a curse, depending on the situation. At my age, I already understood to take life as it comes and regardless of the happenstance, "*This too shall pass away.*" During the holiday season of 2010, in the jail psychiatric ward in Grover Ohio, I accepted all of this as my reality for now. I had to test, like trying on blouses in a department store dressing room, whatever internal discourse would make the situation bearable. Embarking on any new environment with strangers, it is wise to be overly friendly and accommodating. It is necessary to be

acquiescent, extremely respectful to authority and tolerant toward the situation in general. Of course, these altruistic behaviors dissipate over time, but a benevolent attitude opens doors to understanding and perhaps manipulating the persons who control your surroundings. The temporary vibe of the psych ward provided me a front row seat into a fascinating study of the human condition that I would not encounter anywhere else on earth.

For two hours in the morning, afternoon and evening we could come out of our cells into a common area called the rec room. This circular room was comprised of metal tables, attached stool chairs and one tiny TV set bolted onto a pedestal hanging from the ceiling. I would wait at my cell door to beeline to one of the four pay phones that I rotated and monopolized during my stay there. My good friend from California, Donna, called the jail immediately for instructions to transfer money to my phone and commissary account. I had everything I needed to survive “in style” by jail standards.

There were no legal reference books or office facilities in the county jail, so I spent the bulk of my time creating detailed “to do” lists to engage in later in the Marysville law library. There is no email in the county jail so I kept my life affairs moving by telephone. About ten people mobilized on my behalf, like Navy Seals taking down Bin Laden. Mark, my old buddy from LA who ran the hemp company with me, packed up my house in California, destined all my earthly belongings for Ohio storage and sold my car. Robin, my friend from Port Clinton permanently adopted Bertha and my brothers, Dan and Mike, stood by to organize and compile the email communication I would use for my appeal. I only really cared about the preservation of my computers with Bunker’s extortion emails, the evidence that I knew would exonerate me. I was handing out orders like an army sergeant and everyone complied readily.

Prison is like a “friend colander.” The righteous, true friends remain while others are sieved out. A high-profile prisoner of my caliber who supposedly stole millions is like a leper. Only highly-evolved souls can accept being attached to someone as awful as I was described, and keep from ruining their own image. From day one, I had good solid support from my family and friends. They may not have understood the details of what the newspaper said I did, but they did know I poured massive amounts of money into housing renovations, so the theft of millions of dollars didn’t seem possible. Calling this money stolen did not compute to the simplest thinker. I had been in real estate investing for forty years without one problem and suddenly I am sent to prison for nine years. While they may have suspected that there was much more to the story, no one questioned me. Everyone I asked was eager to help in any way possible.

One of the first phone calls with Barb was a tearfully shocking account of what had happened after court when Bunker escorted her to his office to pick up my purse. With unimaginable hubris, Bunker took my wallet from my purse in front of Barb, pulled out all the cash, \$300, and took two credit cards. Can you believe the chutzpah of this guy? Bunker lied to Barb that I had given him permission in Court to take whatever money I had. Later, Barb signed an affidavit testifying to this theft by Bunker. A different court affidavit was prepared for another Bunker theft from my brother, Dan. Bunker had called him the day after I was taken to jail asking for \$3500, to file an appeal. He'd assured Dan that he could obtain an appeal bond and guaranteed him I would be immediately released from jail. Bunker took money instantly from my brother's credit card. I never knew about or authorized any of these payments, and of course, Bunker never did get me out of jail. He merely filed a one-page, handwritten notice of appeal that may have cost \$100. The Ohio State Bar Association did nothing about Bunker's crimes when I filed the complaint against him for malpractice.

A jail nurse pushed the med cart around that half circle room four times daily during the lockdown. The staff took special notice that my new little best buddy, Ashley and I were the only two women who did not receive daily psyche meds. The other ten women in the ward were taking serious medication: anti-psychotics, anti-hallucinogens and heavy tranquilizers. Because it was obvious that I wasn't crazy or displaying suicidal tendencies, the resident psychiatrist took me off suicide watch within three days and I was given regular jail clothes, pants and a shirt. Technically, I should have been moved downstairs into the general population of about 2,000 women, but the staff seemed to like me and allowed me to stay there. They knew I would be leaving soon for Marysville and did me a colossal favor, the magnitude of which I didn't appreciate at the time, by allowing me to stay in that bleak, frigid room. These turned out to be the best accommodations I would have for some time.

I taught Ashley to play chess on a homemade checker board with pieces we cobbled together from the trash. We spent the Christmas season playing endless chess tournaments as she was quickly becoming a good match for me. I wrote a song called "Christmas on Uranus," which remains my best characterization of that time of my life. Ashley was 23 years old. She was kind of cute, had terrible hair, but also had a perfect, silicone-boob body. She was a high-class hooker, or so she thought, who usually played with the Grover sports legends from the Devils and Blue Cats. She was sent to prison for three years for running into the car of some rich guy who hadn't pay her for "the act." She screamed in horror after the judge read the prison sentence because her attorney had guaranteed probation if she pled guilty. For this understandable reaction, what they considered bizarre, potentially suicidal, conduct, Ashley was discarded, like me, in the psych ward. We had absolutely nothing in

common, but I was damn glad to find someone who could hold a semblance of a conversation. We were together the first couple of critical months while learning the prison drill in Marysville. It is crucial to find, but hard to come by, a confidant who has your back in prison. We were well suited for each other, since we were both equally desperate in those early months.

When I had finished business on the phone and took a break from playing chess, I would strike up conversations with the gals sitting around the tables. Initially, I had thought they were a weird bunch of chicks, but after I found out it was the psych ward, it got easier to mingle. I didn't expect or receive much coherent dialogue. To say there was never a dull moment in that group would be grossly undervaluing these gals' ability to generate high-voltage excitement.

Not expecting witty banter or heady repartee, it was time to mix it up and mingle with my new roommates. My first tete-a-tete was a "shape shifter" named Marilyn. This seemingly sweet, quiet, petite gal about 40 years old, was convicted of an F1 (felony first degree) arson. In the midst of a deep psychotic episode, she'd tossed a burning torch into a Wal-Mart. She confided to me very politely and intently that a tall man dressed in green army fatigues was coming into her cell at night. She would then change shape from humanoid to small rodent to avoid his advances. She was crazier than a bedbug, but very cultured and sophisticated compared to the others. She worked as a paralegal in her right-minded days and said she knew my lawyer, Harry Bunker.

One day I gave a couple of cookies to a begging, sad soul, Nina, whose hair had nearly completely fallen out. She was a heroin addict with AIDS whom everyone else avoided. After this first bestowal of sweets, she followed me around like a puppy and would wait by my door for me to come out of my cell. I always gave her snacks. This pitiful creature seemed harmless to me but she had apparently knifed someone to death. I alerted the emergency squad when she fell to the floor with a heart attack while sitting next to me playing chess. I never saw Nina again. I heard she died later that day. I couldn't get her face out of my mind for months, still can't.

Among my favorite characters was a professional cutter, a head banger named BoBo. She was skilled at her craft. She waved and smiled at me three times while strapped to a wooden gurney and being rushed to the ICU. Her bleeding scalp from the continuous banging on the iron door was potentially fatal. BoBo required mega-doses of heavy tranquilizers every few days. I glimpsed a sweetness in BoBo's aura as they wheeled her past my plexiglass. I always waved back and smiled to her. She was considered dangerous and therefore on 24/7 lockdown. We never saw her unless she was in transit to Intensive Care. She made her imposing presence known by loud thuds of her head hitting the door which echoed throughout the rec room. BoBo was a heavysset, forceful 30-year-old brunette

with the power of a team of Clydesdales. She had apparently murdered someone years back and was destined to the abyss of imprisoned mental illness for life.

Cecelia was a lean, spunky old gal, a real firecracker type, who screamed at the top of her lungs for her breakfast every morning. Cees, my new appendage after Nina, became my instant “bestie” when I gave her a piece of paper. The day shift CO, Ruby, a foxy little black lady, took a protective role over me knowing I was green to prison life. She readily recognized that I certainly did not belong in psychiatric care like the others. I think she was relieved that I helped her keep order within that motley assortment of females. When Cees continued asking me for paper, candy, chips and such, Ms. Ruby locked her in her cell for bothering me. Cees flipped the giant F U to Ms. Ruby by flushing her blanket down the toilet. This act caused a plumbing emergency throughout the building. At the crack of every dawn, with BoBo providing the bass and beat, Cees chimed in with the tenor vocals, “Where the fuck’s my breakfast?”

About 3:00 a.m. one morning, we got a soprano to round out the chorus. Sheri showed up in full ceremony, screaming like a banshee. She had hijacked an ambulance that crashed after speeding around the city for a couple of hours. When they finally nabbed her, she cut off her long flowing hair in front of them. She screeched all day and all night, “Hey! Hey!” while pounding on her plexiglass. So, this group laid down the beat and vocal tracks for my next hit song called *“Bang Bang, Hey Hey, Where the Fuck’s my Breakfast?”*

Ashley and I spent a lot of time talking with a comical psychopath named Brenda. She was a big strong black chick with pigtails and freckles. She had a huge face, half covered by her smile. She had been to prison many times for drugs, guns, theft and whatever other crimes she could cobble together to get money. She told elaborate, incredible tales of the wonderful life we could expect in Marysville. Ashley and I were full of questions, trying to get a jump on the assimilation process to life in the big-time prison. She described the place like a resort or vacation spa. Obviously, Brenda’s opinion was subjective. For someone who was usually homeless, maybe Marysville was a resort.

Ashley and I both anxiously awaited the “ride” to Marysville, thinking it didn’t sound so bad. The grimy bathing accommodations were in an open space to the side of the room. The CO kept watch on everyone to ensure that they showered daily and thoroughly. Regular bathing in prison can be a problem for some women. The State provided small bars of abrasive lye soap; I gave everyone a bar of good smelling suds for a Christmas gift that I bought in abundance from the commissary. The smell of Dial soap wafted through the rec room during our makeshift Christmas party. In honor of BoBo,

Cees and Sheri, we sang "Bang Bang, Hey Hey, Where the Fuck's my Breakfast," in rounds between chess games.

About 10:00 a.m. one morning, I was sitting on the metal bench talking to the CO about the new stuffing recipe she was using for her holiday turkey. The phone rang and she announced that I had a visitor. The officer greeted me in the visitation lounge saying, "What the fuck is wrong with the guy who is here to see you? His face is so red, he looks like his head is going to explode."

I knew immediately it was Bunker. Entering the small station that I was assigned, I glared at Bunker sitting on the other side of the glass.

We then moved to an open attorney/client visiting room to speak in private. Attorneys must leave behind their wallets, cell phones and all other personal items to enter this room. Bunker, however, had smuggled his cell phone in, concealed inside a yellow legal tablet.

Bunker's first words were, "Who do you know that can wire \$100,000 into my account? If you pay today, the judge will release you from prison now."

Feeling utterly void of respect for this bottom dweller now that I knew he stole money from my purse and brother's credit card, I broke into tears and told him to get out. That is the last time I saw Bunker until I was freed in 2016.

Indeed, there were many firsts for me in those final two weeks of the year 2010. I convinced myself that not eating the food was shock therapy to start a long overdue diet. I rationalized that I was saving thousands of dollars that I would have spent on a far less effective fat farm. Because I knew there was no permanence to my condition, I could keep my wits about me and, by extension, develop something of a sense of humor about it all. I accomplished this by fantasizing these first eight days as a once-in-a-lifetime adventure. At a heightened philosophical moment, I viewed the psych ward experience as a rare privilege that would add depth and dimension to my life.

The Kabbalah tells us that each human, each soul, referred to as "light" is part of and emanates from the same Christ consciousness equally. This light is masked by different physicality which embodies the journey we each chose when entering this experience called life. I wasn't evolved to this extent, but my time in the psychiatric ward afforded me an introduction into the study of looking past the broken images of Marilyn, BoBo, Cees and Sheri to see only their light as taught by the master Kabbalist, Jesus.

The squalid conditions of the psych ward turned out to be the best of all the living quarters I would have for the next five years. My most cherished premium of privacy and solitude was soon to be obstructed in the nastiest way. In the depth, the bitter cold of winter December 28, 2010, Ashley and I

were awakened at 4:00 a.m. to “pack up for the ride’ to the big time, hardcore, cold-blooded women’s prison, Marysville.

CHAPTER 14

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January 2011



"In our response lies our growth and our freedom."

Viktor Frankl

The Farm

*There was a country home with animals and grain bins
Where broken women lived, who committed mortal sins.
By day they drove tractors and ran errands in town
And prayed for forgiveness when the sun went down.*

*These women were humble and worked hard with ambition,
Treated each other with respect and made acts of contrition.
There was no need for fences or cause for alarm
Because they were grateful to God to be alive on this farm.*

*Fast forward to two thousand eleven
The Farm no longer is heaven
No fields, no animals, soybeans, or corn.
Overcrowded dorms of debauchery and the forlorn.*

*If the original 34 inmates could see
The generations that followed the prison drill
A culture disappears after one hundred years,
At this The Farm in Marysville.*

Five years in lockup dispelled my preconceived ideas of prison; it wasn't as good or as bad as I'd imagined. Although lewd, it's not cliché lesbians in salacious poses or bull dikes with broom handles, nor is it teams of women banging out license plates or a chain gang driving railroad ties with a sledge hammer in the hot sun. But it was certainly no resort either. I immediately accepted the perimeters of confinement as the new dimensions of my universe. I never entertained the idea of scaling the barbed wire fence. Lacking the proper accouterments and motivation for such a venture, I pretended instead I was camping in Uzbekistan. My prison suffering derived not from the abhorrent accommodations, but rather from the other prisoners. Being a 58-year old recluse buried in a predominantly drug addicted, mentally ill, 20-year-old demographic was particularly traumatic. Like a dutiful ant assimilating to its anthill, I was absorbed in surviving overwhelming human congestion and the bombardment of the insolent and unconstructive aspects of female nature. While the formal rules of prison are clear, the enforcement of these rules is not clear. Prison is unequivocally the most stressful, erratic environment conceivable and I did not find a moment's peace in five years.

The Ohio Reformatory for Women (ORW) is a 1,500-capacity female prison that in 2011 housed approximately 3,000 women. Dawn to twilight, it was a constant battle for ice, phone, shower, toilet and sink. This overcrowding at ORW was fertile ground for these alpha females to fight and bicker constantly. I saw ORW as the abattoir, a slaughterhouse without distinction or discernment of its kill. This facility is proudly operated by the Ohio Department of Rehabilitation and Corrections (ODRC) in Marysville, a small rural town approximately 30 minutes northwest of Columbus, Ohio. The prison opened in September 1916, with 34 female inmates transferred from the men's Ohio Penitentiary to work a 160-acre functioning farm. I researched the erstwhile environment of this prison as I found the place mysteriously unsettling from the beginning. Many women who die in prison without a family are buried there. Their ghosts abound, expressing a haunting sensation that cannot be ignored. I wrote my first prison prose called *The Farm*.

Although ORW no longer operates as a farmstead, it is still commonly referred to as "The Farm." All 95 counties transport felonious females from their local county jails to Marysville where they are assigned a state prison number and undergo a central, standardized introduction to the Ohio penal system. All inmates begin their ORW incarceration at the Admissions Dormitory where "repeats" exploit and prey on the "newbies" who are scared out of their wits.

The Ohio axiom "*Come on vacation, leave on probation,*" becomes manifest at ORW. Ohio has more prisoners per capita than most other states in the country. It has been reported by the Bureau of Justice Statistics that thirty percent, one in three adults in Ohio is presently incarcerated, on parole or

probation, or have a felony record. Ohio can't seem to make the State economics work without a robust supply of prisoners. The legends of money laundering and kickbacks between suppliers of prison goods and federal, state and county governments explain how Marysville grew from a tiny little farm into one of the largest female prisons in the country. OCSEA (Ohio Civil Service Employees Association), the union that encompasses Ohio corrections personnel, is a powerful lobby actively involved in prison expansion programs throughout the State. This Union openly supports judges reputed for handing out harsh prison sentences. These cozy bedfellows assure continued employment of the prison staff as well as the Union's repeated campaign contributions to the county judges.

One must figure out how to function within the structure of any new environment and a prison was no different. While I can become quite philosophical on the issue of mass incarceration and pontificate at length on the art of getting over and surviving prison, it didn't start out that way. My reserves of "cool" and my cavalier attitude dissolved and drained away with the first glance at the imposing ORW water tower from the highway. I was overcome with dread and slumped into full-blown shock as our rickety old van pulled up to the entrance gate at Marysville prison. The urban legend about the "dark cloud" that hangs over Marysville prison is not exaggerated. Even the least sensitive can feel the essence of the number of desperate women who had passed through those gates, some of whom never survived. Every new arrival was a woman who had obviously survived the harrowing court experience that brought her—all of us—to these gates. Our common denominator was starring in a two-act courtroom drama; a petrifying criminal sentencing.

Inmates are never advised in advance of being transported because a potential seizure of the vehicle could result in an escape, a cardinal sin at the Department of Corrections. No one ever knows in advance if they are being moved. On December 28, 2010, the ride from Comstock County consisted of eight handcuffed and feet-shackled ragamuffins, me being one of them. We arrived about 8:00 a.m. in the freezing rain. From a netted window with bars I looked out over a sea of navy blue winter coats, hoods up, walking single file across the compound. I thought, "*Oh my God, this is a real prison.*"

Had I known the significant downside of making enemies of early prison acquaintances, I would have handled my initial interaction with Loretta Knight differently. She was a grotesque, ignorant 30-year-old Grover ghetto queen who dominated the conversation on the three-hour ride with the most vulgar of stories meant to be hilariously entertaining. I did not hide my disdain for her imposing and profane manner, which landed me in her crosshairs. Because we were processed into prison together, our living arrangements were rarely separated the entire time. I was "down" (prison slang time you have been locked up) with Loretta and saw her every day for three years during which our antagonism

for each other grew exponentially. I would go out of my way to avoid her as she went out of her way to provoke me. I normally wouldn't suffer tormentors like Loretta until I found out she was convicted of assault. She broke her girlfriend's neck. I ignored her ridicule and goading, knowing it was better to take the high road with this savage. Loretta had been to prison many times and was a well-known bipolar, heavily-medicated bully with the ability and compunction to snap at any moment. Loretta taught me to be more discriminating when exercising my moral superiority.

The "Grover ride" fell into rank with 115 other girls coming in from around the State that day. We were all issued huge light blue nightgowns after we surrendered our orange travel attire. We would "squat and cough" numerous times, be checked for head lice and other obvious medical defects and would be photographed for our official prison ID.

I took radical offense at the first meeting with correction officer, CO Larson, a strapping young lad in charge of taking photos. He was a cocky philistine who said when it was my turn for the photo, "There's an overage of estrogen in here, man, with all these bitches." Like Loretta, Larson met with my disapproving glare and zoomed in on me immediately and, somewhat apologetically for being a smart ass, said: "Look, I know you are new to prison but don't worry, you'll be fine. You'll tell stories about this someday." Larson looked for me special the next morning, "Did you make it okay last night? Didn't I tell you?" Larson turned out to be a good guy and the first CO with whom I developed a civilized rapport. Larson taught me that not all COs were assholes.

After we were effectively identified and deemed medically fit to cavort among the masses, we were escorted to the recreation room of the Admissions Hall. Ashley and I sat together in chairs arranged theater style for the orientation speech and bed assignments. We looked at each other and, in unison, said, "This sure as hell doesn't look like a vacation resort," reminiscing about what Brenda had told us about Marysville in the Grover psych ward.

I was assigned bed number 203A, squarely in front of the Captain's office window. I contributed my share of tears to this vinyl bunk during the time it was to be my home. The dorms are the size of a large living room. Picture 60 bunk beds, 120 girls, in your living room, six rows with 10 beds in each row with all girls belching, farting and burping punctuated with constant profane idioms. I soon lost my foul mouth at ORW, realizing how diminishing to the spirit swearing sounded. In fact, excessive swearing became a red flag of avoidance for me in prison.

There are three 120-person dorms, two bath and shower rooms, one central rec area and one outside yard comprising the Admissions Dorm. Prison schedules are fashioned after the military. We were given two bras, two panties, two shirts, two pants, two pairs of socks and a navy blue hooded car coat,

with either zipped or Velcro closures, a small blue plastic cup for drinking water and a padlock for a lockbox approximately 2'x4' in dimension. Theft is commonplace among inmates, so if your belongings are not locked up, there is no mercy if your possessions go missing. Just as an obedient soldier would do, we were required to make up the bunk and properly maintain our immediate living area always. Provisions for sleeping included one sheet, one blanket and one pillow case which bagged the winter coat as filler.

Three hundred sixty women shared the scant and filthy lavatory accommodations. Mold, huge green patches of it grew on the ceilings of the showers. Toilet stalls were half open walls which invited the mingling stench from 16 toilets.

One night, around midnight I found three girls lying on the floor in the bathroom with a strong smell of gasoline. I was afraid to enter the bathroom when I saw them and held "it" all night. My constipation throughout my entire Admissions stay, was a blessing in disguise; it resulted in limited bathroom time. It was quite common for all the girls to be constipated when first coming to prison because their body was in shock. When I was not on the bed, in the shower, on the pot, or on the phone, I was in the rec area playing cards or walking the track in freezing temperatures.

The Captain warned and double-warned the new prisoners repeatedly of the two most serious infractions that could be committed in prison. He said daily, "If you are without your prison ID pinned to your shirt collar or if you are not sitting on your bunk at count time, you will find yourself in a bad way."

Breaking either of these cardinal rules would result in a ticket, or a conduct report, for which there is punishment determined by the Sergeant. Worse case would be detention or segregation, the 24/7 lockdown known as "the hole." I became so accustomed to checking for my ID every time I moved from the bed that I still find myself checking my shirt for my ID when I walk out of the house today.

Count time is serious business inside a prison. All COs physically walk through the entire prison to count the prisoners at 6:00 a.m., 11:00 a.m., 4:00 p.m. and 9:00 p.m. each day without fail. If an inmate is missing from their bunk or moves from the bunk during this one-hour count period, it's an immediate 'Hole Shot.'" When the number of prisoners counted balance with the number from the previous count, a "count clear" is announced and the inmates are free to move about.

ORW is a renowned cesspool of humanity, which pertains to the staff as well as the inmates. In Greek mythology, Narcissus saw his reflection in a pool of water and fell in love with it, not realizing it was merely an image. Skewed vanity and ignorance disable your ability to separate yourself from the world. Like a petulant four-year old child, you see yourself as the center of the universe. Every girl

I met seemed incapable of compassion or empathy for others. All conversations would immediately shift to their needs, their opinions or their situations. Narcissism is the kindest description for my new roommates. Watching them take direction and follow instructions was like herding cats.

As a priority in prison, you must develop a persona that defines you and dictates how you are perceived by others in this confined environment. Are you a weak pushover, doormat type or will you stand up for yourself? Are you high-maintenance, always drawing attention to yourself, or are you easy-going? The paradox of prison is bewildering. Was I going to be true to the Kabbalah and look only for the light in this sea of cretins or would I maintain a pretentious intolerance? Were these females lacking in compassion and empathy, void of a conscience? Were they full-blown sociopaths or simply young, misguided girls growing up? Over time, I learned to navigate the outer circumference of the circular firing squad known as prison by being aloof but courteous to those I condemned.

I prepared for my first night in prison in my new digs. I was now sleeping among people I would not dream of speaking to on a street corner. My first “bunkie,” the colloquialism for the inmate who shares the bunk, Darla, was a memorable, mean and nasty degenerate. She was a hooker from Detroit. She became friendly with Loretta, my new arch-antagonist who was only two beds away. Between the two of them, they had a vocabulary of no more than ten words, each word a derivative of the word fuck. I did show that I was deeply offended by their loud and profane talking, mostly about the old white lady with a limp (me) or it would never have stopped. They were hoping to aggravate me into making a move so they could beat me up in self-defense. I took the coat from my pillow case, wrapped it around my head and cried until the soaked lining tasted of salt. I wondered how I had fallen into an abyss of this depth. As usual with bullies, my lack of reaction diffused the situation temporarily. Yes, I was that old white lady with a limp and these cold-blooded “hos” from the hood were intent on kicking my ass, though I was nearly 60 years old.

Overhead lights came on full brightness at 4:00 a.m. A goofy looking CO, Mr. Jones, straddled two top bunks and with his cap on backward screamed morning reveille: “Get up, get up! Comb your nappy hair, brush your rotten teeth—get the fuck up!”

We fell into rank by bed number and walked single file in silence to CFS (Cafeteria Food Service). It was mandatory to attend each meal while in Admissions. No staying in the bed or lagging would be tolerated. No one had salted or shoveled snow from the walkway one grizzly freezing morning therefore there was solid ice the entire quarter mile schlep to the chow hall. I grabbed Darla’s arm to brace my fall and she pushed me to the ground. I didn’t break any bones that morning but Darla taught

me that I couldn't count on anyone for help in prison, not even for a second. Darla's shove drove me to start a rigorous exercise routine to correct my bum leg that continued for the next five years. It was clear I had to shore up my physical maladies if I was going to survive the next nine years. The severe winter weather continued as I hummed to myself the tune by Joni Mitchell that I used to play on piano "I Wish I had a River I Could Skate Away On."

Leslie, a 26-year-old meth cook, was across the aisle from me on the bottom bunk. Five little kids' pictures were taped on the inside of her lockbox. She cried or was on the verge of tears all the time I knew her. She had lost permanent custody of all five kids. I noticed that certain mothers often became obsessed with their kids if they had lost custody; the same kids they were incarcerated for endangering or abandoning. Leslie was sweet, soft spoken and a follower type. While not much fun, I spent a fair amount of time with her and her bunkie, Doris. Doris was 45ish and no more than 90 lbs. soaking wet. Doris drank a couple glasses of wine one afternoon and met her fate by being broadsided by a drunken teenager on a motorcycle who was killed in the accident. The dead kid's mother conspicuously spray-painted Doris' house with the word "murderer," and rallied the MADD coalition to demonstrate at her trial. They threw tomatoes and screamed obscenities at her while she was boarding the prison van in handcuffs and shackles. I saw the letter that Doris received from her judge explaining that because her case was such a high-profile political football in their small town, he had no other choice but to send her to prison. The judge even claimed he knew she was innocent! I tried to convince Doris to report her judge to the BAR and the Ohio Supreme Court but she wouldn't do it. Doris' insurance company accident report clearly stated the kid hit her car, but because of a small amount of alcohol, less than the legal limit, showed up on her breath test she was charged with aggravated vehicular homicide. I learned that not all people in prison were guilty or terrible from both Leslie and Doris.

I played cards with a middle-aged lush, Jeri, doing time for multiple drunk driving charges. She and I were the two "old white women," viewed as the perfect oppressor-types of black people. We were responsible for racial turbulence throughout the country. Jeri had the smart-ass mouth that's typical of a drunk. She almost got us beat up one night by Nanee, a 60-year-old Mansfield ghetto woman, who was no stranger to street brawls. The term "your mama" didn't incite me into the rage for which Nanee had hoped because she uttered it often under her breath. Jeri was goofy but funny and a good card player. I learned it was okay to laugh in prison from Jeri. I learned the meaning of malevolent prejudice from Nanee.

I had the best times with two 25-year-old gals who belonged to the Marysville Coven, which consisted of twenty Wiccans famed for conducting black magic ceremonies. Brandy and Camille

didn't really understand pagan rituals but I found their search for meaning in life admirable and refreshing. Watching them cast spells was amusing and silly.

Brandy's dad was a sheriff in a southern Ohio county responsible for reconnaissance on heroin shipments traveling on his portion of the Interstate highway. He was paid huge amounts of money to make sure these trucks were not stopped in the heart of the hillbilly part of the state. Brandy's upbeat attitude and optimistic nature for a recovering heroin addict were astounding and impressive. She even told me once that she was happy she came to prison to be able to meet somebody like me. Camille, a pill head, was a beautiful, model type with big boobs, perfect posture and long blond hair. She became the lecherous Deputy Warden's porter, prison vernacular for a servant, soon after he saw her walking across the yard. Brandy, Camille and I enjoyed making plans to travel the globe together studying world religions when we got out. We were going to take peyote with shamans in the Amazon, do a "walk about" with the Aboriginals in Australia and meditate with the Dalai Lama in Tibet. We wrote out extensive travel notes. This fantasy kept us entertained for days. To make it all seem real, they looked at me with big, believing eyes when I told them I would pay for the trip. Of course, I knew I would never see them again after prison but I learned the necessity of keeping dreams alive in prison from Brandy and Camille.

Lauren became my bunkie after two weeks when Darla moved. She was very quiet, somewhat intelligent and well-tended about herself. She had received numerous tickets for not getting out of bed quickly in the mornings and obstructing the CFS line. She was spaced out but nice enough, a welcomed contrast to Darla who'd never shut up. Lauren was a nurse by training who had become addicted to pills and her life went all bad. She lost her young daughter, her husband bailed on her and her parents would have nothing to do with her. It was obvious she was a true screw-up and had burnt many bridges, but I felt sorry for her. She appeared as though she was really trying to put her life together. After a couple of weeks of seeing me all day every day, she approached me outside when I was walking around the track. In an utter panic, she exclaimed, "I have your pills." I responded, "What are you talking about?" She caught herself like waking from a dream and said, "Oh my god, you are the wrong girl."

A couple of days later she was sent to The Hole for smuggling pills through the Visitation Hall, a common, thriving prison enterprise. Leslie told me after Lauren was gone that she saw her steal my laundry soap. Lauren taught me the many faces of those suffering from mental illness from drug abuse and to apply my sympathy sparingly.

Then there was Penny, a chubby little 20-year-old from Toledo, the same neighborhood as the funky old mansion where the investigators first stormed me on the front porch. She was a baby! Her mom was a marketing executive married to a physician, she claimed. She was in prison for stealing over one million dollars in credit cards, which I thought was a little steep for a kid this young. We reminisced about the old neighborhood. I felt maternal toward this misguided kid. I used her bright mind to hatch a worthy chess prodigy and we spent hours talking about college courses she could study and career choices she could explore. I thought this kid was worth saving.

When placing a phone call one afternoon my phone account balance was \$.10 when it should have been over \$100.00. Obviously, I had been ripped off by someone close to me. I kept quiet about it, knowing it would be an easy bust since all prison phone calls are documented and recorded. I could have overlooked this pilfering as most of the women do when they get ripped off in prison, but I knew this was an opening to launch a test balloon with the Warden and entire prison system. This incident could lay the foundation to building my prison persona, so I fired one across the bow.

I called my new appeal lawyer, Michael Taylor, to contact the warden about this theft of my phone money. When the Warden's office started the hymn-haw about returning the money, I filed a lawsuit against the prison through the Ohio Court of Claims, a special court for prisoners. The devious little rascal, Penny, stole my telephone PIN number which she had obtained by standing near me at the phone. She made \$100 worth of phone calls within a five-hour period! I never said anything about it directly to Penny.

Penny and I continued to play chess while I made a huge deal of announcing regularly that I was suing the prison for my stolen phone money. The inmates watched in utter amazement that I would expend such an effort for \$100. Penny never said a word during my rants. She saw herself as a big-time gangster who pulled off an elaborate heist when she was really a silly kid, a two-bit thief. I stared at Penny, who didn't even glance my way, while she packed up for 90 days in the hole when she was caught on tape using my PIN number.

By asserting my rights, suing the prison and demanding retribution for the thief who wronged me, my persona tour-de-force was established with the Warden and the inmates. While never physical or belligerent, I was not a street fighter. I became known as a more effective, sophisticated fighter however on a level many others didn't have the wherewithal to understand or execute. No one stole from me again in ORW. I learned threefold from Penny: (a) don't back down from a thief in prison, (b) keep a lawyer close and well known to the top brass of the Department of Corrections and (c) cover your PIN# when you dial the phone.

I played the card game "Speed" with Melanie Fitch, another serial drunk-driving offender. A petite blond in serious need of dental work, she was friendly and we played endless games of cards on my cot. Denise, who lived next to me then, would watch our card games and talk to us. Soon I noticed Denise and Melanie would walk to lunch together and completely ignore me. I'm not sure what they cooked up between them but I learned about double teaming two-faces from Melanie. Jealousy and gossiping were the norms in prison and I had to get used to it.

Jackie Wong, a beautiful Italian girl from Miami, was a 30-year-old mother of six who had married a Chinese doctor, Xan Wong from Ohio. Xan had been disowned by his extremely wealthy parents for marrying outside his race. The News reported that Jackie faked a story that Xan had terminal cancer to his parents. His parents' culture disallowed that they ever speak to their son again, therefore the father secretly gave several million dollars to Jackie for his medical expenses with the caveat she did not disclose from where the money came. Xan did not have cancer and had no knowledge of money. When it all blew up, Jackie made national headlines. She was sentenced to ten years in prison. One night on one of my bathroom runs, I saw a woman sitting erect behind Jackie, moaning and twisting on her cot like a contortionist. Jackie was a true nympho and taught me to look the other way when women were having sex. This incident is the only time in five years I saw such an open display of female sex. Such overt sex acts can't happen in prison without a complicit CO. The guy with the backward baseball cap who made regular rounds throughout the night was covering for them.

As I looked down the row of bunk beds the first week, a black woman about 300 pounds with a butch haircut was staring intently in my direction trying to crack a smile. I thought as I looked behind me, *"OMG, is she looking at me? Is she flirting with me?"*

"Wow," I thought, *"this was my first righteous 'prison lesbo.'"* Of course, I didn't make eye contact and went out of my way to avoid her glance several times a day. One morning, she caught up with me, and Mona sat beside me at CFS. I had to acknowledge her. We exchanged pleasantries and I got the hell out of there. Was she the phantom lesbian with the broom handle all the girls had been talking about? Mona helped me at various times over the next couple of weeks do simple things, like save me a place in the phone line and carry my laundry. She looked surprised when I told her I was not gay; neither was she.

Mona began fencing coffee that I bought from commissary that I packaged in the fingers of plastic cleaning gloves. Mona was excellent at marketing and we made enough extra money to carry both of us in commissary snacks. Mona became the most unlikely of trusted buds. Mona taught me that you can't judge a person by their looks and how to hustle coffee for mass distribution.

The first Sunday morning I spent at Marysville, the CO yelled, "Alt!" At 7:00 a.m. I went to the desk and Ms. Briggs screamed, "Do you have a bra on?" I said, "Excuse me?" "You have a visitor; make sure you have underwear on."

The Visitation Hall was a mammoth cluster fuck at Marysville prison. The staff put on a façade of being extremely organized and professional in front of the inmates' visitors. I had several visits the first month from both Barb and my brothers that turned into tear fests. I was so embarrassed sitting with decent people who drove over 100 miles to see me in this hovel of shame. I couldn't catch my composure and asked each visitor to never come again, I was so shaken from the experience.

An ambulance chaser, criminal defense attorney Hank Gibbons, drove three hours from Grover in a blizzard to exploit my situation having read about my sentence in the newspaper. Gibbons guaranteed he could get me out of prison for \$25,000 cash. Having just been through the same shakedown scenario with my old attorney, Bunker, I spent ten minutes with him, apologized that he drove all that way in foul weather, stood up and called the guard to leave the Visitation Hall.

Thankfully Bunker had filed a handwritten Notice of Appeal when he took my brother's money. This one-page Notice had to be filed within 30 days of the sentence to be valid. Given Admissions inmates had no access to the law library, I was quite lucky this fool had filed this Notice because it afforded me six months to retain my new lawyer and prepare the appeal brief. There are no extensions and no mercy granted for appeal plaintiffs; judges don't want their verdicts overturned and the appellate court covers any of their errors.

As happened several times in prison, whenever things looked particularly bleak, something miraculous would happen. What happened next was a true miracle. I received a letter from C.J. Manfort, who had read about my case and my prison sentence in the Grover Daily News. She had been in prison for two years of a seven-year sentence for mortgage fraud from Comstock County like me. C.J. owned a Title Insurance Agency in Grover and didn't cave with a guilty plea like I did. She lost after an extensive jury trial. The first sentence of her letter read, "*You will survive, Ms. Alt.*"

C.J. knew exactly what I was going through in the Admissions Dorm. She had been there, the same drill a couple years earlier. She laid out the details for me to transfer to the same minimum-security facility, Trumbull Camp, where she was detained. I was grateful but not optimistic that filing a hardship would work, but I submitted the papers to Ms. Fare who oversaw transfers from Marysville as C.J. had instructed. Weeks passed and we wrote weekly comparing notes about our cases. It was obvious she was educated and very soured, like me, vis-a-vis the injustice of the hundreds of mortgage fraud indictments in Comstock County.

After spending approximately sixty days in the Admissions dorm, inmates are “popped out” into general prison population to a new home—one of the twenty other dorms where you could remain for the balance of your sentence. We closely watched girls cycling in and out, like a human washing machine and could reasonably calculate when it was our turn to be moved to permanent digs. After the first month, the term “pop out” dominates the dialogue in the Admissions Dorm. It is a big step to survive and transfer from Admissions to hardcore prison time complete with a \$20 a month job. The prison privileges expand, the most important of which to me was access to the law library.

The CO screamed my name right on schedule the morning I calculated that it was my turn to POP OUT. My excitement was quickly quashed when I was told to report to the medical building. On my way across the yard, I saw up close one of the two death row inmates being escorted in special headgear. A mesh veil was tied tightly around her head so she could not spit on anyone. It was a ghastly, dreadful sight that I will never forget. It was an abrupt reminder of the severity of where I was.

After waiting a couple hours for a routine blood pressure check, I was escorted back to the Admissions dorm. The CO spotted me coming in the door and screamed,

“Alt, pack it up. You are on the ride going to Trumbull!”

CHAPTER 15

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June 2011



"At his best, man is the noblest of all animals; separated from law and justice he is the worst."

Aristotle

Had I not been cuffed and shackled when the bus pulled up to the Trumbull Correctional Institute gate, I could have imagined that I had arrived at Club Med in Bangladesh. Still a third world vibe, but a massive improvement over Marysville. After a hasty change of clothes and a strip search, I was met in the hallway by C.J. with a hug and a crocheted gift bag she made. Inside were four granola bars, St. Ives body wash, a hand-knitted coaster and two T-shirts—the ultimate in feminine prison trappings. C.J. was a 35-year old classy black woman. She was a Wendy Williams look alike, with an MBA and an overabundance of attitude. She sucked the air out of any room she entered with an imposing, yet friendly and kind-spirited, presence. C.J. knew all the inmates and staff by name and pretty much ran the place. While I could sense many didn't like her arrogance, no one was going to "mix it up" with C.J. and I hopped right on her coat tails. We joked to the others that we were cousins because we hit it off famously and so quickly. We had a common legal plight and an elevated standard of conduct and language. Neither of us was "gay" nor the least bit interested in exploring the possibility. That was a huge commonality between us in Trumbull that set us apart from most of the other women.

C.J. and I became quite the hoosegow elitists among the certain others we viewed as miscreants. We were fanatically intolerant of swearing, lying and the general duplicity pervasive in a prison environment. I even surprised myself at the level of dignity I was attempting. My own foul mouth had finally dissipated. I made a conscious decision at that time that anything and everything I would do would be considered okay so long as it benefited me, made me better. Knowing the transitory nature of prison relationships, however, I didn't allow myself to get too comfortable, known as "institutionalized," at Trumbull, even though it felt like home.

C.J. and I had an unspoken treaty. We had each other's back. C.J.'s bold attitude in getting what she wanted was a great way for me to focus on my legal battle which, by extension, helped her. I shifted my obsession from day-to-day survival to getting out of prison. C.J. became an admirable chess opponent and we spent hours playing the game. We fantasized about doing lunch at Gladstone's in Malibu after I won my appeal and we were both out of prison. The future seemed bright with the promise of retribution for the scoundrels who had put us there.

From around the rec room pool table in Dorm A where my new bed was assigned, Mona rushed up to me with the biggest smile! I had lost track of her when she popped out of Admissions a couple weeks before me. Mona lit up like a Christmas tree ready to re-engage our coffee distribution business. She threw her huge arms around me and I gave her a granola bar from my gift bag. Between C.J. and Mona my crew, my personal posse was in place. I felt safe and relieved for the first time since

I entered jail in Grover. I never had a vivid dream, took a poop, or had a gentle thought until I arrived at Trumbull. I would rather drill screws in my toes than return to Marysville.

Trumbull Correctional Institute is a men's maximum-security facility near Youngstown. This is the opposite side of the state from Marysville, near the Pennsylvania border. Outside the prison's main fence is a separately-fenced smaller building and large yard known as "The Trumbull Camp." This was a minimum-security facility for about 200 women. My "state assigned job" for which a stipend of \$18 per month appeared on my commissary account, was cleaning the Visitation Hall at the men's section of the prison. We were formally escorted by a CO to and from the facility. We spent more time waiting for the CO to guide us than it took to clean the dinky little room. It was a simple job, took very little time and freed the rest of the day for my legal work in the library.

As I became familiar with the milieu at Trumbull in forging my groove, I was surprisingly enthusiastic about undertaking legal work for the other inmates as well as my own. I had gone to law school briefly when I was younger but had hated it passionately because living in the past, playing the blame game never appealed to me. Now, the legal work was personal, drove passion in me and gave me a new *raison d'être*. I seemed to have a flare for the work as every case I reviewed became a puzzle of how to expose and capture a dirty prosecutor! It was fun. I didn't hide my light under a bushel basket, either. I openly advertised to help others for free and developed an extensive jailhouse clientele. I was revered for the rest of my prison time as the erudite legal expert!

I could finally produce proper legal letters and documents on the one library computer at Trumbull. Technically, the inmates could share the machine but with C.J.'s finagling and standing guard in the library, I controlled the computer. I prepared extensive legal documents for hundreds of inmates who were way excited about writing a letter of recommendation for me. Some are showcased here—*transcribed as submitted*:

Michelle L. Jones 2675 East 30th E66618
Cleveland, Ohio 44115



4-22-16

To Whom it may Concern,

I am honor (sic) to say I'm a mentee (sic) and friend of Ms. Susan Alt. I've graduated all her programs and a (sic) repetitive Honorary Student of every one she developed and facilitated. To mention a few Wallstreet, Realstate (sic), Government, Entrepreneurism and guidance/assistance in legal affairs.

Her teaching abilities, compact informative courses and delivering (sic) of knowledge (sic), leaving (sic) many students from all walks of life with a profound depth of understanding. Ms. Alt has many gifts, (sic) she shares. Gifting (sic) myself and many residents with her wisdom/grace. Her skills and caracther (sic) has been a divine inspiration to this North East Prelease (sic) Center. She clearly what (sic) one would say "In this world not of this world of imprisonment (sic). She has instill (sic) confidence, a willingness to dream, hope for a better future and a hunger to be a better person.

Again Ms. Alt is not just a mentor, a friend, educator, a professional (sic) in all she set out to do. To me, she's thee (sic) true meaning of a fenomenan (sic) woman and Godsent (sic).

If give (sic) a chance she will amaze you and be rewarding to you as well.

Sincerely, Michelle L. Jones

42376

200 To whom it may concern.

190 My name is Terri K. Mason, I am a resident at the Northeast Reintegration Center for Women. I am writing this letter on behalf of Susan Alt.

180 Susan Alt, I would like to describe as a very debonair and regal woman who didn't mind making herself available to serve others. She is an educator who had a passion for not only self-discipline, but dedication to her peers. Susan volunteered at least 21 hours a week teaching a variety of classes to the residents here.

170 Having the opportunity to take a few of her classes I will admit that I learned a lot from her. Susan is patient, well understood, professional, efficient and witty. A lot of us women respect her to the fullest, (sic) what I admire most about her is her willingness to mentor, pass the torch, and allow her mentees (sic) to fly. That was very impressive and respected.

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150 I feel that Susan made history because out of the 27 years that I've been incarcerated I've never witnessed a woman of her caliber who has set so many goals, fulfilled them and left a spirit of empowerment in those that she left behind. I feel that Susan can be trusted in whatever endeavor that she seeks to manifest. She's a mover and shaker of completion, and she's capable of helping others.

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100 Thank you, Terri Mason

200 To whom it may concern,

190 I am writing this letter on behalf of Ms. Alt. I've known Ms. Alt a little has become my best friend. She started out as an acquaintance who h areas, so (sic) she began to share her knowledge with me.

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170 I'm so very grateful that she did. We spoke daily—again (sic) she imparted her wisdom upon me, and even though I am an older woman, I still have learned so much from Ms. Alt. I did end up sharing my legal problems with her and what she didn't know (sic) she ended up taking me under her wing and we researched it together. She's helped me with an array of legal work such as judicial release, motions that followed it (sic), rebuttals, clemency, and several other documents pertaining to my legal woes.

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140 She NEVER judged me. She just kept reassuring me by saying, "there's a motion for this..." She helped in every way she possibly could. She still does. She's definitely someone you want in your corner. She's extremely (sic) intelligent, reliable, dependable, hardworking, ambitious, passionate about the law, and has a drive like no other. I highly recommend Ms. Alt to help with anyone's legal needs, (sic) she will take care of it if she were to take care of herself. You will be a satisfied customer.

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To whom this may concern:

I am writing on behalf of Ms. Alt. When I filed my judicial release, I unfortunately was denied. I was beside myself and Ms. Alt came to my rescue. Like most people I don't understand the law, and I knew beyond a shadow of doubt the only one that could help me at that point was Ms. Alt.

Ms. Alt is extremely knowledgeable when it comes to the law. She immediately sat down with me and went over my legal documentation. She quickly observed that the only thing I could file was a motion for reconsideration. I trusted her to type this up for me, which she did, and gave back (sic) to me in a reasonable amount of time, along with the original and copies.

I was more than happy with this work she did. It was AMAZING! I then mailed this motion out, and I'm currently waiting to hear my answer. I did not know this type of motion existed until Ms. Alt shed some light on this situation. I'm very grateful she took the time to help me, and how professionally this was done.

*Sincerely,
Krisen E. Gwiltz 891063
Northeast Reintegration Center
2675 E. 30th St.
Cleveland, OH 44113*

My friend, Tom sent a TV, radio and CD player to me within my first week at Trumbull. I had the first flat screen, HD television at the facility. I was fortunate to always have plenty of money from my peeps to shop the weekly maximum at the commissary. Having nice things and money in prison is a *huge* benefit, but you must beware of other inmates befriending you only to get a piece of the nice things you have. After a couple of weeks, I settled in and triumphantly thought to myself, “Yeah, I can do this.”

I woke up each morning to a comprehensive “to do list” that I’d developed the night before. I worked constantly; I researched cases, typed court documents, mostly motions for judicial release and composed legal letters non-stop. Always busy and preoccupied, I became the “go to gal” for legal work which advanced my prison vocation and legal acumen. I never charged a bag of chips or a candy bar like the others who hustled typing as an income stream, my services were free. I had quite a following of sycophants and groupies. as just about everyone I met had a case that was botched by an incompetent or unpaid attorney who had left them high and dry to be tossed in the clink.

Prison breeds depraved thoughts, therefore prisoner behavior can exhibit depravity. The reverse is also true. With the confidence that my appeal would lead to my release and bring down the task force, my thoughts became more pleasant and I became more affable. I refused to hire a Grover attorney to handle my appeal and exploit my credulity as Bunker had. The line between advocate and adversary was murky within the Grover legal clique. As I ruminated over the series of events that put me in prison, it became clearer and clearer how Bunker had aided the prosecutor in my conviction.

My brother, Mike had spent hours compiling and printing scores of Bunker’s extortion emails that we attached to the filings. Also, Barb had the final bribery text message printed from my phone. With proof of a shakedown, I was going to be the queen flame thrower. I was going to light up the legal universe against Bunker, the Comstock County Mortgage Fraud Task Force and the Prosecutors Office.

My new appellate attorney, Michael Taylor, was from Toledo and highly regarded in the Ohio criminal law circles. My friend, Tom, who, like Barb, was a childhood neighboring farm bud, stepped up to pay \$25,000 to Taylor because of his unflappable belief that I was not guilty. As with Bunker, I was very proactive in my legal battle. I wrote the Appellate Brief and Post-Conviction Relief Action which Taylor edited. The final documents that he filed, however, had deleted large sections of my legalese and numerous defenses I knew must be raised in the initial appeal.

With deference to his purported legal perspicacity on all things post-conviction however, I didn't say anything. The documents weren't comprehensive or inclusive of all the evidence I had compiled but I thought he had to know what he was doing! I didn't agree with the lack of content of his paperwork, but it was too late; he filed the documents with the court without my input or approval. When you are in prison, your lawyer becomes your lifeline. Anna's betrayal was painful in a different way than being screwed by an attorney when you are sitting behind bars. It is a severe sense of hopelessness like drowning in the ocean must feel.

Taylor was so cocksure we would win simply on the bribery text message from the judge's chambers that he refused to include the many other blatant constitutional violations that I inserted and were critical to being raised in this appeal. His omission of these crucial issues resulted in losing my legal battles for the next five years based upon *res judicata*. This term means that if you do not dispute the issue in the first appeal, is it deemed adjudicated and you can never raise the issue in court again. Because these many issues were not in the original appeal, issues I included and Taylor deleted, *res judicata* prevented us ever prevailing in the future. Taylor was just another untrustworthy blowhard who scrambled for cover when he lost my case. Of course, he kept the entire \$25,000. I wondered how the hell these Ohio attorneys stay in business. In L.A., if you lose simple cases like this, you would never work in the legal profession again! In Ohio, the small-town mentality seems to pay homage to anyone just because they are a "lawyer" regardless of what they do.

In some ways, I'm glad I didn't know then what I came to understand later about this post-conviction game. When you fall prey to the criminal justice system, you are not likely to get out regardless of your argument. For the moment, however, I was sublimely and blissfully positive I was going to win the appeal. I started making plans for getting back to LA. This optimism transported me out of the day to day-ness of prison life.

At the same time, I filed an application for Clemency. This is a maneuver normally utilized by death row inmates. It is a request for release or sentence reduction made directly to the governor. Governor Timothy Runion had worked for Lehman Brothers before running for governor. As such, if

anyone understood mortgage fraud, it should have been him. This was a total waste of time and energy. But, having something “pending” for release from prison, albeit without a chance of success, was an effective mind game that helped me get by.

I also filed a formal grievance with the Ohio Bar Association against Judge McGinty and Harry Bunker for misconduct, theft and fraud. How could the State Bar overlook an attorney whom they are duty bound to supervise, asking for “payola” or a bribe to the judge to stay out of prison? Having met all the filing deadlines, I was in a holding pattern for the next 10 - 12 months waiting for hearings, decisions and return correspondence.

One Saturday morning, CJ and I were both called to the Visitation Hall for a joint visit. We were baffled since we had no people in common. Our visitor was ex-Attorney General, Mickey Tanner. He told us, as the organizer of the Comstock County Mortgage Fraud Task Force while he was in office, that the task force had been formed specifically to prosecute banks for predatory lending practices. He elaborated that the task force was never fashioned to convict local realtors and investors like us.

CJ and I assumed Tanner’s visit was payback, cold ass revenge for the people he had obviously pissed off to get thrown out of office. He ultimately resigned his position as Ohio Attorney General amid a media scandal of sexual dalliances and voyeurism. Whether it was true or not, Tanner’s enemies used the local newspaper, always a sucker for a salacious headline, to accomplish their mission of destroying someone. The scandals were numerous and layered throughout the entire Ohio judicial system, from the Attorney General through the county prosecutors.

We were thrilled to hear this! Tanner would help us grab the prosecutor by the short and curlies for Federal Grant fraud. I was so ecstatic I neglected to get a written statement from him. Later when he was called upon to testify on my behalf, Tanner repudiated his statement and declined any involvement with my case. Tanner’s visit that day remains an enigma to both of us. C.J. and I postulated that his silence was tied to the death of Dawn Fulton, a 26-year-old task force employee who died mysteriously soon after his visit. Fulton was found dead in her apartment the evening before she was scheduled to testify as a whistleblower against the task force.

The Trumbull camp was a small building that opened on to a barbed wire fenced yard with a one-mile track. When the morning count cleared at 6:30 a.m., I was standing at the door ready to go. It was March winter weather, cold and wet, but I walked several laps around that track every morning. I was often alone. The solitude allowed my mind to drift to the default items that needed processing. While I was feeling better in general, I found myself crying my heart out often. I would sob with the images of Carrie and Anna deceiving me. I had not fully grieved that betrayal. Those dreary, dismal

winter mornings were both cathartic and painful. These were the worst of my times spent in Trumbull, but they were necessary.

There is a famous prison aphorism, “Gay for the stay.” This implies a “free-spirited” reaction to sex that normally does not exist in the feminine. First, I have zero street cred talking about gay relationships. I was menopausal before I got to prison, not on a regular cycle, ovulation or “heat” like a younger female body. I was “old school” and my libido was on hiatus. I remembered terms “the closet” and “queer,” the latter a word that has since made a revival. Any fantasies I had involved male genitalia and erotica only. Moreover, I was an independent thinker and knew how to occupy my mind with constructive thoughts other than “hooking up,” both in the sexual and emotional context. I was not consumed with “partnering” out of loneliness like many young girls who come to prison. I contributed the sudden shift in sexual identity to pheromones of neediness and fear.

I knew from high school biology that male sexuality is animated visually and that the female is aroused emotionally. Females can build into full arousal, but unless “in season” that constant, irritating urge to sit on something stiff is not present. Conversely, the male urge never ends, never takes a break. That is how the human species procreates. It makes perfect sense to me that if the male had to be invested emotionally for the sex act, there would be no offspring. Yet without the female emotional involvement, the offspring would be aborted or abandoned at birth, unable to survive without nurturing. This biological system as I understood it, worked for me and was not complicated. The gyrations and transformations that I witnessed in the other girls’ sexual identity, however, seemed extraordinarily and needlessly complex.

The gay culture saturated the entire Trumbull facility. How did gratuitous sex comport with the female nature, I wondered? Was it possible for the female psyche to engage in hetero sex, motherhood and a gay prison relationship simultaneously? I was a product of the 1970’s for Christ’s sake! I came from the “love the one you’re with” era. We were stoned and relationships were fleeting, but we had a sexual identity.

The first week in Trumbull I returned to my bunk one afternoon and found a flower with an anonymous love note. I hit the ceiling! I stood in the middle of the entire dorm and screamed, “Whoever the fuck put this on my bed better keep away from my stuff.” That was the first and last time a female flirted with me. Under no circumstances was I going to drink the Trumbull Kool-Aid.

Conjecture by more qualified people than myself may explain the shift in sexuality after an extended prison stay. I was fascinated and saddened to witness young mothers become forever twisted as they were “turned out” by seasoned lesbians who then often dumped them for the sport of it. If “gay

for the stay" implied female sex with no emotional involvement, how do you explain Brandi, Heidi, Frieda and Sunshine?

Heidi's sexual transition was particularly spellbinding and of inexplicable interest to me. She arrived at Trumbull a month before me, young and attractive with long flowing blond hair. She was only 19 years old and had been sentenced to five years for a first offense drug charge. She had a fine-looking boyfriend and a one-year old daughter. Heidi herself was a baby, a frightened teenager in prison. Heidi's facial expression was one of constant panic. She had a very soft voice and appeared awkward and bashful. She sat alone most of the time until Brandi, C.J.'s bunkie, developed an inordinate attachment to her. Soon Heidi shaved her head to the minimum prison-allowed length, started walking like a dude and began dating Brandi. Brandi was married also. Both girls abandoned their families to be "gay for the stay" and remained lovers even after their release. They live together to this day. There was a life-changing gender shift, not a frivolous sexual tryst. Heidi had a ball crusher mother whom I met in the Visitation Hall one day. She knew her daughter was an impressionable kid and wanted to sue the hell out of the Ohio Department of Corrections for this transition. Heidi's identity was irreversibly altered and she lost custody of her kid.

The moment I began to relax in the Trumbull calm with such few dust ups and squabbles for a prison, a woman let out a blood-curdling scream that could be heard throughout the building. I ran down the aisle to watch Rita Johnson, serving twenty years for murder, pulverizing Ms. Singer. Singer's lockbox apparently encroached Johnson's space by one inch causing Rita to unleash all her fury on her. Singer, a reserved woman of 52 years, a knitter and consummate loner, spent a month in the hospital after this attack. Rita went to The Hole for 90 days. Why Rita was in a minimum-security facility is unknown. She nearly killed three inmates, during the time I knew her, Singer included. Even though Trumbull wasn't the horror show of Marysville, it was still a prison and anyone there was capable of snapping at any time for any reason.

I was picking up my laundry one morning when I noticed a crowd gathering at the bulletin board. I approached hearing seven women say at the same time, *"I'm going, I'm not going, I'll never go back there."* I saw an announcement pinned to the message board that my new sanctuary, Trumbull Camp, was closing over the next week. All the inmates were to be shipped to NE in Grover or back to Marysville. "Where's NE?" I asked Mona, a native of Grover. "What's that place like?" She answered, "It's my hood, Ms. Alt, ghetto central. You never want to go there. Marysville would be a better place for you."

Anxiously thinking that nothing could be worse than ORW (Marysville), I listened to the Deputy Warden calling the names of the first group riding back to Marysville. My name was on the list.

CHAPTER 16

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August 2011 – March 2016



"It is difficult to free fools from the chains they revere."

Voltaire

When I arrived back at ORW, Denise and Melanie, my card-playing “friends” who had excluded me earlier from their clique, had now become each other’s worst enemies and Penny was just released from The Hole for stealing my phone money. I had been gone just 90 days but it seemed like a lifetime. The Trumbull transplants, including myself, were “stashed” in the rec room area of the dorms because this already overly-crowded prison had become overly, overly overcrowded. The maintenance team worked 24-hour shifts assembling bunk beds wherever they would fit. It was 115+ degrees inside the dorms the summer of 2011. Did I mention there is no air conditioning whatsoever in prison? My bunk was fortuitously located by one of the two windows. I celebrated my first prison Fourth of July fireworks looking through the bars of this window. What irony, I presumed, commemorating freedom from a prison.

Blessed by the ongoing holding pattern of court procedures, I didn’t need to produce any legal documents, which means I serendipitously didn’t need the ORW law library which was closed for whatever lame reason things were always malfunctioning there. The other irritants were aplenty but nothing really mattered to me except my legal work. I couldn’t rest if there was a letter to answer, a document to be filed or relevant cases to be researched. Whatever documents were needed during this time, I produced on my own plastic-cased typewriter while sitting on my bed.

My appeal gave me infinite confidence and a foolhardy bliss that I was going to be called any minute to “pack up” because I was going home. I fantasized that my case was overturned and an investigation would be launched into Bunker and the prosecutor for extortion. It was a fantasy that I fiercely safeguarded. I trusted this mindset. I became deliriously defensive if anyone even suggested that I may lose the appeal and spend a full nine years in prison. As dysfunctional as it was, the hope I created sustained me and made the days pass by quickly.

Camille had been released, but Brandi ran to me grinning from ear-to-ear the day I arrived. We convened regularly for her tales of witchcraft. She told me about the spells she had cast that day, although of course it was supposed to be confidential to the coven.

I basked in Brandi’s optimistic aura. Her upbeat spirit was infectious and I was going to milk it! Mary Wilson, characterized as the “drug kingpin of Amish Country” in her local newspaper, was my new bunkie. Mary was the sweetest and most intrepid inmate I knew. We were quite compatible. Mary had been arrested one day at work with full law enforcement fanfare. Helicopters hovered overhead, multiple cop cars rushed the parking lot and assault rifles were drawn to take down this tiny little gal with powder residue in her purse, all this drama with cameras rolling for the evening news. She had two baggies in her purse containing remnants of cocaine which qualified as the biggest drug bust in

this “bum fiddle” hick Ohio town. Mary was sentenced to three years in prison. She was a college graduate, a fine chess player and a damn good companion for the few weeks I was captive in Marysville. We attended the annual prison “Yard Day” together. Yard day is the one day of the year where an outdoor festival atmosphere is feebly attempted for the prisoners. Mary and I sat on the lawn while everyone shoved, pushed and cut in line for barbequed burgers. We waited until the end of the line to avoid the riotous horde of hungry women. Of course, the burgers were gone and we were given a cheese sandwich in a paper bag with the cellophane still on the cheese slice on the bread.

The traditional inmate greeting was grunts of “*Hey*” or “*Yo*,” followed by chatter about “outdates.” Conversations ad-nauseum revolved around getting out or trying to get out of prison. Instead of “popping out” and “outdates” however, the current jail jabber was the move to the NE minimum-security prison located in inner city, Grover. The Trumbull transplants were on this “mythical list” of the first chosen to be moved to this upgraded facility, supposedly much like the Trumbull camp. I quizzed several girls who knew the NE blueprint about something I had heard but couldn’t quite grasp. In prison, your bunk bed is your home. The beds surrounding yours are your neighbors. Your neighbors are the people who dictate the level of peace of mind you experience. Your bed is the only place you can rest. It is your sanctuary. The NE living arrangements were very different than the Marysville and Trumbull dorm setting. As opposed to hundreds of bunk beds arranged in rows in a huge, open room, NE was designed as 4-women (2 bunk beds) living in a room the size of a broom closet. I was very concerned about my ability to succeed in this type of arrangement that the other girls saw as a fantastic real estate upgrade. “*Cats in a Bag*,” I imagined. Experiments confirm that even lab rats exhibit signs of dementia without privacy. Where was the privacy with three other women in a broom closet?

How could four dysfunctional energies collide in such a small space without friction? Regardless, I was immediately on board when I heard, “toilet and shower with a door.” The Marysville latrine of ten open toilets and no “courtesy flushers” was by far the worst, most unsanitary bathroom experience possible! No more waiting in line for the huge lady, a big eater, who sat on the pot every morning for an hour without flushing while eliminating the previous day’s gorge. I would not have to endure standing in line for a shower, counting feet below the shower curtain to determine my waiting time or waiting for the feces to drain away from the drugs someone swallowed at the Visitation Hall.

The suspense came full circle on August 25, 2011, when I was transported to NE where I would spend the next 1,460 days of my total 1,912 days incarcerated. The view of downtown Grover with the rotating light show at the top of City Center was quite lovely; a welcome scenery change from the

Marysville grain fields. However, NE was yet another severely overcrowded Ohio prison. There were between 500 and 600 women housed in this 300-person prison at any given time. My assimilation to this facility took well over half of the four years I lived there. It was not easy.

The prison grounds consisted of 14 acres located four blocks from downtown Grover. There were eight buildings known as “units” that housed approximately 80 inmates each. The units were connected by a sidewalk that I appropriated as my own personal territory. I walked this circular cul-de-sac every day. I was known as the “old white lady who walked all the time” by my counterparts.

The rookie inmates are initiated at NE by working the cafeteria. I was 40 years older than most of the other girls yet I tossed tables and chairs around like a teenager as I cleaned like a fiend! The CO in charge of the kitchen was particularly sadistic. They were famed for flamboyant, vulgar verbal spankings of inmates they didn’t like in front of the entire cafeteria. I pleaded for months to be re-assigned, but because I was such a hard worker I could not get out of the job. Younger, newer, lazier inmates were reassigned immediately by simply claiming a medical hardship. They knew how to manipulate the jail system by claiming anxiety attacks in a crowd. “*How unfair,*” I thought. I was being punished for following the rules. I had to position myself differently if I were to survive in this prison.

My suspicion of the four-person living quarters as an upscale accommodation was correct, only it was far worse than I could have predicted. The prison guards and administrative staff understood the power of room assignments and used this power to subvert and destabilize inmates they didn’t like. The institution never vetted or screened women for compatibility before tossing them into these confined quarters together. Women of all age groups, cultural backgrounds, those that were trouble makers and women in various states of mental illness were made roommates without discernment. Decent women were made to feel guilty and inadequate for complaining about demented, filthy roommates in gravely congested conditions. Problem-solving was done at NE by simply ignoring the situation until something more horrible would overshadow it, and something more horrible *always* did.

Studies show that the cave man evolved and the human psyche developed from the art of exploration. If this theory is true, it can be further hypothesized then that man devolves from the lack of exploration. This contributes to the argument that extended prison stays result in mental deterioration. For five years locked up, I explored mentally. I lived in my imagination like the Lyle Lovett song *I live in my own mind, ain’t nothing but a good time*. It took a little ingenuity, but I

refused to languish in this environment. I maintained two exploration constants; exercise and listening to the radio. I walked at least four miles every day, imagining I was jogging on the beach in Santa Monica. I listened to political talk radio throughout the day when possible and for sure the entire night. I would fall asleep with headphones listening to George Noori on *Coast to Coast a.m.*

Prisoners can be quite philosophical. I certainly could opine with the best of them when elaborating on other prisoners. Prisoners, not prison was the obstacle to overcome. I categorized inmates in general into three distinct groups: *Narcissists*, those who were self-obsessed, often insecure and felt entitled. *Sociopaths*, those who were anti-social, incapable of empathy with trouble functioning in society and *Psychopaths*, void of guilt, remorse or fear. Psychopaths are cunning, manipulative and easy to spot. This category comprised the largest number of inmates. Of course, there were a few others much like myself, not many, who were “normal” but for one reason or another got caught up in the legal grinder.

I’ve truncated five years and thousands of mind-warping, mind numbing, anxiety-provoking incidents to exemplify the level of wickedness that flourishes in prison. I was not tolerant or interested in the girls’ horror stories of abuse growing up; we are all a product of our environment that we must endeavor to overcome. Being so much older than the others, any sort of sisterhood or camaraderie that developed among inmates eluded me. To my liking and design, I was a true misfit. I could easily identify the girls who had a good mother influence growing up and those who had no mother or a bad mother. You cannot hide good manners; they come naturally.

I was compelled to help girls between the ages of 25-33, which represented most of the inmates if it seemed they were salvageable. Thirty-three is my imaginary cut-off age to stop blaming your parents and past events for the current or future outcome of your life. By the time you are 30ish, a person should be able to separate from the past and find, even if temporary, a life direction to embrace. If a person could not think in these terms, I felt I was not qualified to help, nor did I want to. I was not as concerned about the crimes the girls had committed as much as their behavior and treatment of one another. Paradoxically, were they criminals or misguided women capable of getting back on track with the right guidance?

Call me conceited, but I also knew that if someone didn’t like me, it was their problem, not mine. I did not provoke anyone just for the sport of it. If women were jealous of me, which happened often when I didn’t pay attention to them, I would not put effort into repairing ill feelings. I would have nothing to do with the attention-starved women desperately seeking their 15 minutes on the prison stage. I tried to be a model for conviviality and courtesy and approached everyone politely.

My first bed assignment was one of the worst. It served as a good NE boot camp and prepared me to navigate the waters in this institution. My bed was 225A in the F Unit. My three roommates were Sara Klondike, Andrea Norris and Pasco, a female “prison boy.” Sara was a psychopath whose dysfunctional essence dominated the room. She seldom left the room and her loud, profane mouth vibrated the metal bed posts. Sara personified what I concluded was the definition of a criminal. She was white trash with all the archetypes. She was a 42-year-old drug addict, had five kids by five different men, had four previous prison numbers and was gay when convenient. Her skewed moral compass was secondary to the fact that she was a predator of the ignorant, which in my estimation made her a criminal. Hustling someone weaker is a breach of an unspoken code of conduct even among the incarcerated, but Sara did it all the time. I would witness the deceit swelling in her as she tried to become whatever she needed to become to get what she wanted. Incessant lying becomes a habit and ultimately you lie even when you don’t have to, and just like it took time to become a prolific liar, it takes time to break the habit. Sara’s thinking never went that deep.

I worked at CFS (Cafeteria and Food Service—the kitchen), played cards in the rec room and avoided going to my bunk as much as possible while I lived around Sara. There was nothing remotely compatible to me in this room. Andrea was a total burn-out from heroin addiction, so overly medicated she nearly rolled off the top bunk several times.

Pasco was busy “bull-daggin,” a sexual term used for “cruising” and “picking up” chicks in prison. I was aloof. I rebuffed any efforts to befriend these girls knowing that they had ulterior motives. My cold attitude toward them was interpreted as snobbish and spurred their antagonism. It was in this room particularly, encircled with Sara’s energy, that I adopted a one-liner definition of prison. Simply stated, prison is living with—eating, sleeping and resting around, people you despise. Prison is not the bars or the fence, it is the people! That is the repulsion of prison. It followed then that prison was epitomized living with Sara, Andrea and Pasco. I loathed Julie, Anna and Carrie for what they had done to me, of course, but I didn’t have to live with them or ever see them again. There is a big difference between this and despising Sara while sleeping three feet from her every night. Sara thought her belching, vulgarity and the miasma of ear-splitting farts was comical, as did the other two girls. They knew it bothered me so they did it more often than they normally would have. I simply could not comprehend people who took such pleasure in hurting and disrespecting others around them. I have never found gratification by making others feel bad. I never delighted in another human being’s misfortune or in German, *Schadenfreude*. This behavior was foreign to me and of course, I was uncomfortable all the time in that room.

I would lie on the bed every night at 2:00 a.m., wide awake with my winter coat wrapped around my head while the three of them amused themselves with graphic details of using the dildos they were making from pencils. Whatever karma I owed the universe was being paid back in that room. Whoever hated me or wanted me to suffer collected their just desserts from me in that room. Every time I drove drunk and could have killed someone, every lie I ever told, anyone I ever ripped off reaped their retribution from me in that room. People were all around me, yet I was so lonesome and forsaken.

Being new to NE I didn't question when I was told that a room move was impossible. "Inmate dot com" was the expression used to indicate that the validity of what you are being told is questionable, like "fake news" among the incarcerated. "Inmate dot com" insisted prisoners must remain in their assigned rooms. After the first couple of months, I was beginning to see how things worked at NE. The bias and favoritism shown to certain inmates by the staff was obvious and openly displayed. Although there were strict rules in the handbook against such behavior by the staff, no one followed these rules because no inmate complained about it.

Before I succumbed to perdition, rage elevated me to a new level when I walked into the room one night and the three others became instantly silent. Looking through my lockbox, I discovered my aspirin was missing. Sara, Andrea and Pasco snickered as they watched my ferocious search for my aspirin. I briskly stood up and slammed the lockbox lid and said, "Fuck this, I am going to see the Captain—somebody stole my aspirin."

I surprised myself by this brazen move. I was breaking the chain of command. If there is a problem, your first attempt at a resolution is the CO on duty. If there is no result, you take up your issue with the Sergeant.

If there is still no remedy, then and only then you're allowed to approach a Captain.

The girls immediately stopped laughing when I banged the door behind me. I had created such a ruckus that Captain Smith closed the entire prison yard to conduct an all-out search for my pills. I reported to Captain Smith how the girls had been harassing me for months in that room. She instructed me to see Sergeant Baxter for a room move the first thing in the morning. Going over the head of the CO and Sergeant and breaking the chain of command had worked! I was being moved to a new room. This was the upside. There was also a downside.

The next morning, I stood in a line for about an hour to see Sergeant Baxter who oversaw the F Unit. Baxter was a 45-year old, ex-military butch who walked like a farmer with jock itch. She thought it was amusing to belittle people in a crowd. This is a very dangerous, sick and telling

behavior of anyone with authority. It takes a special depravity, common to certain prison COs, to feel superior at the expense of others. Baxter was furious that I had gone over her head to Captain Smith, but within an hour I had a new room. What happened next is the downside of breaking the chain of command.

Loretta, from that van ride to Marysville, my prison arch-nemesis, was sitting on the bunk above mine and stared at me without breaking her gaze while I moved my stuff into the room. I said, Hi.” She said nothing but stared at me with a “*Your ass is mine, bitch*” glare. Before unpacking I returned to Baxter’s office and said,

“I have a real problem with Loretta. We’ve been sworn enemies since we came to prison together. I know she wants to harm me,” Baxter screamed, “Alt, you are starting to get on my fucking nerves. You are a troublemaker. Get the fuck out of here. Go to your assigned bed!”

Baxter knew very well that Loretta was a problem inmate and moved me to her room out of retaliation for going around her to Captain Smith. The first and only night in that room, Loretta banged her foot forcefully on the wall for several hours non-stop. Her foot hit the wall hard enough to move the bed. Loretta wanted me to start a fight with her. I was terrified of her. She was going to snap!

The next morning, I went back to Captain Smith who immediately moved me from Baxter’s unit. I wrote an Informal Complaint against Baxter about this retaliatory move to Loretta’s room. These complaints are the first step in the recourse available to an inmate in my position that most prisoners never use. It is a document that travels to the Warden’s desk and requires their signature of acknowledgment. COs hate this process because if they are found guilty, they will get nailed by the Warden! Baxter never messed with me again.

I could see how the game was played. Nothing was black or white, it was gray; nothing was as it appeared. Your life behind these sets of bars will depend upon how high up the chain you are willing to go. So, it went. That was my new M.O. for getting along in NE. Over the head, behind the back, under the rug, nothing was as it seemed on the surface. COs having affairs with the girls, bringing in drugs, smuggling phones inside, it was no different than Marysville. The Staff was as debauched as the inmates they surveilled.

I bounced between the eight housing units over the next couple of years until, according to the prison lexicon, I was “promoted” to a single room. I lived in a two-man cell by myself for about six months. If there was heaven in prison, this was it. I found a modicum of solitude and prison prosperity during this time. Most importantly I could rest peacefully or so I thought at the time.

I had semi-frequent scuffles with the other inmates that didn't amount to much and I always prevailed, until Bambi Carson. Bambi had been in prison for most of twenty years for killing her baby. She could not understand the difference, to this day, between aborting a fetus and throwing her toddler down the steps after mangling her limbs. It's a quandary why such a violent woman is housed at a minimum-security facility, but obviously, she had grace from someone for some reason. The rumor mill has it she gives blow jobs to a certain CO who has the political power to keep her there. Normally inmates like Bambi are planted in prisons as snitches for the Warden. My cubical mate, Abby Walker, went home. For nearly two weeks I was in prison bliss with the entire cubicle to myself. Coming up the steps to my room one Tuesday afternoon, Toni, another inmate, smirked, "You have a new roommate."

I looked down the hallway and saw Bambi Carson schlepping her bags into *my* cubicle. Bambi was an anathema, unanimously voted the most ignorant and diabolical inmate at NE. She had been kicked out of each housing unit numerous times. She fought with everyone, verbally and physically. Recalcitrant is a gentle word for her combative nature. I had only known of her by reputation, my better judgment causing me to steer clear. I purposely never spoke to her or even glanced in her direction. I retired to the room on my side of the cubicle after greeting her quickly. I instantly sensed her parasitic nature. Her evil energy played like deafening background music. Bambi asked numerous times for chips, pop and candy knowing I shopped bountifully at the commissary every week. I never gave food to her and didn't speak to her unless necessary. I just wanted to keep the peace. I was not brave around inmates incarcerated for murder or assault, like Bambi and Loretta. I got away from them as quickly as possible.

Within a couple of weeks, the "wheels came off" our mock tranquility. It is an unspoken courtesy to remove personal items from the toilet or shower when you're not using the facilities. Bambi's soap, comb and toothbrush were strewn around the sink area most of the day, along with her shampoo and soap in the shower. As with Loretta, these overt provocations were designed to induce me to throw the first blow. These grown women wanted to physically fight with me. I was 63 years old and had a federal case pending. I could not afford a conduct report going before my judge when I was trying to get out of prison. I was not going to fight physically!

Things were escalating out of control and I had to get proactive. I had to get Carson moved from my room. Captain Smith had died so I was forced to deal with her replacement whom I hated, Mr. Gould. Mr. Gould was not sympathetic and laughed at me when I explained what Bambi Carson was doing to me in the cubicle. Gould was well versed in Carson's antics over the years but would do

nothing to help me. He advised me to shut the door and beat her up. Going over Gould's head was a very risky move, but I was moments from getting pulverized and I desperately needed help. I sent a message to Gould's boss, the Warden, explaining that I was being threatened by Bambi Carson and Gould had refused to move her. The Warden is responsible to ensure inmate safety and this warden knew Bambi Carson's reputation and knew also that I wasn't kidding about being in physical danger. That same afternoon I was moved, demoted to a four-person room, while Bambi Carson remained in the cubicle alone. Mr. Walden sneered at me when I passed him with my bags, I said, "Is Carson moving? She started the problem." "No, she stays, you go; she didn't cry to the Warden like you did," Walden snapped back at me.

"Another retaliation move—OK Mr. Walden, game on," I thought to myself! I instantly organized a letter from my third attorney, Greg Sanchez, to the prison headquarters threatening legal action under the Eighth Amendment—cruel and unusual punishment. Within two weeks, I had my own room in a better unit, a directive that came from the central office, over the head of the Warden. Mr. Gould was moved to another facility within thirty days and I never saw him again.

Adrienne Fitts lived next to me in the new digs. She was 38, weighed about 85 lbs. She was a brunette with early gray and was a mother of six, four of whom suffered from a degenerative disease. Her toddler had died of complications from this disease in his crib. Although voluminous medical files documenting the disease were admitted to evidence, Adrienne and her husband were charged with manslaughter, sentenced to five years and lost custody of all the kids. While it may be irresponsible and somewhat twisted to breed knowing the genetic risk, it is not illegal.

On January 11, 2015, Adrienne and I were watching the evening news in the rec room when the lady broadcaster announced the death of Joshua Fitts, one of her other sons living in foster care. Can you imagine finding out that your kid died on the evening news? I saw many of the girls suffer news of a death of a parent, a boyfriend's overdose, but never a child. Adrienne's tiny frame fell to the floor and medical was called to revive her. I connected Adrienne to the Ohio Innocence Project who is working toward reversing her conviction.

The level of inmate mendacity never failed to amaze me. My final bunkie was Zorick. My inmate radar and intuition, which misfired often, was indeed tested one last time. Zorick was a 42-year-old amoral degenerate with one son, no husband who lived with her parents. She was incredibly stupid but seemed decent and was trying to better herself by working toward getting a GED. I welcomed her in my two-man room, thinking there wouldn't be anything major she would do that I couldn't tolerate. Zorick turned out to be the worst kind of inmate, like Sara. She was just a terrible human being. To

my face, Zorick was overly friendly but every day someone different approached me about horrible things she was saying behind my back. I was accustomed to two-faced behavior, but this seemed unusually deliberate and devious.

After a few weeks of living with her, a couple of gals approached me in the rec room about something Zorick had done to me. What could she be up to? One evening, Zorick moved my food to a forbidden section, reported it to the sergeant and I was issued a conduct report. After I received this ticket, four more women told me Zorick was bragging about how she had set me up. When word broke and I made sure it did, that Zorick had screwed me over, she became an outcast among the other inmates. Zorick was lying on the bunk with a sheet over her head sobbing uncontrollably when I walked in the room. Although she apologized and tried desperately to get back into my good graces, I never spoke to her again.

The epithet “gay for the stay” continued to corrode the young, influential girls and flummox me. I thought this “carrying on” was a true insult to homosexuality. The “boys,” straight girls who clipped their hair as short as was allowed and developed a male persona, were a hot commodity and fought over like females fight over a man. I witnessed the phenomenon of lonely, straight women whom I knew very well, “turn gay” in prison. I had an up-close view of these confused girls redefining their sexual identity. Otherwise outgoing and congenial, they became maudlin and a type of love-sick moody that was very unflattering. They all seemed very conflicted mentally.

Sharon, a straight, white 43-year-old married mother of three thriving teenagers from a wealthy upper-class family, began a love affair with a straight, black mother of three from the inner city. They had both reached their six-year anniversary of incarceration and simultaneously discovered they were desperately lacking love or the “game” of love after all this time in lock up. Just like teenage coupling they were inseparable for a few weeks, fight like hell for a couple of days, make up, become inseparable, fight, make up and so on. Their relationship, like all the others I witnessed, were like “rinse and repeat.” They moved into an apartment together when they got out of prison and post regular photos of “their love” or so they call it on Facebook.

Gretchen, a pretty mother of two young children moved to Florida with a CO, Ms. Fitzsimmons, who quit her job so they could be together. Sunshine and Frieda, both beautiful white girls in their early 20’s, served themselves up as road kill to two confirmed old prison dikes. I watched this digression closely. I concluded that they probably experienced their first orgasm with these predators and they naively thought it was a miracle from God; they must be gay! It was a prideful sport for these lesbos to “turn out” these youngsters, only to watch them come apart psychologically. When their

affairs ended, Frieda lost 30 pounds within sixty days, looked pale and drawn and could barely keep her prison pants pulled up. Sunshine followed A.J. around for months begging for an explanation while A.J. laughed and told others Sunshine was “nuts.” This is hardly “gay for the stay.” This is life-long irreparable identity confusion, the effects of which cannot possibly be measured. The scorched earth and baggage of being hurt so deeply under these circumstances were sure to carry into all their future relationships.

The amount of money that an inmate spends at commissary weekly in prison is watched closely by all other inmates. Having extras in prison sets you apart and these items can usually buy grace if you need something done. Before I came to prison I seldom ate ice cream. At NE, it became my weekly shopping obsession. I felt right with the universe when eating that *pint of ice cream*.

My NE legacy exists in three ways; three things there today that were not there before me. A vegetable garden for the homeless food bank, a dog daycare program and business classes live at NE because of my efforts.

As a compulsory member of the prison horticulture class, I took it upon myself to start a small program on simple gardening for all the inmates. This class evolved into a quarter acre piece of land dedicated to growing vegetables for the local food bank under my direction. I developed and managed this little garden business for two years. Seeds were collected as donations from local businesses that manifested into over 2,000 pounds of vegetables for the homeless. I was particularly proud of this project and named the garden “*Reaping what you Sow*” scribed on a homemade sign tied to the tree in the middle of the plot. We were featured in the local paper we were so successful!

Dogs and prisons seem universally compatible. It is viewed as a “win-win” by housing the overflow of dogs from local animal rescues while benefitting traumatized inmates with the unconditional affection of a pooch. Other prisons in the state were beginning to offer dog daycare services provided for the staff’s dogs. The prison guidance counselor, a serious dog lover with two dogs, mentioned to me that she would sponsor such a program at NE if an inmate would do the work. As the start-up gal extraordinaire, this was proverbial music to my ears. I produced a small business plan, created the coolest marketing material with the resources available and distributed flyers to the prison staff. Within one month we were totally booked and making money. All funds, after expenses, were donated to the local animal shelters.

Socrates said, “Be as you wish to seem.” Serendipitously, in early 2012, the-ODRC (Ohio Department of Rehabilitation and Correction) concocted a scheme for inmates to sponsor classes on subjects on which they were conversant. I had always believed that I was not as “gifted” as I was

driven. I believed that anyone with the right mind to fuel their passion would behave as I did. The classes I developed were known as the most bodacious among the other hundreds of classes. I kept my presentations puerile and maintained extensive months in advance waiting lists for all my classes. From May 2012 to February 2016, I was a harbinger at NE. I wrote the curriculum and textbooks for twelve classes responsible for issuing thousands of certificates to the inmates. These certificates were given to their judge to prove they had used their time productively in prison. I often found myself feeling sorry for young women who had no sense of how to utilize their feminine power through learning.

“No gum, no profanity and no eating,” I announced with vigor as the girls filed into the classroom of every new session. The girls were transfixed with my tales of making thousands of dollars in real estate. These amounts of money were only possible to them by selling large quantities of drugs. The very industry that got me into prison seemed the most poignant and popular to them. I could sense the hope as it was created in that cinder-block room. Thought manifested into matter, physicality, in those classes. I could feel when someone “got it.” There was a tingle sometimes, a freezing sensation I could feel on the crown of my head. If Victor Frankl’s premise is correct, I found meaning in prison in my classes. I used this setting to try out various philosophical theories I invented. I ranted regularly about Libertarian Party issues in my government class. I honed my skills in start-up business techniques in the Entrepreneurism class and let my hair down in Real Estate class. I pretended to be highbrow and cultured with my beloved Art Appreciation class.

My government class that I titled *Responsible Citizenry I and II* was a venting tool to screech aspersions on crooked prosecutors and bogus convictions. The girls were very willing to discuss their cases openly in the classroom. I became livid hearing endless stories of how small-town prosecutors threatened woman to plead guilty to very serious felonies; some real but most were not. I wanted to light my hair on fire remembering Anna and Julie and my own guilty plea scenario. Ohio counties receive grant funds based upon their conviction rate. The more convictions, the more the free money flows into the local municipalities. I noticed a pattern in certain rural jurisdictions operated by “bible-thumping” hillbilly judges of harsh prison sentences for low-level offenses to black women or white women with black children. These red-neck racists were twisted and stories like this were commonplace and pissed me off royally. This assembly was the most significant class I conducted. I learned valuable dirt and gossip from the inner-city Grover prisoners. Although I had always suspected it, several women confirmed openly about getting paid cash to vote in Comstock County. They described in detail how an unmarked school bus, packed with hundreds of people, picked them

up at 5:00 a.m. on election day and drove them to 20 different inner-city precincts in Grover. They were provided a different ID at each stop and instructed how to vote. At the end of the day, they were delivered back to the bus stop and given \$500 cash. This was huge money to these gals and they considered election day a “special party day” they gleefully anticipated for months in advance. This bus load of about 150 people represented over 3,000 votes. There were rumored to be over 1000 bus trips rolling on election day. This, over 1 million illegal votes, could dictate the outcome of an election. This was extremely valuable to a candidate and their political party.

Voter fraud is a very serious crime! Far more serious than any crime for which the woman was serving prison time. But, even with all these first-hand confessions, proof it was happening in Comstock County, there was nothing I could do because no one cared! Any lawsuit filed would be shuffled to the bottom of any court calendar or lost completely with any complainant portrayed in the news as a crazed lunatic. In fact, voter fraud was another illegal activity so brazenly orchestrated it was considered business as usual. Simply another banality of evil in Comstock County. *“This wasn’t cheap—who was paying for all of this and how it was being covered up”* I wondered.

In the coming months, I discovered that federal grant funds, like those that created the mortgage fraud task force, financed this robust voter fraud enterprise. We discussed the corruption trial of Comstock County Administrator, Joe Domato, during class. Many of the women knew him personally so our class began to communicate with him through letters. He was the central figure to the Comstock County corruption for over twenty years and after he was convicted, he was willing to “sing.” His detailed chronicles of the tainted political and judicial machine, complete with events, names and dates became very valuable to me in the coming years. The same grand illusion of separation worked with voter fraud. The marionettes were paid to elect the puppeteers who incarcerated them.

All curriculum and extra-curricular activities aside, there was never anything more important to me than my legal battle. I immersed myself in legal work, earned a Paralegal Certification and law degree in prison. I wrote my Habeas Corpus Writ and filed numerous actions that were superior to those prepared by any lawyer I had hired in the past. The fantasy of overturning my case that propelled and comforted me through five years of prison was exactly that; a fantasy. \$100,000 in legal fees for three lawyers reaped nine denied appeals, a denied Writ of Mandamus and a lost Writ of Habeas Corpus.

My pejorative comments about the Ohio legal system were well deserved. Harry Bunker’s pattern of dishonesty came full circle while I was in prison. Bunker lost his law license for stealing money from a few clients, filed personal fraudulent bankruptcy documents and became embroiled in a judge

bribery scheme. This was all over the local newspaper, yet his license was restored and Bunker still practices law in Grover today. Michael Taylor's arrogance and refusal to include the issues that I wanted to be inserted in my very first appeal caused the loss of my case from these omissions for five years. Due to the incompetence of my third lawyer, Greg Sanchez and his sloppy documents, I was denied a Writ of Mandamus and nine subsequent appeals and motions.

On December 28, 2015, five years to the day that I was cuffed and taken to the Ohio Reformatory for Women in Marysville, I became eligible for early release. I inserted my court papers that I had prepared two months earlier into the prison mailbox right on schedule and started saying my goodbyes simultaneous with Happy New Year. On March 10, 2016, I left prison for the county jail. On March 17, 2016, I was released on probation.

PART V

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Clearing Skies



"Freedom is what you do with what's been done to you."

Jean-Paul Sartre

CHAPTER 17

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March 17 – April 17



"The face is the mirror of the mind, and eyes without speaking confess the secrets of the heart."

St. Jerome

On the morning of March 18, 2016, the first day out of prison in five years, my jailhouse posse and I were cavorting, laughing, when a Grover city bus pulled up beside our car. I spotted Julie and Anna sitting together on the bus at the exact moment they spotted me spotting them. It was kismet. My glare froze on them as they fumbled worriedly trying to avoid eye contact with me. Sensing my glower, their eyes flashed to me in unison. I saluted them with a profound “middle finger” while everyone in the car laughed hysterically watching them shudder. The bus pulled away with the deafening sound of a diesel engine and I woke up. Not a coincidence that Julie and Anna were the main characters of my first vivid dream in over five years. My sense of them and their betrayal was as raw as the day I went to prison.

Ohio law provides for qualified prisoners to obtain an early prison release known as a Judicial Release after serving at least five years of any sentence from five to ten years. I was granted an early release because of my spotless prison record and because I had served the minimum required time, a little over five years of the nine sentenced. I was transported from prison to the Comstock County Jail on March 10, 2016. Inmates must be available to the courtroom in plenty of time for a court appearance. For seven days, I slept on the same concrete floor and ate from the same sloppy trays perched on the same steel toilet bowls as when I began this incubus. Precisely 12:33 p.m. on Saint Patrick Day, March 17, 2016, Judge Margaret Rand granted my motion for early release and I was processed out of the jail six hours later. I was met by Barb Pifher at the same place she left me 1, 912 days earlier—five years, two months and 27 days.

My release was subject to one-year probation which carried the caveat of living at my mom’s house. I was not allowed to leave the state, so going back to Los Angeles was out of the question and I didn’t even fantasize about it. I reported monthly to my assigned probation officer who, even though my “crimes” were not drug related, conducted a breathalyzer test for alcohol and a urine drop for a drug screening. Also, I was required to sit through various presentations such as job fairs for prisoners “re-entering” society. With a total of four hours in total travel time, this rigmarole tied up an entire day. Of course, it was better than prison and I am not complaining. I was way grateful to have such a sophisticated and decent probation officer, Ms. Kimmel. She was in control of my life and along with my judge, had the power to put me right back into the slammer without warning. Therefore, I had no Fourth Amendment right to probable cause. I could be rousted by the law at any time for no reason without a Fifth Amendment right to due process.

The probation officer profession does not usually lend itself to people as courteous and respectable as Ms. Kimmel. She was soft spoken with a very compassionate, gentle manner and regal presence. I

was impressed by her poise and intelligence but I most admired her serene authority. Amid the majesty, she is the type of gal you don't want to mess with. My meetings with her were brief and enjoyable. I like observing affability with power, a trait I had tried to develop in myself with my employees in bygone years.

My travel was restricted to the county where my mom lives, the same rural area where I grew up. I found myself ill-prepared for the elements of weirdness that moving home with your mother can beget when you are 64 years old. My dad died suddenly of a heart attack 35 years ago, so my mom has lived alone in a big house for many years. True to form, at 86 years old, she was not about to allow the five years of the pent-up humiliation that I had caused her to be unvented. If I became the least bit comfortable, her words would suddenly jolt me back to walking on eggshells. I seldom felt happy, in a "good mood," or relieved to be free.

Although I deeply resented my mom for being so nasty to me, especially in my vulnerable state the first few days, she was right. I should feel guilty, ashamed and awkward living with her. I had to reconcile it somehow. I hadn't lived with my mom since I was 17 and I knew I shouldn't have been there. I was a 64-year old ex-con, broke and floundering, in an environment where these components breed shame and disgrace. Ostracization thrives for those who are the least bit out of the ordinary. The first couple of months at my mom's house were a continuation of the previous five years of mornings that I woke up with the sensation of impending doom, like something ghastly was about to happen. I hate that! I am not sure if I had a sturdier constitution back then or if my intolerance of pretense and concern for what the neighbors were thinking got the best of me. It was a bad time, one of the worst periods of this entire episode. I used this uneasiness, however, to propel myself into motion.

It must be the entrepreneurial spirit with which I was born because by instinct I would not allow myself to become depressed to the point of not wanting to try to get my life in order. I never gave in to the mindset of feeling trapped although I was trapped. I knew intuitively that if I just kept going, regardless of the immediate circumstances and continuous ridicule, something soon would go my way. This intrinsic entrepreneurial sensation can't be turned off. It is an underlying lust for excitement and curiosity for no other reason than simply to see how things are going to turn out. Entrepreneurs are not somnambulant and live by Bob Dylan's lyrics in "Tangled Up in Blue," "You've got yesterday, today and tomorrow all in the same room and there's very little you can't imagine happening." I maintained my normal go getter, self-starter spirit though I adapted more easily to prison than living with my mom. Being released from prison to her house was not the peaceful environment I would have preferred and desperately needed, to put it mildly. I even contacted Judge Rand, who briskly refused

my request, to move to a homeless shelter in Grover to get back on my feet. So, I carried on. I rejected tilting at windmills or fighting imaginary enemies and didn't spend any time worrying my feelings once I accepted my situation.

I had no idea what emotions, what baggage, imagined or otherwise, would be dredged up after being locked away for five years. Whatever unseemliness surfaced, I knew it was on me to rise above it. It was my problem to solve. I was hyper-cognizant of practicing the creation of healthy, positive thoughts, no matter how my mind tried to default to the negative. Thoughts become behavior become habits become characteristics. In the rebuilding mode, I could not afford to pick up any self-inflicted bad habits, justified or not.

I had always been the classic early riser who greeted mornings with enthusiasm, a "let's check this out" mindset. Although I struggled to regain this persona some mornings, I worked toward it diligently. I began with an intense exercise regime. I walked three miles every morning, just like my prison constitutional, until I joined a 24-hour gym. I knew it was important for me to develop a routine so I was in bed every night by 8:00 p.m., on the elliptical by 4:00 a.m. and walking the track in between. I never went out socially, not that I had anywhere to go and, except for a couple glasses of wine, didn't drink booze and never again lit a cigarette. My physicality was quite good and my system pure of contaminants.

I was keyed into others' uneasiness around me in the early days. After all, I was judged a criminal, a thief who was sentenced to nine years in prison for stealing millions of dollars. How could or how should they trust me? Should they watch their wallets, not leave spare change or anything valuable lying around? I know most people were genuinely happy I was out of prison, of course, but there was also an unspoken resentment. People close to me worried about me for such a long time, they were exhausted from my consuming all the oxygen from the family. This repressed hostility didn't exhibit overtly but festered subtly and revealed itself through double entendre remarks that an insensitive person may not even notice. I noticed. I felt beholden for the allegiance of those who stood by me and contrite for the embarrassment I had caused them.

I had heard about other women whose families threw a huge bash, a welcoming celebration of freedom for them when they got out of prison.

I was not one of those women. I was and still am today, the only person in hundreds of immediate family members who ever spent time in prison. Mine was not a casual few days in the clink for a misdemeanor, it was a five-year stretch for an F1, a felony of the first degree—the same as Charles Manson—for the same type of racketeering charge as would befall a Mafia Don. My family would not

care about the details or the truth of what happened; they believed the newspaper as gospel. There would never be true forgiveness or acceptance from them. However, I had to stay focused on those who accepted me and jettison those who were skittish toward me. Like Reconstruction after the Civil War, it was going to take time to get my balance. I had no wild expectation of sudden Utopia in this resurrection from the tomb of prison into the daylight of the living. I was not expecting enchantment—just a moment's reprieve from “not horrible” would be good enough for now.

Just when I didn't think it was possible to feel worse about myself, I saw my reflection. Nothing could have prepared me for the shock of looking in a real mirror, not aluminum foil, for the first time in five years. *Man, whew, wow, boom, bam*—had I aged and not well. My face was wrinkled and weathered from years without decent moisturizers. On the upside, sleeping through the night without iron doors banging and keys jingling every twenty minutes was noticeably welcomed. In prison, I recall predicting that 4:00 p.m. would be forever etched in my mind as one of the times every day I was counted. Oddly, however, once I was released, 4:00 p.m. came and went every day and I never linked the time on the clock to the time in the abattoir.

When I arrived at my mom's house, I immediately dug my laptop, an official technological dinosaur, out of the basement. It fired right up with the email home page inbox of Bunker's emails from 2010. The computer crashed several times downloading the thousands of upgrades to Windows from the past half-decade. I set up a Yahoo email account and became instantly reconnected to the universe. Contrary to my urge, I didn't “Google” my name, although I wondered if those old press releases of my prosecution were still floating in cyber-land. “*Google Schmoogle,*” I thought.

Regurgitating that old “stuff” would serve no positive purpose. Okay, so I did sneak a quick peek. The newspaper articles popped up as fresh as the day they were published with the same thunderous effect on me. I was a convicted criminal in infinity. I did not revive those Grover Daily News archives again until I copied the articles for this book. Ultimately, I became desensitized to that scurrilous bullshit by reading it again and again while visualizing the new ones I would create that would shift the “crimes” to my accusers. It's cool now. There are two types of people in the world; those who make news and those who read the news that other people make. I was somehow consoled by the thought that I was a newsmaker and not a news reader.

My first day out of prison, Barb took off work and we set out on the journey to organize the basics of what I would need to get re-established: a phone, driver's license and bank account. Barb had always been there for me in the past and continued to be there for me, no matter what. Anyone would

be so lucky as to have someone in their life like Barb. She personified the word friend and I will be eternally grateful for her undying dedication and support for my cause.

We first met up with my old friend, Robin, who had cared for and buried Bertha while I was in prison. Robin was the manager of an electronics store and had a new smartphone set up and ready for me. I had an email account and a phone number within 15 hours of getting out of prison. Doesn't sound like much now, but it was a big deal then. These simple little items are titanic accomplishments after being out of circulation for five years.

We proceeded to the BMV, the Ohio Bureau of Motor Vehicles where I passed the written drivers exam in 10 minutes, took a photo and stood in line for an hour only to be advised that my prison ID, a standard issue given to all prisoners to get a State ID, was not acceptable. The curly haired, horn-rimmed young girl at the counter said, most condescendingly, "Your married name is still on file with us. A license can't be issued without your divorce papers so your real identity can be established."

I flew into a rage and with a lobby full of people adamantly proclaimed that I just got out of prison where my name had been processed through every fucking computer system on the planet—FBI, Interpol, CIA— and my name was and is ALT. After calling her supervisor, a backward hillbilly bumble-fuck, I stormed out the door. Without an ID, I couldn't get a bank account, the next item on the "to do list," so Barb drove back to my mom's house. I lay on the bed reliving the events of the day while nurturing a severe case of the blues. Why was I so damn upset? I wasn't that high strung or mercurial. Why did I go off the deep end at the BMV? Were my belligerence and quick temper the effect of prison?

The fact is, I felt tremendous pressure to restart a life that had been abruptly interrupted. I wanted to make up for those five lost years, to fill in those blanks and catch up to the rest of the world as quickly as possible. I theorized that progress in baby steps was okay and fell asleep for a solid twelve hours. The next morning, the Los Angeles County Clerk informed me that my divorce predated e-filings and e-archives but I could get documents the BMV needed in about 30 days. I was precipitously reintroduced to the old me, the pre-prison me, the me who would never accept such a defeat. Not in a warlike fashion but diplomatically, I was going to get this fixed ASAP. I called the prison and confirmed the ID I was issued was indeed adequate for exchange for a state issued ID. So, with the determination of gladiators, Barb and I hopped right back into the chariot and drove to the Grover BMV, far away from backward hick country and I was promptly issued a driver's license.

Alright, I was back; I had triumphed in the mission. This minuscule, insignificant episode was an uplifting grace for the post-prison new me. The ineptitude that plagued governmental offices, especially in rural Ohio, had multiplied in five years and had outpaced my own personal deterioration. I should have been thrilled but I was mawkish at that prospect. Reinvigorated, I strutted into the bank with my new driver's license to open a checking account, the application for which was summarily denied. ChexSystems, like a credit report, indicated that Chase Bank had closed some old account 4.5 years earlier for an overdraft I never paid. I traced this bounced check to Bunker when he stole my debit cards from my purse in 2010. He stripped the balance to zero which overdrew the account. This negative ChexSystems claim was scheduled to "fall off" in a few months, after five years. So, I left the bank with my tail between my legs remembering baby steps, baby steps. I fell asleep once again as a time killing tactic to a fresh attitude. I was getting better though, I didn't melt down in the bank over something so trivial.

These simple things, a driver's license, a bank account, a cell phone, an email address, were enormous undertakings for someone who had just spent half a decade locked behind bars. For someone who had been the "high water" mark for managing their prison environment, I was insecure, like a ship without a rudder, struggling to accomplish such simple things. I didn't expect feeling so out of control, not to mention the recurring image of my wrinkled face which made me overwhelmingly sad. Overall, the first month out of prison, regardless of my small successes, I found myself uncharacteristically beleaguered for the future. This period was not going to be the rat-a-tat-tat, checking off the to do list, that I had been envisioning for the past five years.

In the cosmic sense of the greater picture, springtime in Ohio was enthralling. I recognized the same bird chirping every morning outside the bedroom window without fail or tardiness. That bird, a bird I never saw—only heard, served as an inspiration to develop a zest for life. The problems I had or thought I had, were imaginary really. I had a roof, food and all necessities. I accepted there would be "headwinds" periodically as part of my new weather pattern, like everyone else. I had to look at the world through new goggles, grateful for the slightest bright spot aimed my way and keep any expectations low. What the hell was I thinking or what did I anticipate would happen? I reflected Frankl's "man's need for purpose" idiom and, eureka, it occurred to me. I needed a purpose; a purpose, an obsession that would automatically usurp my overreaction to life's setbacks. I would live, hide, in this purpose. I would make this cloistered existence in rural Ohio the perfect landscape for practicing SYDA Yoga Meditation, reading daily Kabbalah prayers and imploring the universe for a sign of the new direction my life would take. I asked for some sort of presaging which message to

cling to. Then, the universe answered a resoundingly “complete your mission” girl! And, to quote Madonna, I felt like “I just got home”...My hand wringing, pearls-clutching days were over and I buckled in for the ride.

If asked by another inmate what to expect when getting out of prison, tersely put, I would advise keeping expectations low to non-existent. Know that you are fragile in ways yet undetected, so be kind to yourself. Do not question the reasons for feeling down instead of exuberant because you are finally free! Roll with whatever emotions surface because they will pass quickly. Don't second guess yourself or dwell on negativity. Most importantly, however anxious you are to play catch up to the rest of the world, do not expect things to fall into place immediately. They never did before, right? Progress will not be meteoric but will come gently. Expect that making headway in reconstructing your life may not be a sprint but tiny, slow baby steps. Develop a daily routine of positive activity and even when you don't feel like it, do it!

CHAPTER 18

—
April 17 – August 1



"It's not that I'm so smart, it's just that I stay with problems longer."

Albert Einstein

“What was being in prison like? How did you handle it? What happened in there?” This inquiry was the recurring, predominant theme by the handful of people I called when I was released. If they didn’t come right out and ask, they were surely thinking it. With everything I had gone through—the devastating betrayals by my best friends, the guilty plea setup for subsequent extortion by my lawyer, the brazen constitutional violations by an adulterated prosecutor—nothing seemed as titillating to others as my prison tales. No one seemed incensed about my being sent to prison because I did not pay a bribe to the judge. No one cared about my subsequent string of legal battles with the shocking incorrect applications of the law. Nothing seemed to matter except what I did in prison. This alone confirms that I didn’t know a soul who had been to prison, everyone I knew was understandably fascinated because they had never been there and didn’t know anyone who had. How could I condense five years into a single answer? I didn’t want to talk about it. I much preferred to talk about my plans to sue the State of Ohio for malicious prosecution, but my screed fell on deaf ears and I even began to bore myself.

One phone call with my old buddy, Jackie Mitchell, prompted me to seriously consider writing a book about my decade’s experience. The impetus for me to agree to this idea was that she was anxious to help me do it! It would save a lot of time handing someone a book instead of going through the whole story over and over so, I jumped on board with the project.

While I was willing to change, embellish, embroil, omit and obscure certain names and events for my protection perhaps, I was not willing to fictionalize the entire experience. You bet I wanted revenge but I also wanted to expose the truth. I wanted everyone to see emails of bribery and extortion by officers of the court. I wanted the details of my experience and copies of the emails to be “put out there” in a public forum such as a book. Most people would not believe such a blatant shakedown could happen by a judiciary. I wouldn’t have believed it myself had I not lived through it, but, unfortunately, it is true. The computers, the cell phones and Domato’s handwritten chronicles are locked away in a bastion nowhere near where I reside.

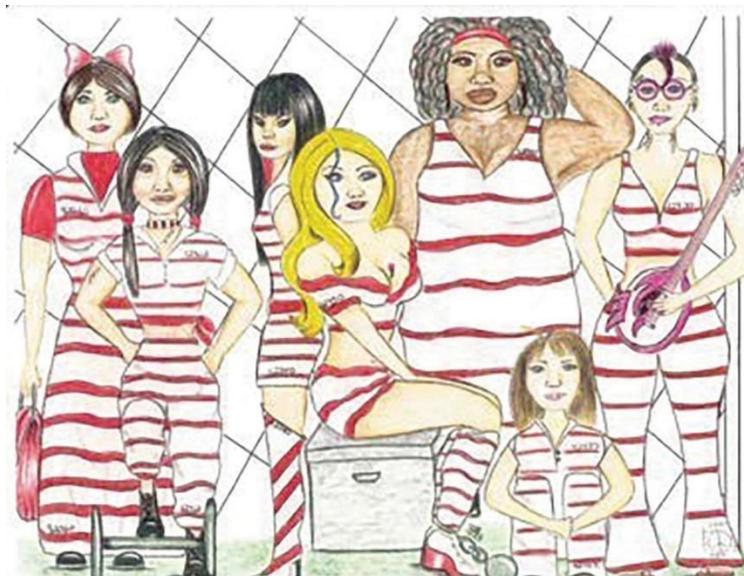
Jackie and I go way back. We flipped houses in the ‘80s. I bought the properties and Jackie, with superb taste and an uncanny knack for color schemes, decorated and staged them for resale. Though I hadn’t seen her for decades, Jackie had moved to the Pacific Northwest and spawned a whole new family, I knew she was solid. I knew she was not lazy. Jackie was a serious and capable worker. If we embarked on a project together, any project, it would manifest.

Initially, I wrestled with the concept of “who cares” and thought it a waste of my time to write a book when I should be focused on making money. There certainly was no money coming in the

short-term from writing a book! In hindsight though, the stars were aligning in my favor. Writing a book was a perfect captive project while living with my mom. If the truth of what really had happened to me could be recounted in a different, more entertaining format than the legal documents I had been filing for the past five years -which nobody would read anyway-I had to do it. Thus, my next mission introduced itself and took an official two-pronged convergent shape. If the legal system failed me again in my current case, the book would live in perpetuity. This book would serve as a record of the true events by those who ruined me put on blast! Thus, the birthing canal was prepped and for the next 18 months, while we put together the manuscript.

I had written “stuff” pretty much all my adult life in one form or another, business plans, venture capital pitch pieces, song lyrics, short stories and, of course, reams of legal treatises and criminal dissertations of all types. I had tons of notes from prison but had not effectively collated or condensed them into a cogent comprehensible publication.

I knew that reliving the experience I endured for this manifesto would be painstaking and I would have to scour and scrub my memory banks, again and again, to express myself properly. Nevertheless, I would do it. To cut down on the wear and tear of my psyche, I would use this exercise whimsically to lay the groundwork for the musical I wrote in prison called “Merrysville.” This political satire of seven polemicists’ “street cred” wisdom from the slammer is currently in pre-production and will truly be my epithet.



To do this right meant “in the weeds” re-living every nuance of the past eight years. Riffing through tons of old emails from Bunker, Carrie, Anna, Julie and Cheryl, I sensed payback time was coming for them. I wanted to out everyone who ran for cover and couldn’t distance themselves from

me far enough and fast enough when the investigation began. I used this sense of glee to forge through thousands of old documents. I was motivated to skewer all those who had lied or embellished to my peril and who had forsaken me. There was going to be power in these words because the truth is the power and right is might. It wasn't always pleasant but Jackie and I persevered through 20 Chapters.

My mom and I seemed to evolve into a mutually suitable living arrangement where I did all the housework in return for room and board. I scheduled every chore, no matter how small, right down to cleaning the bathrooms and dusting the furniture. I never missed a scheduled chore. A solid and meaningful routine was taking shape, Planet Fitness every morning at 4:00 a.m., household chores from 6-9 a.m. daily writing from 9-5, binge watching Hulu until Jeopardy and then bed at 8:00 p.m. The obvious reasons to be excited about writing a book notwithstanding, I knew that this book might never sell. I knew it might never be published, yet I developed such an affinity for writing. I felt that I may have karmically stumbled onto not only an enjoyable adventure but a new career. Even with no money coming in and future income prospects bleak from book sales, there was no greater project for a serial entrepreneur turned hostage than writing. I formed my LLC, AltTRUEism, established it as a publishing company, with myself as the only author. Jackie prepared me for authorhood. She developed my cool slogan "The Pen is the Sword," and launched the website and blog.

Just as important as my expression through the pages of this manuscript and producing the weekly newsletters for the blog was finalizing my unfinished business with Comstock County. This lawsuit I planned to file against the State when my probation ended was central to the mission and was taking shape in tandem with the book. I wanted to "light up" that now-defunct task force and expose its clandestine, illegal activities that Dawn Fulton wanted to expose before she died. The anticipation of settling this score was my life raft in prison and I would not abandon it now, not even for a book!

I immediately started gathering the "goods" that I couldn't gather from the confines and lack of resources in prison. I hired Muckrock in Boston, a service expert in procuring government documents under the Freedom of Information Act or FOIA (foi-ya'). Within a couple of months, they delivered copies of documents from the Department of Justice in Washington DC. The documents Comstock County included the prosecutor's federal grant applications stating the County had collected over \$15 million in restitution from mortgage fraud convictions. Comstock stated that they needed additional federal money to expand their operations. These astronomical figures that they reported were collected from the criminals, kept federal grant funds flowing into the County.

After receiving this information from the Feds, Muckrock requested the Annual Reports from the Comstock County Auditor directly. They specifically asked for the audit of the \$15 million collected

from the mortgage fraud convictions. Money collected by any county from criminal defendants whether it be restitution, forfeiture, or fines is public record and must be available for review to any citizen for any purpose within 30 days. Remembering that my case contained an order to pay “restitution” to banks that I had personally paid in full prior to our indictment, along with Bunker’s confirmation that the prosecutor had fabricated victims, I was curious how this request would be handled. I had always sensed this money issue is where the bodies were buried in Comstock County. Not surprising, there was no record of any money coming into the County coffers from the mortgage fraud cases. The County bounced the Muckrock request for an audit and the annual reports around to many different departments; from the prosecutor’s office to the county clerk to the county auditor to the probation department—no one had any records of this money.

Although the federal grant applications indicated that Comstock County collected over \$15 million dollars from 66 cases comprised of over 1,000 defendants, no money was receipted into the County for this purpose. Where did the \$15 million dollars go?

Julie, Anna and Cheryl were collectively ordered to pay \$185,000 yet there was no money receipted under our case number. Anna’s mom’s \$60,000 was never received per the county auditor. The prosecutor’s potential misappropriation of money would be grounds for all task force cases to be re-opened, the convictions reversed and defendants potentially vindicated. That could happen.

Tony Viola, the Grover real estate broker who was indicted the day after me in August 2009 was very active, like me, in fighting his case. Tony was indicted for the exact same mortgage fraud charges as I was, in both federal and state court. Tony’s big muckety-muck defense lawyer, Jay DeFabio, was, like Bunker, apparently no more than a bag man for the prosecutor.

Like me, Viola refused to pay the extortion. Unlike me, however, he did not cave to the pressure of a guilty plea. Tony went to federal trial. When DeFabio didn’t call the exonerating witness to testify, which he claimed was an oversight, Tony stormed into his office insisting upon an explanation. He demanded to know why he had intentionally flubbed the defense strategy by not calling his redeemer, Dawn Fulton to the witness stand. This traitor, DeFabio, with no balls to face him, had Tony removed from the reception area of his office by the police, charged with disorderly conduct and told the press that he was in fear for his life. The Grover Daily News published a front-page story the next morning describing Tony as dangerous and mentally unstable. Just as I had been disparaged in the newspaper by Bunker’s suicide story, Tony was publicly blasphemed by his lawyer.

Dawn Fulton was 24-years old and quixotic to the point of naive when she graduated Grover State University with honors in criminal justice. Her first job was with the Comstock County Mortgage

Fraud Task Force where she was responsible for the chain of custody of evidence. Although a rookie, Dawn learned very quickly that things were seriously amiss within the department. As part of her duties, the prosecutor ordered her to get involved in all sorts of schemes that she knew were illegal. For example, she was ordered to wear a wire and bait Viola into disclosing his defense strategy. She was given money from the county account to disguise a donation to Tony's legal defense fund so she could collect information about his defense at a public rally. This is patently illegal and she knew it. Ultimately, Dawn left the task force because her conscience wouldn't allow her to keep up the pretense. She could no longer participate in the charade of integrity portrayed by the prosecutor's office. She knew that the task force she was representing was dirty and their tactics unethical. It was no more than a sham and a "shakedown" operation. When she left the job she immediately contacted Tony, who was now preparing for his state case on the exact same charges as the federal case that she had missed. Tony refused legal counsel and represented himself from federal prison. Dawn was eager to testify at this trial and provide proof of the task force's corruption. She had confirmation of the prosecutor's tampering with evidence, extorting money to dismiss cases and fabricating victims to pocket the restitution.

Dawn, now an ex-employee, completed the formalities and filed required documents to become an official whistleblower. After the prosecutor was notified of Dawn's intention to testify against the prosecutor's office, she was visited by a couple of goons and warned to leave town until the trial was over. Dawn was terrified and stayed overnight with her parents frequently before the trial. She did, however, refuse to surrender to the threats. Dawn was found dead in her apartment the morning of her scheduled court appearance, April 25, 2012. The prosecutor announced Dawn's death in court before her body was even official discovered by her father. There was no investigation into her death and the coroner labeled the death certificate as "alcohol overdose." That was the end of it. Dawn was gone—dead.

I followed Tony's state case closely from prison. When I heard about Dawn's death, I hired a private investigator to meet with Dawn's parents. She had confided to them all the scandals and illegal activity happening inside the task force. They knew plenty! Her parents confirmed in sworn, notarized affidavits that Dawn had confided to them that my case and Tony's case were well known within the department as cases with fabricated evidence.

The task force members should have quit while they were ahead with Viola. They should have been satisfied with his federal conviction and taken the 12.5 years in the penitentiary as a victory. But these

bastards got “greedy” for prosecutorial belt notches and stepped on the wrong rattlesnake. People with a vendetta and nothing to lose are dangerous indeed.

It is reported that DeFabio was “under orders” to make sure that Tony would not win his federal trial. Further, it is believed that both DeFabio and my lawyer were both paid from the grant money under the category of “informant expenditure” for offering their clients to the prosecutor while allowing them anonymity. Can you imagine your lawyer being paid by the prosecutor to give you up?

Although having the best defense lawyer in Grover and \$150,000 in attorney fees, Tony was convicted on all counts of mortgage fraud and was sentenced to the near maximum prison time in his federal case. In state court, on the exact same charges, he represented himself and was acquitted of all charges. You don’t need to be Columbo or F. Lee Baily to understand what happened here.

Tony Viola owned a large thriving real estate business for many years in Grover without even a single client complaint. He had a great business reputation, no prior criminal record and was well liked by everyone in the community. As of this writing, he is still sitting in prison fighting his case. The dirty deeds of these fractals of deception required a finely choreographed effort of multiple parties, like trapeze artists in Cirque du Soleil, perfectly timed, knowing each other’s moves down to the nanosecond. Defense attorneys, investigators, prosecutors, judges and the media must all be in sync; in cahoots with each other with no spoken words.

Everyone must know when to act and what to say without prompting.

The clergyman, Michael Murdock, said, “Each relationship nurtures a strength or a weakness in us” and Tony’s relationship, even though I have never met him in person, nurtured strength in me to help him. Clearly, the Comstock County Prosecutor’s office had been using criminal indictments as a means of obtaining under-the-table payments for many years. This mob style method of delivering justice had become customary. From the beginning, the underhandedness of this prosecutor’s office was transparent, almost too obvious to be true!

“But, was that it?” Was there yet another fractal of deception overlaying this one?” I pondered. Most people indicted by this prosecutor over the years didn’t have enough money to create millionaires from simple payola. There had to be another angle. Even these small-time bandits wouldn’t go to all this trouble for a few bucks of graft.

It took another year from this point and a nearly decade total to realize the magnitude of corruption operating in the background of these small-time gangsters. The big picture became evident as I began to connect the dots and fractal upon fractal, the continuing patterns of larceny by trick by government

officials, fell into place. This scandalous pantheon came full circle. The greatest illusion of separation was playing out.

CHAPTER 19

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August 1 – December

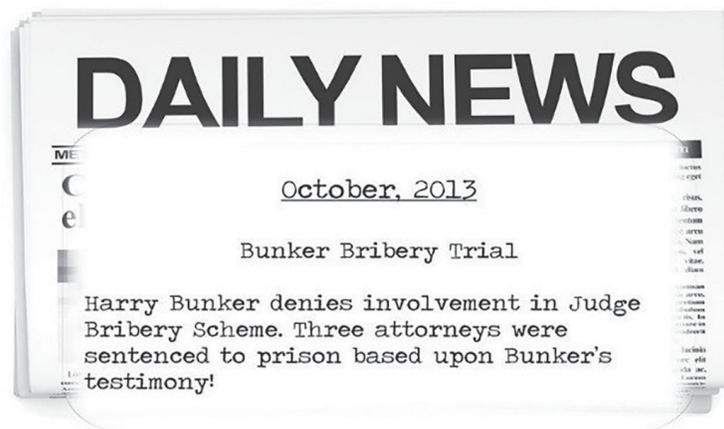


"Three things cannot be long hidden: the sun, the moon and the truth. There are only two mistakes one can make along the road to truth; not going all the way and not starting."

Buddha

“Hiding from a client,” Yvonne said on the phone about Harry Bunker whom I had just stared down on the sidewalk outside the courthouse on August 18, 2016. Yvonne Sellers, a waitress at Mitch’s Deli across the street from the courthouse and I became friends. I would kill time at Mitch’s every month between meeting my probation officer, Ms. Kimmel, and the mandatory monthly re-entry gathering. I shared with her the story of my case and, knowing all the local attorneys and judges, she was well familiar with Bunker’s reputation for screwing over his clients. When Bunker dodged into Mitch’s quickly right after I had walked out, Yvonne quizzed him and then she called me.

I can’t imagine how Bunker could still be practicing law with his extensive laundry list of contraventions! In the past five years, Bunker had been sued for stealing money from his clients and had his law license suspended, filed personal fraudulent bankruptcy documents, a federal crime and snatched out other lawyers to save his hide in a judicial bribery scheme that he was allegedly smack dab in the middle of orchestrating.



My numerous complaints I filed against Bunker with the Ohio State Bar were completely rebuffed. Bunker, an ex-chairman of the local Comstock County Bar Association was legally bound to confidentiality as my defense attorney yet he portrayed me openly as an arch criminal deserving of life in prison. His disparagement disclosed information about my case that violated the attorney/client privilege several times. Yet, my complaint against him was closed by the Supreme Court without comment. Yvonne confirmed that Bunker was a well-known corrupt attorney in Grover for many years yet Judge McGinty had heralded his accolades at my sentencing. He seemed untouchable by authorities duty-bound to sanction him. Bunker’s reputation as a dishonest lawyer was known among the inmates at NE also. Two famed boosters, professional shoplifters, confided that Bunker bought dope from them and routinely purchased and ordered his expensive wardrobe and jewelry from their fence. The “cover” that prevents his criminal prosecution is a mystery. He must have serious pay-dirt

on someone with influence. Bunker's karma will catch up to him one day, even if at the pearly gates with St. Peter looking on. After knowing him, I binge watch *How to Get Away with Murder*, *Damages* and *The Good Wife* from a much different vantage point.

The Great Recession kicked off in 2008 with the stock market implosion caused by millions of defaulting mortgages. The GSEs, the rating agencies and financial institution's fraudulent practices, well known to mortgage industry insiders, was not even a whisper back then. No one knew or suspected the depth of the fraud or how far up the chain it traveled.

Now, the entire world knows that the mortgage fraud started at the top, executive levels and ran downhill. Although no criminal charges were levied against the real perpetrators of the Great Recession, now, nearly a decade later, the chickens are flocking home to roost as I predicted. Admitting guilt by proffering huge settlements to their unscrupulous, complicit co-conspirator, the U.S. government is sickening to someone who spent five years in prison for seven mortgages that were not even in default. The citizenry, who ultimately paid the bill for the big bamboozle, accept that the Great Recession was driven by the multi-tiered system of smoke and mirrors from the top levels of government right through the board rooms of the entire financial industry. It was touted in the news, *"Everyone got played by someone and the taxpayers were left holding the bag."*



In May 2008, Carrie Schultz received a phone call, a simple inquiry about one of our investment properties. From this uncomplicated origin, a complex multifaceted web, fractals of repeating deception parlayed into a criminal investigation, a criminal indictment, extortion, bribery, five years in captivity and nearly a decade of the most scurrilous legal entanglements.

This phone message, I knew then like I know now, indicated that there was much more at stake here than seven mortgages in Ohio. When Bunker coerced my guilty plea by the threat of indicting my mom and my co-defendants were ordered huge restitution payments to banks that were paid off, I

knew “mortgage fraud” was a red herring. It was a distraction from something much greater and more sinister. This “something greater” was the last chicken I guided to the roosting post. While the financial institutions and Fannie Mae scrambled to ransom their criminal indictments in the recent years, the new quarterback of dirty deals, Joe Domato revealed the secret of the magic trick and exposed the illusion I suspected but couldn’t prove.

The federal funding that created the Comstock County Mortgage Fraud Task Force was a concealment of millions of dollars needed to orchestrate local voter fraud in the 2012 presidential election. While the masses were kept busy licking their wounds and venting their rage of the bank bailouts and mortgage fraud criminals, millions of federal grant dollars were diverted to nebulous accounts and evaporated with no paper trail under the auspices of fighting crime.

Things finally made sense. I had already known about voter fraud from the gals in my prison government class, but now I understood how it was financed. Money was skimmed off the grant funding and funneled to pay-off bus drivers, voters and the computer hackers who rigged the voting machines. To distract attention was the continuous headlines of how the local realtors were the big fish criminals of the economic crisis.

The greatest illusion is the illusion of separation. As there is no real separation of the magician assistant’s legs from her torso, there was no separation between the depositor and recipient of the federal money. The disbursement of money circled right back to the disburser.

Lost in fancy accounting maneuvers, the individual fractals of deception came into focus, the government, Fannie Mae, the bank, the broker, the borrower, the investigator, the prosecutor, the defense lawyer, the judge, me, the prison and back to the government. Placing the same pattern of theft by deception, from one small pattern, inside the next, inside the next, inside the next until it all converged into the big picture fractal of deception known as the Great Recession.

Discovering how this all worked so elegantly vulcanized my affinity for the law and disdain for those administering the law simultaneously. The same pattern of thievery and deceit was ubiquitous from beginning to end.

Astute financial reporters still rejoinder, “*Why did the Justice Department make so few attempts to prosecute those responsible for the Great Recession?*” This question is asked repeatedly of a government with no knowledge of how grant funding was a ruse to finance voter fraud, at least in Comstock County. Those responsible for the Great Recession, the culprits, were indeed the perpetrators with the money who financed their own political destiny.

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July 2016

"One of the enduring mysteries of the 2008 financial crisis has been why the Justice Department made so few attempts to prosecute the individuals responsible for it, given the abundance of tangible evidence of wrongdoing by Wall Street bankers, traders and executives in the years leading up to the great unwinding."

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CHAPTER 20

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January – September 2017



"If I am not for myself, who will be for me? If I am only for myself, who am I? If not now, when?"

Hillel

Dante Alighieri's trip through hell, *Dante's Inferno* titled *The Divine Comedy*, parallels my life the past decade. Much has happened to me over the past ten years and most of it bad, very bad...the worst I had lived through in 65 years. I am now old, an ex-con, broke and living with my mom; from the chicken coop to the penthouse to the abyss to right back where I started.

"So, what's the take away from all that's happened? How would I support myself financially and conduct myself professionally? Could I ever trust anyone again," I asked myself in the spirit of Leonard Cohen—"Is it a Holy or a Broken Hallelujah?"

I certainly have battle scars, but I know that I must guard against self-inflicted wounds. I have no time or inclination to feel sorry myself. I do not expect sympathy from any direction. Since prison, I have become a soon-to-be-published author and a soon-to-be-graduated Juris Doctorate. The pragmatic me thinks the past ten years was all a huge waste of time; nothing more than travails of misdirected energy with constant jarring reminders of human frailty. The spiritual me wants to think it may have been grace disguised as misery; a practical joke by the universal conscience. Either way, it will take some time for me to fully absorb, decipher and measure the effects this ordeal has had on my psyche. Any benefit, I can assure you, I will have earned mightily and will not squander. I am intent on making the most of my time left on the planet and I will not retreat because of my recently checkered past. I believe it was an essential element to my life's journey; that for which it could not be or *Sine Qua Non*.

From the beginning, Carrie's phone call in 2008 that prompted a pernicious criminal investigation, to this ending, I disconnected from my surroundings to survive the middle. I became absent from my life for about ten years. I observed myself as a participant in a dinner theater mystery called the *The Great Recession*. I was the main character of one of the numerous subplots of mortgage fraud convictions and it was my mission to crack the mystery and expose the real perpetrators. This type of detachment allowed me to be "of it" and not "in it." It is how I survived. I affirmed Viktor Frankl's theory that the need for humans to find meaning, a purpose in life is stronger than the human sex drive. It was sheer resilience that grew out of forging my mission described over and over in this book that saved me.

Cosmically, I believe that things happen in life that lead us where we are supposed to be; that fate is what we wanted in the first place. We will always get what we want in life, but it will come packaged in ways we do not immediately recognize.

Yet living inside the paradox of the human condition, petulance and kindness, genuine and fake, selfish and selfless, afforded me no great enlightenment. I don't feel magically evolved or mystically

transcended. I don't recall any seminal events of the recent years that changed my world view for the better and I have no epiphanies to recant. Maybe the celestial messages that impelled my growth remotely bombarded me so regularly they became unnoticeable. Hence, I have no special wisdom to offer. Living in the underbelly of humanity where deception is commonplace and those who master it are envied, I cannot lay bare my soul with existential profundity from any personal transformation. I am not sure experiencing such depths of betrayal is necessary to evolve in life, but for whatever reason, it seemed necessary for my evolution. It is now time to file these events away in my hard drive and stop reminiscing. My spinning head hurts from it.

I am not bitter, just healthily cynical and much better informed than I was a decade ago. Whatever I assumed of the paradigm of the justice system has been adjusted to reflect my intimate encounter with it. The law, I had always thought was black and white, right or wrong. Now, I know this is not true. The law is not black or white, cut and dried, it is not even gray. The legal system is sophistry—the false appearance of integrity that often invalidates credible arguments through purposeful deception.

It's my observation that you get the justice you can afford. If you have money, guilty or innocent, you will not likely be prosecuted or sentenced harshly. The financial institutions, for example, were proven guilty and admitted to the same crimes of mortgage fraud with which I was charged, yet they merely coughed up millions of dollars to the government and no one was prosecuted. The Great Recession reaped no significant criminal indictments except a few minions like me who got caught up in the moment. Money overrides crime. The Occupy Wall Street movement that demanded retribution of the bankers was no more than window dressing for a Leftist media and bemusement of hippie wannabes and throwbacks from the '60s. Demonstrations and media coverage faded with time and fall guys like me were the butt of Wall Street jokes.

The cesspool of Comstock County corruption was an unexpected fractal of deception, however. When the fractals cracked and tumbled from the top down, starting with the federal government throughout the entire financial industry to the local judicial system, they fell like rows of dominoes. Everywhere I turned there was deception and betrayal that I could not have expected. Nothing was as it seemed it should be.

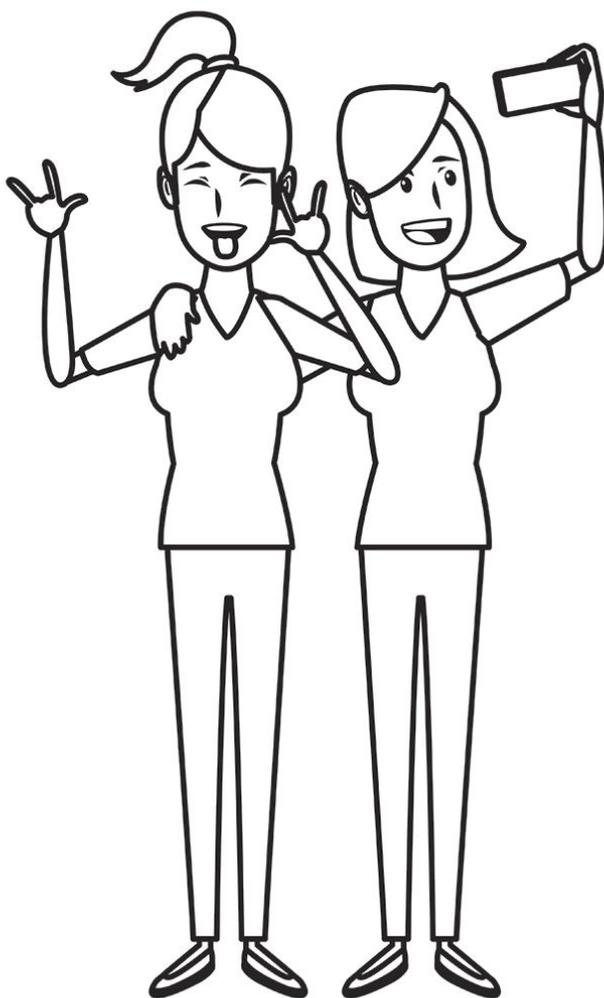
The minions became the game; "the kill" for the scandalmongers of a tainted justice system. We couldn't escape the inferno by following the rule of law in a lawless jurisdiction like Comstock County. When a criminal case is constructed around you in the media, you are unable to recover, and thanks to the Internet, your life becomes a scandal in perpetuity.

Even after all that has come to light about mortgage fraud by the guilty bankers and the complicit government agencies over the past 10 years, a sycophant who works for the Comstock County prosecutor's office published an article in the same old shameful rag in June of 2017—a whole 10 years later! The Internet is loaded with propaganda and represents the new memetic warfare waged by sadistic, fake news journalists wanting to be relevant. I was pictured, in my beautiful mohair sweater that I wore to my sentencing, in this article. My name will remain at the top of all the search engines for another decade as the person responsible for The Great Recession.

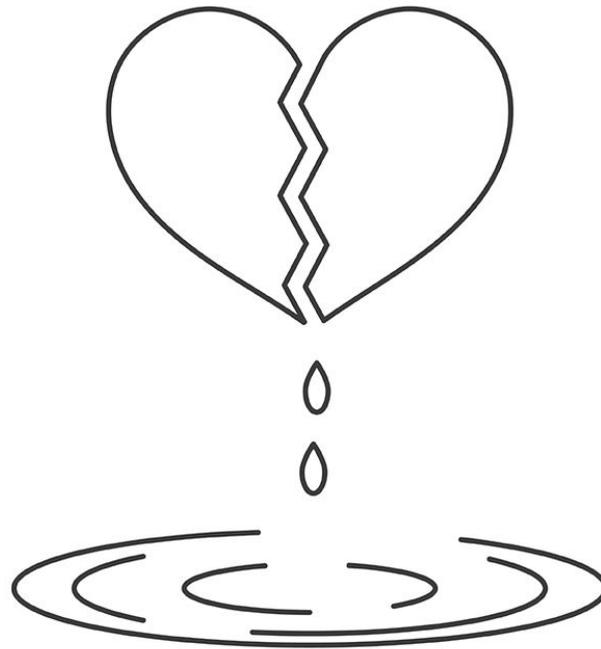


I have reconciled the shame of being in prison by understanding that how others viewed me post-prison, said more about them than it said about me. While many inmates I had met over five years bragged about their prison record, I'll never reach the point of prison vanity. I guess I just accepted it or forgot about it as time went along. While some may proudly gain a sense of paying their dues or earning respect by accumulating multiple prison numbers, it is still a major negative stigma in society, as it should be. Criminals should be punished and dangerous criminals should be imprisoned. But, let's do call prison what it is. Termed rehabilitation and correction, it is a culture of gossip, snitching and deceit. It has nothing to do with correcting anything or rehabilitating anyone. If you come to prison trusting in others, you will not feel that way when you leave.

The *Desiderata* tells us that “When you compare yourself to others you either become vain or bitter.” Having withstood the paralysis of the best and worst of human nature, I suffered a huge setback or leaped forward in my understanding of the concept of “friendship.”



I lost my best friend of 30 years, Anna. In the macrocosm of all the burnt bridges, emptied bank accounts and fancy real estate, now run down and vacant; losing a real friend may be most the regrettable ember of all these smoldering ashes.



I swore that Anna would have taken a grenade for me, as I would have for her. Anna was the only person I swore would never turn on me. But, the threat of losing your freedom and your family creates a schism that is otherwise inscrutable and unpredictable. The same reason I pled guilty to save my mom, Anna sold me out to keep her kids. I'll probably never see Anna again. However, since time has passed I default to our good memories instead of wanting to kick her ass! I accept this mellowing as something much more powerful than bullying guilty pleas from innocent, frightened women; the power of time.

Many people I trusted bailed so quickly and effortlessly that it astonished even a misanthrope like me. Yet other people I didn't see often or know well, like Barb, Tom, Dunja and my loving nephews, were there for me every step of the way without even questioning what I had done to go to prison. I learned that "when push comes to shove," there are only a few people in the world you can really count on—and that's OK.

As I reminisced about all the people I met, befriended and discarded over the years, I tended to pigeon-hole everyone into three different categories:

A) Unconditional Friendship – Those who stick by you no matter what and go out of their way to help you. I am truly blessed to have a precious few in this category.

B) Semi-Conditional Friendship – The worst kind of friend but the highest in population. These people are more difficult to spot because they are supportive up to the point that it does not

inconvenience or burden them. They see themselves as “living on the edge” so long as it is your edge. When you are riding high, they are your best friend, but when you fail, they disappear. They take risks vicariously through you. If things get complicated, they will not admit to knowing you. It is better to disavow these people when things are good to save yourself the disappointment when things get tough and they dump you—because they will!

C) *Conditional Friendship* – These people are disgustingly superficial and easy to spot. You know by their energy and behavior they have no substance or courage. Don’t spend any time with these people unless there is something in it for you because it is a waste of time and your personal evolution will be stymied.

The saying goes that *Friends are for a reason, a season or a lifetime*. Real friends, lifetime friends are rare indeed, but worth all the marbles! While I use my “friend categories” matrix to expedite classifying people, I will still trust the wrong people in the future perhaps in search of human connection. Hopefully, I’ll do things smarter.

Taking personal responsibility begs the question, how did all this happen? What was my role in all of this? What did I do? Had I not come to Ohio this would not have happened, and had I not bought property in Comstock County, this would not have happened. Had Ken not been standing by the phone when investigators called Carrie, this wouldn’t have happened. Had the realtor not leased the house to identity thieves, this wouldn’t have happened like this. Had I had a legitimate lawyer, this would not have happened. Had I paid the \$100,000 bribe to the judge, this probably would still have happened. There are many “what if ’s;” so many nuances that I have no time to indulge them. I am tired of counting them. My mea culpa, if ever warranted, will be delivered another time. I will not spend any time soul searching.

It is 5:47 a.m. December 15, 2016. It is exactly six years to the day that the same type of treacherous “lake effect” snow system that closed the Grover Airport resulted in the warrant for my arrest. Today, as destiny would have it, I am scheduled to report for my monthly probation meeting where I will be forced to walk past McGinty’s sentencing courtroom where this nightmare began in earnest. With a temperature of 6 degrees, blinding snow squalls and no snow tires, I set out on the 120-mile, white knuckle drive to Grover. I was terrified of being arrested for a tardy court appearance. I was traveling five miles per hour clutching the steering wheel when at 8:40 a.m., on Interstate 480, 29 miles from Grover, Ms. Kimmel called to announce that court was canceled due to weather. If the court had been canceled six years ago, would the last six years have been different for me? Maybe, maybe not.

December is the month of holiday celebrations and cheers for most people. For me, it is and will forevermore be, a month of painful anniversaries. My mind drifts to the story of Camelot: *Each evening, from December to December, before you drift to sleep upon your cot, think back on all the tales that you remember of Camelot.* December 20, 2016, is my six-year anniversary of incarceration, a commemoration of seven winters of hell. It is also the day I come close to ending this chapter for real and metaphorically. I am moving on. The seven winters I endured of underhanded legal maneuvers and shocking vignettes from inside the wire fences are detailed in my prison memoir, *Cell Memory*. I will cease reminiscing here.

“Susan Alt,” bellowed a pair of leopard skin stilettos beneath a robe-clad Judge Margaret Rand standing in the middle of her own personalized courtroom.

“Yes,” I swiftly rose to my feet at the lawyer’s table where I was seated. “You were scheduled for prison release on December 20, 2019. As of today, you have completed our Re-entry Program and your case is officially closed—three years, nine months and 25 days early. Congratulations.”

I took quick, sober notice at how Judge Rand casually tossed around dates like they had no meaning whatsoever. Without a moment’s hesitation, I retorted, “So, I am free to do anything and travel anywhere?” “Anything and anywhere you want, Susan. It’s over,” she added. This date was February 15, 2016. I had been incarcerated since December 20, 2010, on a nine-year bid, and was being released early for good behavior. I didn’t blurt out this question automatically because a jet was waiting outside to whisk me home to Los Angeles, although I sure wished that were the case. Instead, I asked to officially confirm the timing for filing my lawsuit against the State of Ohio. I was about to become the indicter of those who indicted me.

With all the dirty dealings within the justice system I had witnessed first-hand, I still believed in fairness and integrity in this world. I trusted that one day the blindfolded lady holding the scales would smile on me and I still yearn for my day in court. I won’t stop because I am exhausted, even though I am—because I am exasperated, though I am that also. I have “moved on” psychologically but I am not finished here and my hope springs eternal.

Apart from the multiple, agonizing legal defeats and continuing media disparagement, I hold a sacred belief that justice can work for me. I do believe the final line of the *Desiderata* which reads “*With all its sham, drudgery and broken dreams, it is still a beautiful world.*”

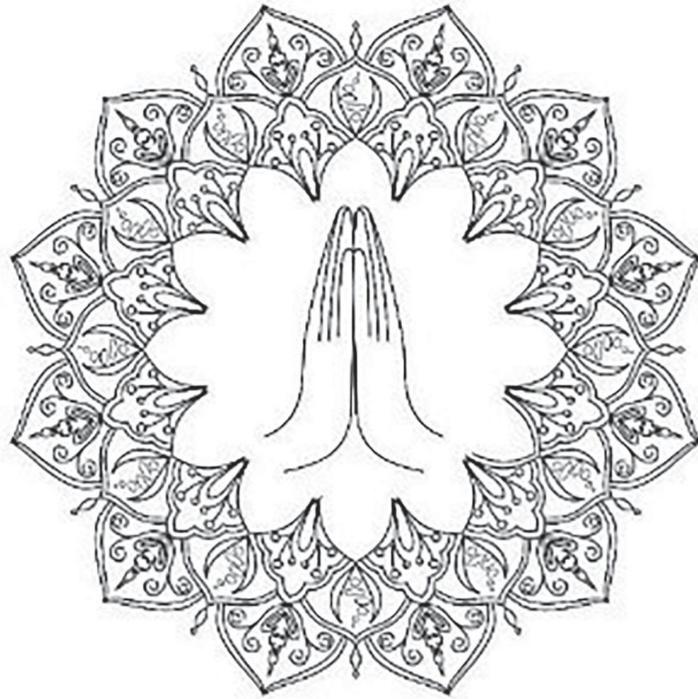
I owe it to the mission that became my best friend and fortress during the past decade’s labyrinth to complete the final assignment. I have passed the Rubicon, gone too far down the rabbit hole to turn

back now. It is time for my jihad. "*Shame be damned,*" I say to the Comstock County boys with a newly manicured finger, "it's throw down." My federal civil rights case is pending.

"It is better to travel well than to arrive."

Buddha

I leave you with a fractal of a different dimension:
“The divine in me honors the divine in you.”



Namaste



S. M. J. Alt

AFTERWORD

"We must try to make the end of the journey better than the beginning, so long as we are journeying; but when we come to the end, we must be happy and content . . . so with advancing years, they may remain young in blessings through the joyous recollection of things past."



Epicurus Athens, Greece 300 BC

I look up, above the desk in my mom's spare bedroom that I have commandeered as my writing studio. I read the words inside a faded, brass plated frame by Epicurus. Words that moved me to type them on ruled notebook paper with a manual typewriter in 1973 when I was a Philosophy student at Santa Monica College.

This old lady smiles in wonderment at the young, beautiful, vibrant girl who typed these words, saying, "What will you do with your life?" The same young girl searched puzzlingly into the old lady eyes and says, "Who are you? What happened to your life?"

Who was this truth seeker of the '70s isolating a single statement that would resonate so deeply within her manifestation forty-five years later? The old lady says back to the young girl,

"I am you, you are me and we are just getting started, again!"



To those who lightened my load when I could not carry it myself, I am eternally grateful. To Barb Pifher who, for five years, put up with my early morning phone calls. To Jim Golfos whose smiling and optimistic voice vibrated through weekly prison emails. To Carolyn Sanders who provided an

endless supply of tread, prison tennis shoes, that transported me thousands of miles. To Mark Kaeller who packed up my house in LA when I was unexpectedly whisked off to prison, and a special nod of appreciation to Tom Karl, Dunja and Dirk, true friends who were always there and never questioned or lost faith in me.

To Carol Lake, Chyvonne L. Kimbrough, Marc Seifer, Jackie Mitchell, and Roger Jeff Cunningham who collectively helped galvanize my evocative tale into this readable manifestation.



In Loving Memory of
Dawn Pasela

May she rest in peace, free from the chains of her avengers.