



Your IC3 Complaint

Submission ID:

2cda8bea1d984c9ebafebb483ca10f2d

Date Filed:

11/19/2025 11:27:18 PM EST

Were you the one affected in this incident?

Yes

Your Contact Information

Name:

Jeffrey Michael Schatz

Phone Number:

2404900053

Email Address:

jeff.schatz112@gmail.com

Complainant Information

Name:

Jeffrey Michael Schatz

Age:

50 - 59

Address:

18 Edmondson Ridge Road

City:

Catonsville

County:

MD

Country:

United States of America

State:

Maryland

Zip Code/Route:

21228

Phone Number:

2404900053

Email Address:

jeff.schatz112@gmail.com

Business Information

Is this on behalf of a business that was targeted by a Cyber incident?

No

Financial Transaction(s)

Did you send or lose money in the incident?

No

Information About The Subject(s)

Business Name:

WELLS FARGO BANK N.A.

Address:

420 Montgomery Street

City:

San Francisco,

Country:

United States of America

State:

California

Zip Code/Route:

94104

Phone Number:

8003576675

Email Address:

alerts@notify.wellsfargo.com

Website/Social Media Account:

wellsfargo.com

**Business Name:**

BWW LAW GROUP, LLC

Address:

6003 Executive Blvd UNIT 101

City:

ROCKVILLE

Country:

United States of America

State:

Maryland

Zip Code/Route:

20852

Phone Number:

3019616555

Email Address:

GeneralUpdates@bww-law.com

Website/Social Media Account:

bww-law.com

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Business Name:

REED SMITH, LLP

Address:

1301 K St NW # 1100E

City:

Washington, DC 20005

Country:

United States of America

State:

District of Columbia

Zip Code/Route:

20005

Phone Number:

2024149200

Email Address:

dherbst@reedsmith.com

Website/Social Media Account:

reedsmith.com

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Name:

Daniel Z. Herbst

Business Name:

REED SMITH LLP

Address:

1301 K St NW # 1100E

City:

Washington, DC

Country:

United States of America

State:

District of Columbia

Zip Code/Route:

20005

Phone Number:

2024149200

Email Address:

dherbst@reedsmith.com

Website/Social Media Account:

reedsmith.com

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Name:

Matthew Cohen

Business Name:

BWW LAW GROUP, LLC

Address:

6003 Executive Blvd

City:

Rockville

Country:

United States of America

State:

Maryland

Zip Code/Route:

20852

Phone Number:

3019616555

Email Address:

matt.cohen@bww-law.com

Website/Social Media Account:

bww-law.com

Description of Incident

Provide a description of the incident and how you (or those you are filling this out on behalf of) were victimized. Provide information not captured elsewhere in this complaint form:

SUBJECT: Active Wire Fraud Scheme Involving Forged FHA Mortgage Instruments & Perjury (Case C-03-CV-24-003218)

VICTIM: Jeffrey M. Schatz (Owner/Defendant) SUBJECTS: BWW Law Group, LLC (Substitute Trustees); Carrie M. Ward; Wells Fargo Bank, N.A.

INCIDENT DESCRIPTION: I am reporting an active scheme to defraud involving the submission of fabricated securities (Promissory Notes) via the Maryland Electronic Courts (MDEC) system to unlawfully foreclose on an FHA-insured property. The scheme involves Wire Fraud (18 U.S.C. § 1343) and the Uttering of Counterfeit Instruments.

1. THE DIGITAL FORGERY (WIRE FRAUD) On August 26, 2024, the Subjects electronically filed a "Promissory Note" in Baltimore County Circuit Court, certifying it as a "true and accurate copy" of a 2010 instrument.

Forensic Evidence: Metadata analysis confirms this PDF wasn't a flattened scan, but rather, a layered digital fabrication

Signature Splice: Forensic decomposition reveals the indorsement signature of "Joan M. Mills" is a "Form XObject"—a low-resolution image digitally spliced onto the high-resolution document. This is a

digital fabrication, not a scan of a wet-ink original.

2. PHYSICAL IMPOSSIBILITY & PERJURY The Subjects have committed perjury regarding the location of the original Note to conceal the forgery.

The Contradiction: On August 26, 2024, Subjects filed the Note in Maryland claiming possession. However, in sworn Interrogatories dated August 28, 2025, the Subjects admitted under oath that the physical Note was held by Deutsche Bank in Santa Ana, California .

The Fraud: It is physically impossible for the Subjects to have scanned the original Note in Maryland in 2024 if it was secured in a California vault in 2025.

3. THE "ZOMBIE NOTE" (RECYCLED EVIDENCE) On October 10, 2025, the Subjects filed a "new" copy of the Note (Exhibit D), claiming it was retrieved from the California vault .

Scanner Artifacts: Both the August 2024 filing and the October 2025 filing display identical vertical scanner drag lines and "dirt" artifacts in the exact same X/Y coordinates.

Conclusion: The Subjects never retrieved the Note. They simply recycled the previous digital fabrication, applied a larger redaction box to hide the "FHA Case No." header, and re-filed it via MDEC to

deceive the Court.

4. CONCEALMENT OF FEDERAL LIENS The Subjects filed a sworn Loss Mitigation Affidavit stating "No Partial Claim was offered." This is a material lie. Baltimore County Land Records (Book 22311, Page 145) prove a \$41,473.09 HUD Partial Claim exists. The Subjects are attempting to sell the property without disclosing this federal debt to potential buyers.

5. THIRD-PARTY CORROBORATION On November 19, 2025, the licensed auctioneer, Alex Cooper Auctioneers, reviewed this evidence and immediately resigned from the file, citing liability concerns regarding the fraudulent instruments.

ASSETS AT RISK: Residential Property (Value approx. \$350,000) and FHA Insurance Funds.

Other Information

If an email was used in this incident, please provide a copy of the entire email including full email headers.

TECHNICAL FORENSIC ARTIFACTS (PDF METADATA):

1. THE FORGED INSTRUMENT (FILE 1)

Filename: C-03-CV-24-003218 - Copy of Note - Debt Instrument.pdf

MDEC Envelope ID: 17770639

Submission Timestamp: August 26, 2024, at 3:20 PM EST

Creator Tool (Metadata): "Aspose" (Automated PDF manipulation software).

Creation Date (Metadata): 2024-08-26 (Matches filing date; proves file was not a 2010 scan).

Forensic Anomaly: The Indorsement Signature ("Joan M. Mills") is identified as a "Form XObject" image layer with a resolution inconsistent with the base document (Signature Splice) .

2. THE "ZOMBIE" RE-FILING (FILE 2)

Filename: Exhibit D (Filed Oct 10, 2025).

MDEC Envelope ID: 23353635.

Submission Timestamp: October 10, 2025, at 1:24 PM EST.

Static Defect Matching: Both File 1 (Aug 2024) and File 2 (Oct 2025) display identical scanner "drag line" artifacts on the right margin of Page 1, despite Subjects claiming File 2 was retrieved from a California vault in the interim. This proves File 2 is a recycled digital copy of File 1.

3. THE CHAIN OF CUSTODY CONTRADICTION

Interrogatory Response Date: August 28, 2025.

Admitted Physical Location: Deutsche Bank, 1761 East St Andrews Pl, Santa Ana, CA 92705 .

Technical Impossibility: The Subjects could not have generated the August 26, 2024 "True Copy" scan in Maryland (File 1) if the physical asset was secured in California on that date.

4. SUSPECT UPLOAD ORIGIN

System: Maryland Electronic Courts (MDEC) / Tyler Technologies

"Odyssey File & Serve".

Target IP: Request FBI subpoena MDEC server logs for Envelope ID 17770639 to identify the specific workstation/IP address used to upload the forged instrument.

Are there any other witnesses or persons affected by this incident?

HUD and FHA

If you have reported this incident to other law enforcement or government agencies, please provide the name, phone number, email, date reported, report number, etc.

AGENCY 1: REGULATORY (The Strongest One)

Agency Name: Maryland Department of Labor - Office of the Commissioner of Financial Regulation

Phone Number: 410-230-6100 (Standard Main Line) or Email: CSU.Complaints@maryland.gov

Date Reported: 11/19/2025

Report Number: "Formal Complaint Filed 11/19/2025 - Receipt Pending"

Notes: Filed formal complaint regarding Uttering False Documents and Unlicensed Activity (Foreclosure Fraud).

AGENCY 2: JUDICIAL (The Active Case)

Agency Name: Circuit Court for Baltimore County

Phone Number: 410-887-2601 (Clerk's Office)

Date Reported: 11/19/2025

Report Number: Case No. C-03-CV-24-003218

Notes: Filed Emergency Motion for Sanctions and Notice of Auctioneer Resignation regarding the submission of the forged Promissory Note.

Is this an update to a previously filed complaint?

No

Privacy & Signature:

The collection of information on this form is authorized by one or more of the following statutes: 18 U.S.C. § 1028 (false documents and identity theft); 1028A (aggravated identity theft); 18 U.S.C. § 1029

(credit card fraud); 18 U.S.C. § 1030 (computer fraud); 18 U.S.C. § 1343 (wire fraud); 18 U.S.C. 2318B (counterfeit and illicit labels); 18 U.S.C. § 2319 (violation of intellectual property rights); 28 U.S.C. § 533 (FBI authorized to investigate violations of federal law for which it has primary investigative jurisdiction); and 28 U.S.C. § 534 (FBI authorized to collect and maintain identification, criminal information, crime, and other records).

The collection of this information is relevant and necessary to document and investigate complaints of Internet-related crime. Submission of the information requested is voluntary; however, your failure to supply requested information may impede or preclude the investigation of your complaint by law enforcement agencies.

The information collected is maintained in one or more of the following Privacy Act Systems of Records: the FBI Central Records System, Justice/FBI-002, notice of which was published in the Federal Register at 63 Fed. Reg. 8671 (Feb. 20, 1998); the FBI Data Warehouse System, DOJ/FBI-022, notice of which was published in the Federal Register at 77 Fed. Reg. 40631 (July 10, 2012). Descriptions of these systems may also be found at www.justice.gov/opcl/doj-systems-records#FBI. The information collected may be disclosed in accordance with the routine uses referenced in those notices or as otherwise permitted by law. For example, in accordance with those routine uses, in certain circumstances, the FBI may disclose information from your complaint to appropriate criminal, civil, or regulatory law enforcement authorities (whether federal, state, local,

territorial, tribal, foreign, or international). Information also may be disclosed as a routine use to an organization or individual in both the public or private sector if deemed necessary to elicit information or cooperation from the recipient for use by the FBI in the performance of an authorized activity. "An example would be where the activities of an individual are disclosed to a member of the public in order to elicit his/her assistance in [FBI's] apprehension or detection efforts." 63 Fed. Reg. 8671, 8682 (February 20, 1998).

By typing my name below, I understand and agree that this form of electronic signature has the same legal force and effect as a manual signature. I affirm that the information I provided is true and accurate to the best of my knowledge. I understand that providing false information could make me subject to fine, imprisonment, or both. (Title 18, U.S.Code, Section 1001)

Digital Signature:

Jeffrey Michael Schatz