



GEORGE GASCÓN
District Attorney

REAL ESTATE AND INVESTMENT FRAUD UNIT
Special Operations Division

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San Francisco District Attorney's Office Real Estate and Investment Fraud Unit

Filing a Real Estate or Investment Fraud Complaint

Guidelines for Completing the Complaint Form

If you have been a victim of a mortgage fraud or related investment scheme, thank you for contacting our office. Before filling out the attached complaint form, please take the time to read these guidelines. They will help you to understand our unit's work, and we will be better able to understand and act on your complaint.

Who We Are and Our Mission

The San Francisco District Attorney's Office Real Estate and Investment Fraud Unit investigates and prosecutes fraud-related cases occurring in San Francisco.

Types of Cases We Prosecute

The types of cases that we consider for investigation are frauds that result from various real estate and investment transactions and schemes, including, for example, fraudulent "mortgage rescue" or "modification" schemes, submission of forged loan applications, fraudulent transfers of title of real property, recordation of fraudulent real estate documents, home equity sale contract fraud, mortgage foreclosure consultant fraud, and fraudulent investment schemes.

How We Handle Complaints

When we receive a consumer complaint, we review all the information and the supporting documentation that is included. If the complaint does not meet the criteria to open a case, we will do our best to refer you to an agency that may be able to appropriately handle the type of matter involved.

Many mortgage and investment fraud consumer disputes are not appropriate for prosecutors to act on, but are proper for private legal action. It is generally a good idea to consult with your own attorney to explore private legal remedies that might be available even if our office is not able to prosecute.

The Difference Between the District Attorney and Your Own Attorney

We are public prosecutors. We prosecute crimes against the community. So, we are not legally permitted to represent individuals in civil matters, take action in order to obtain money owed a consumer, help cancel any debt due on a contract that was signed, assist homeowners in preventing foreclosure on their homes, or obtain any other personal relief. There may be other government or non-profit agencies or private attorneys that can assist with those problems, but we are barred from doing so by the law.

If you believe you have been a victim of mortgage or investment fraud, or if you have suffered a loss involving your home or purchase of a home due to fraud, please complete this complaint form.

Instructions for Filing a Complaint

- A. Please write or type a *one to two page* summary of your complaint. Attach it to the Complaint Form below.
- B. Fill out the attached Complaint Form. Please include the following information:
1. Tell us **what** happened in chronological detail and be specific with dates, as much as possible.
 2. Tell us **who** you think is the person(s) or company that is responsible for the loss, conversion(s) or fraudulent act.
 3. Tell us **where** (address, city and state) the incident, conversions or act(s) took place. Please include property address(es) involved in the fraudulent transaction(s).
 4. Tell us **when** and **how** you first became aware that you may have been defrauded. If an individual(s) or company is named in your complaint please list exact dates of contact. If someone else made you aware of the potential crime, please include the person's name(s), address(es) and telephone number(s).
 5. Tell **how** you know the representations were false or how you know money was misused.
 6. Tell us what your actual financial loss is, if known. Do not include lost interest, unrealized profits, missed opportunities, or attorney's fees.
- C. Documentary evidence is especially important; therefore, please include photocopies of all documents and materials (*contracts, agreements, certificates, notes, deeds, correspondences, legible copies of involved checks, front and back, escrow and / or loan documents, etc.*) you wish us to review. **Please retain the originals for your records.**
- D. If you have any questions concerning this form, you may call the Special Operations Division at the San Francisco District Attorney's Office at (415) 551-9573 during regular business hours, Monday through Friday 8:30 a.m. to 5:00 p.m. Make clear when you call that you are calling regarding a mortgage or investment fraud matter.
- E. Upon completion of all sections of the complaint form, please mail the form, along with an attached narrative and copies of your supporting documentation, to:

**San Francisco District Attorney
Mortgage and Investment Fraud Unit
732 Brannan Street
San Francisco, CA 94103**

All complaints must have the attached complaint form completely filled out, signed and dated by the complaining party (not by their attorney) before a case can be opened.

**San Francisco District Attorney's Office
Mortgage and Investment Fraud Unit**

COMPLAINT FORM

Your Full Name: Karena Apple Feng (owner Feng RE, Inc.)	Residence Address: mailing: 1995-34th AVE SF, CA 94116	Phone Number: (650)350-9088
Occupation: Single Mother of four children kidnapped into CPS custody	Business Address: mailing: 1995-34th AVE SF, CA 94116	Business Phone: (650)350-9088
Email address: AfengRE@gmail.com		

I declare I have a complaint against:

Full Name of Suspect: 1. David J. Lonich 2. Georgina AKA Gina Ramirez Rodriguez 3. Paul Pelosi, Jr. 4. William AKA Bill Garlock	Suspect's Address: 1. 960 Doubles Dr., Suite 112 Santa Rosa, CA 95407 (incarcerated?) 2. 40-29th ST, SF, CA 94110 3. 333 Steiner St #4, SF, CA 4. uncertain	Suspect's Phone: 1. (707) 228-4446 (telephone) (707) 540-0264 (facsimile) 2. (650) 520-9859 (uncertain) 3. (415) 225-9936 4.(650)222-0000
Suspect Business Name: West Edge Halo, Inc. Feng 24th, LLC.	Suspect Business Address: 1) 40-29th ST, SF, CA 94110 2) 4663 Pardee AVE, Fremont, CA 94538	Suspect Business / Cell Phone: Georgina Rodriguez (650) 520-9859

Web address and / or email address of suspect / business:

1. djljonich@gmail.com 3. ppelosijr@yahoo.com
2. gina.elcamino@gmail.com 4. uncertain

The following documentation supports my allegation and is incorporated and made a part of this complaint:

- Advertising materials
- Contract or Agreement
- Cancelled checks(s) (Front & Back)
- Promissory Note, Deeds, and Deeds of Trust
- Cash Receipt(s)
- Escrow instructions, loan documents, amendments & closing statements
- Correspondences between you and the suspect(s) (Letters, E-mails, Faxes)
- Copies of all documents which relate to your complaint not listed above
- Copies of any civil complaints filed on behalf of you or others

*Please Note: If you would like additional documents, please let me know. My printer ink is all out and handled printing the pages evidenced submitted so far.

<p>Date(s) of Transaction(s):</p>	<p>Place where Transaction(s) Occurred (Address, City, State): Online and phone conversations. I was not aware of my property's title got transferred out by my attorney at time, Kevin R. Martin representing to me different information. The discovery was a few months ago in 2018 before the situations became clear after my own research. According to some forwarded documents by Kevin Martin, he signed my title out on March 16, 2017. The initial lawsuit against me for fraudulently signing my name without any notary for my property sale, using only a Purchase Sales Agreement in court dates August 12, 2016.</p>
<p>Approximate Value of real property, cash, or other properties taken:</p>	<p>ADDRESS of real property (ies) taken: Approximate year 2013, valuation at 16.7 million at low end by Keller William's broker, Aziz Khatri. Later valuated by Appraisal, Walk-Up & Associates for 1312 Utah tenant income only, with master tenant, Dipak Gandhi in place taking bulk of rent, and handing \$6000 monthly rent, de-valued at 4.6 million. Currently with \$34,000 plus monthly rental income without master tenant, an approximate valuation of over ten million; while the Fraudsters have already loaned out Six Million against the property as collateral for their personal use. Fraudsters removed genuine gold-inlaid and crystal decoratives from my first floor walls; and is occupying my unit 1316 Utah St, SF CA 94110 without paying me rent, while we have no place to go, but to pay thousands to rent elsewhere for shelter.</p>
<p>Have you hired a private attorney in this matter?</p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes. Please provide the name and phone number of your private attorney. Attach copies of any court documents. But my attorney, Kevin R. Martin refused to represent me further. Kevin Martin has a shockingly poor judgment, ill-advised attorney. He transferred my property's title away and stubbornly demanded I work with Fraudsters who currently milks over \$34,000 plus monthly rent from my property, leaving my family in financial destitution. He is inconsistent with his interpretations and blames any errors onto clients. Kevin Martin has no drive to get me results and ditches representation in the middle of settlement. Kevin Martin is only nice at the beginning or when he needs to negotiate, then he gets condescending and nonresponsive keeping the entire \$55,000 retainer.</p>	
<p>Have you filed a complaint about this matter with another police department, district attorney's office, or consumer protection agency?</p> <p><input type="checkbox"/> No My previous attorney, Kevin R. Martin has been against my contacting any departments. And, threatened it to be useless for standing up to Fraudsters.</p> <p><input checked="" type="checkbox"/> Yes. Provide the name, address and phone number of other agencies, and the person handling the case.</p> <p>1) California Attorney General mailing to: Public Inquiry Unit, Office of the Attorney General, PO Box 944255, Sacramento, CA 94244-2550 2) FBI 450 Golden Gate Avenue, 13th Floor, San Francisco, CA 94102-9523 3) San Francisco District Attorney Victims Services, willie.gray@sfgov.org</p>	
<p>Have you contacted the suspect(s) or business regarding your complaint and demanded your money back?</p> <p><input type="checkbox"/> No. If no, explain why you have not.</p> <p><input checked="" type="checkbox"/> Yes. Provide the name of person you contacted and the date(s) contact(s) made.</p> <p>Kevin R. Martin, David J. Lonich, SFdistrictattorney email, Georgina Rodriguez, August 13, 2018 through September 12, 2018, then suddenly West Edge Halo, Inc.'s attorney disappeared. When I looked up online for any other contact information, I've discovered Lonich been sentenced to prison for another fraud issue in a Sonoma bank case.</p>	
<p>Have you had a previous business or personal relationship with the suspect(s), firm or controlling person?</p> <p><input checked="" type="checkbox"/> No I've never met David J. Lonich or Georgina Rodriguez. Only my previous attorney Kevin R. Martin have associated and met with them many occasions, according to him.</p> <p><input checked="" type="checkbox"/> Yes. Describe the nature of the relationship, the duration and whom it was with. Paul Pelosi, Jr. vaguely admitted to stalking me since 1996. He tried to be a client of my dad's foot massage service in 2006; later threatened my life and my children's to Child Protective Service if we don't listen to him. Pelosi, Jr. is named as Real Estate Agent between this "transaction" AND named as the primary point of contact for my property in all 1660 Mission ST, PLANNING DIVISION communications. Pelosi, Jr. insists to me he does NOT KNOW Georgina Rodriguez, while I saw him talk on the phone with her. This issue is also publicized in the media: https://missionlocal.org/2018/05/paul-pelosi-and-a-single-room-occupancy-hotel-known-as-the-pit/ & https://missionlocal.org/2019/05/squalor-continues-at-the-pit-the-mission-district-residential-hotel-where-paul-pelosi-jr-s-involvement-baffled-san-francisco-officials/ On Feb.14,2019; Paul Pelosi, Jr. tried to hit me for exposing what he did to me & my family; then he left the country to avoid FBI.</p>	

List names, addresses and phone numbers of other individuals who may have further knowledge of this matter. Have you contacted them? When?

- 1) Naveen Singha, unknown address, (408)748-4128, Yes, I have contacted him to try to help me resolve this matter with Paul Pelosi, Jr. because they used to be close friends. However, Naveen told me they don't talk anymore because Paul took Naveen's money as well, and keeps threatening and blaming Naveen for things that doesn't work out right. Naveen said after his heart-attack, he doesn't care anymore and just wants to do what's right. The last time I've messaged Naveen was on October 14, 2018, however no response. We had phone conversation on October 8, 2018. Naveen is supportive of contacting the authorities.
- 2) Rick Cunniffe, Sr. Mortgage Loan Specialist whom helped process the payoff of Paul Pelosi, Jr's initial foreclosure scheme. 1(415)878-0282, 1(415)637-6188 cell, 1(415)878-0287, July 23, 2018, suggested authorities.
- 3) Leo Liang, Mortgage Broker whom helped process loans for potential buyers, 500 N. State College Blvd, STE 1100, Orange, CA 92868, 1(626)340-2288, 1(626)340-2277 fax, 1(626)340-2283 direct, suggested reporting to authorities.

If your complaint involves a real estate loan (mortgage), provide the name and address of the mortgage company, lender, broker, escrow / title company, along with account number(s) if you know them:

I have no contact with any relevant mortgage, broker or title company, however after research, there are some information with Georgina Rodriguez signed to obtain loan of over six million against my property title.

- 1) First American Title Company, 207 Goode Avenue, STE 410, Glendale, CA 91203, 1(818)242-5800, File # LGL-5587718, Officer: Karina Gomez
- 2) GreenLake Real Estate Fund, LLC, C/O Landmark Law Group, Inc., 2633 Lincoln Blvd., STE 613, Santa Monica, CA 90405, Loan No: 2601TwentyFourthCA, (Deed securing \$3,536,116.40)
- 3) American Trust Escrow, Orbis Lending Fund IV LP, Delaware, May 15, 2017, Instrument No: 2017-K450480-00 (Deed securing \$2,500,000.00 also from my title paid to the Fraudsters).
- 4) Stewart Title, 5740 Ralston St, #301, Ventura, CA 93003, 1(805)256-3247, Judith Hernandez

If your complaint involves an investment other than a real estate loan (mortgage), provide the name and address of the person(s) or company with whom you made an investment, along with account number(s) if you know them:

Originally, West Edge Halo, Inc. claims I've sold them my property and they've paid \$1,000 deposit to title company, unknown whether check's ever been cashed nor received by the title company, for the sale of my property APN# Lot:001; Block: 4264. (Superior Court of California, County of San Francisco, Case # CGC-16-553680) which, I never signed the Purchase Agreement; I have not received any payments for the agreement, and West Edge Halo, Inc.'s supporting documents were merely my transfer of property years ago for incorporation purposes, which I believe is where they've obtained my signature sample from.

After attorney, Kevin R. Martin took my case for representation, it turned into a "venture" deal; however both sales deal and venture deal equated to Zero payment from West Edge Halo, Inc., aka Feng 24th, LLC. whom created "Feng 24th, LLC" to misconstrue the SF City Recorder's Office thinking it's a zero exchange incorporate transfer requiring Zero Tax, thus frauding the SF City's right to taxes as well.

If this complaint is investigated, and criminal charges are filed against the suspect, you may be required to appear in court to testify truthfully to the allegations in this complaint. Will you do this if needed?

Yes

No. Give reason why you would not testify in court about this matter.

NOTE:

Section 148.5(a) of the California Penal Code states:

“Every person who reports to any peace officer listed in section 830.1 or 830.2, district attorney, or deputy district attorney that a felony or misdemeanor has been committed, knowing the report to be false, is guilty of a misdemeanor.”

I declare under penalty of perjury under the laws of the State of California that a felony or misdemeanor has been committed, and that the foregoing statements and photocopies of attached documents are true and correct.

Date: November 11, 2019



Sign Your Full Name Here

Karena Apple Feng

Print Your Full Name Here

December 23, 1975

Your Date of Birth

Please attach your one to two page summary to this complaint form. If additional room is needed to answer any of the above questions, feel free to attach additional sheets.