

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF TEXAS**

---

<b>DAVID MCCRAE AND BARBARA MCCRAE,</b>	}	
<b>PLAINTIFFS, qui tam</b>	}	
<b>CONSUMER FINANCIAL PROTECTION BUREAU</b>	}	
<b>vs.</b>	}	
<b>LENDER PHH MORTGAGE, LLC., and</b>	}	<b>CIVIL ACTION NO.</b>
<b>SUBSTITUTE TRUSTEE BARRETT BURKE DAFFIN</b>	}	<b>1:14-cv-00733-LY</b>
<b>FRAPPIER TURNER AND ENGEL, LLP,</b>	}	
<b>and VARIOUS ACTORS AND EMPLOYEES</b>	}	
<b>OF DEFENDANTS JOHN DOE 1-100</b>	}	

---

Motion for Inclusion of CFPB and 50 States Complaint v. The Banks

Judge -

I am appearing here in Texas litigating this action on behalf the Department of Justice because 1) this is where I've incurred recoverable damages by action of the Defendants; 2) this is where I have standing; 3) this is my home. As noted in my complaint, all of these like actions are properly brought by the Attorney General of the United States. That agency is buried with like actions, time is of the essence, and we are here.

The United States, the Department of Justice, the Consumer Financial Protection Bureau, and all 50 State Attorneys General, including Texas, have filed a complaint in District of Columbia District Court, (attached) alleging all of the practices I am alleging in our complaint here in Texas, vs. a large group of named banks ('The Banks'), not including PHH Mortgage. PHH Mortgage is subject to those same regulations. They have only been left out of the list of 'The

Banks,' for whatever reason. I am including that complaint here to best describe their practices under review in this action, with some of which I have personal experience, and others of which we expect to encounter during the discovery process of the additional ~59,999 plaintiffs in my class.

I would like to move that the actions of this described complaint be incorporated by reference into my own complaint before this court. Naturally, I will ask the jury for the same remedies. Meanwhile, as Rick Perry continues to govern Texas while under indictment for whatever, I expect these Defendants to continue running their own business, as best they think, while we proceed through this action.

Date: 22 August 2014

Signature: /s/ David McCrae

Case Number: 1:14-cv-00733

[PROPOSED] ORDER GRANTING

Motion for Discovery and Temporary Stay Order

DATE:

TIME:

COURTROOM:

JUDGE: Lee Yeakel

The Court has considered the Motion for Inclusion.

Finding that good cause exists, the Motion is GRANTED/DENIED.

MAKE IT SO.

DATED:

United States District/Magistrate Judge

**SERVICE**

I have served this Motion for Inclusion

To

McGlenchey Stafford, PLLC

Mr. Nathan Anderson

[nanderson@mcglenchey.com](mailto:nanderson@mcglenchey.com)

Mr. David Smith

[sdsmith@mcglenchey.com](mailto:sdsmith@mcglenchey.com)

BBDFTF, LLP

Ms. Donna Wilkinson

[wdecf@bdfgroup.com](mailto:wdecf@bdfgroup.com)

By e-mail

Sworn to on 20 August 2014 by /s/David McCrae

Pro se