



March 4, 2020

Bruce Rose
Chairman & CEO
Carrington Mortgage Services LLC
1600 South Douglas Road
Anaheim, CA 92806

c/o Advocates@Carringtonms.com

cc Warren E. Buffett, CEO Berkshire Hathaway Inc (c/o dabosanek@brka.com)
cc Brian T. Moynihan, CEO Bank of America. (brian.t.moynihan@bankofamerica.com)
cc The United States Securities & Exchange Commission, Office of the Whistle Blower
cc The Honorable William Barr, Attorney General of the United States of America
cc "BankUnited N.A", and through it's attorneys, the Janeway Law Firm. P.C. c/o mail@janewaylaw.com
cc Douglas County, Public Trustee. c/o cduffy@douglas.co.us
cc United States Senator Mike Crapo, Chairman Senate Banking Committee.c/o courtney_lehosit@crapo.senate.gov
cc United States Senator Lindsey Graham, Chairman Senate Judiciary Committee
cc United States Senator Corey Gardner
cc President Donald J. Trump. c/o President@whitehouse.gov
cc Whitehousepresscorps@gmail.com

RE: Retaliation Against A SEC Whistleblower: A civil violation of Law.
Fraud on the Douglas County Trustee and Court.
Retaliation Against a Witness to two Homicides, and other criminal acts.

Dear Mr. Rose,

As you very well know and as evidenced by several recent communications and Mortgage Statements including for March 1, 2020 the mortgage for the property and residence at 9754 Chantclair Circle is still held by Carrington Mortgage Services, not Bank United. The Demand for a Foreclosure Sale filed by BankUnited with the Douglas County Trustee on January 15, 2020 is a fraud on the Trustee, the Douglas County Court the Estate of Sharon Minnock, and me as devise of the residence.. My January 16, 2020 letter to you (attached) sent to you by email provided proof of my Douglas County Court

appointment as Personal Representative of the Estate, and as devise of the residence in Sharon's will. These documents eliminated a argument you made to the SEC that I was not a "authorized third party" and therefore couldn't assert a Retaliation Against the Whistle Blower through a mortgage foreclosure conspiracy. The authorized third party contact information would have been made available to Jane Way Law, legal counsel for Bank United if Bank United had purchased the mortgage from Carrington, which it did not. In fact, third party contact information, including legal counsel for Mark Nelson devise and the estate is Stephen Brainerd of Davis Graham and Stubbs, is a matter of Douglas County Court Records. Why didn't the Jane Way Law firm provide notice to the authorized third parties?

Carrington still holds the mortgage as evidenced by the attached multiple communications by Carrington to "Sharon Minnock".

Thus, all of the foreclosure filings by the Janeway Law Firm, legal counsel by Bank United must be refiled, or the entire foreclosure process will be deemed to be flawed and of no force and effect. Thus, the Notice Deadline must be vacated, and be continued to a latter date. In fact, the entire fraudulent foreclosure filing should be vacated by the Douglas County Trustee, C. Duffy.

The alleged foreclosure by BankUnited is also a transparent attempt by you to avert another SEC Complaint and Inquiry for Retaliation Against A Whistle Blower in violation of Commission Rule 21F-17-(a) such as the one received by you on October 7, 2019 as revealed in your November 20, 2019 letter to me.

As I have stated in prior letters, the alleged mortgage balance on the property at 9754 Chanteclair Circle, Highlands Ranch, Colorado 80126, is disputed.

I warned you in every letter, including the attached letter of January 16, 2020 that any actual attempt to foreclose would also assist the criminal conspiracy that took the lives of Sharon Elizabeth Minnock, and Otis L. Nelson Jr., both homicides. You were provided evidence of this criminal conspiracy involving Carl Hill, and others on a number of occasions. This evidence includes a document entitled, UPDATE: BANKRUPTCY FRAUD, THE CONTINUING FRAUD. DURALT PRODUCT THEFT. (Attached).

Warren Buffett was warned about Hill in a February 20, 2018 letter from me delivered by Fed Ex on February 21, 2018. The February 20, 2018 letter was also attached to a February 28, 2018 email exchange between Buffett and me c/o Debbie Bosanek, Buffetts Administrative Assistant. The February 20, 2018 letter is attached, and is also in the Introduction section of my website at www.duraltcomplaint.com.

My January 16, 2020 letter to you (attached), acknowledged your November 20, 2019 letter to me (attached) responding to my November 20 letter to you, Your November 20th letter to me confirmed that you received a "Complaint and Inquiry" from the SEC on October 7, 2019 related to my complaint to the SEC against you, Carrington, Moynihan, BOA, and Buffett, Berkshire for Retaliation Against a Whistle Blower in violation of

Commission Rule 21F-17(a). Buffett and Moynihan would have received the same "Complaint and Inquiry".

Also on October 7, 2019 I filed another SEC Form TCR complaint against the entire Board of Directors of Berkshire Hathaway Inc for failure to correct the \$36 billion to \$100 billion "omission of liabilities" asserted by Polar Holding against Berkshire Hathaway and Berkshire subsidiary the Lubrizol Corporation, in Berkshire's SEC filings and financial reports.

This omission of liability by Berkshire Hathaway Inc was discussed in a September 4, 2018 OPEN LETTER TO THE BERKSHIRE HATHAWAY INC AUDIT COMMITTEE, with a cc to the SEC, Office of the Whistle Blower. The attached "OPEN LETTER" and exhibits, including on the website at www.duraltcomplaint.com, were reviewed by lawyers for the Office of the Whistle Blower who then wrote a letter to me (attached) dated September 27, 2018 from Jane Norberg, Chief of the Office of the Whistle Blower in which she cited a complaint Submission number: 15368-092-365, Submission dated: September 5, 2018.

The letter said in part, "Dear Mr. Nelson: Thank you for the information that you submitted under the SEC's Whistle Blower Program. We greatly appreciate your bringing this matter to our attention. The success of the whistle blower program depends on individuals providing the Commission with specific, timely, and credible information."

"Members of the staff of the Division of Enforcement may contact you for additional assistance or information. (They did). In addition, we encourage you to submit any additional supporting information or materials that you believe will assist us in analyzing and fully understanding this matter." (I did, in multiple Form TCR Submissions.) Then Ms. Norberg asked me to submit a Form TCR to officially become a Whistle Blower and qualify for a award. (I did).

"Thank you again for taking the opportunity to submit your information to us. Efforts by persons such as yourself are critical to the success of this program. Please do not hesitate to contact the Office of the Whistle Blower if you have any questions or concerns. (I did have a concern, the Buffett/Berkshire, Moynihan/BOA and Rose/Carrington Retaliation Against The Whistle Blower, me, in Violation of Commission Rule 21F-17(a) my 4th Form TCR Submission filed in January 2019.

Also included in a SEC Form TCR filing in January, 2019 was my expanded filing against certain news media that have covered up Buffett/Berkshire's violations of federal securities law. This "Cover Up" included the above Form TCR Submission by the SEC Office of the Whistle Blower against Buffett/Berkshire dated September 5, 2018 for failure to report a well documented \$30 billion asserted claim by Polar Holding against the Lubrizol Corporation.

In a October 7, 2019 Form TCR filing I named all members of Buffett's Board of Directors for failure to correct Berkshire's omissions of then about \$35 billion in asserted claims against Berkshire subsidiary the Lubrizol Corporation, and about \$90 billion in contingent

liabilities under civil rico and anti-trust I included NBC CEO Stephen Burke for the cover up of these violations by what President Trump calls "Fake News" media. Significantly, Burke serves on Buffett's Board of Directors, a conflict of interest, given the fact that NBC is the largest news organization in the world.

My next Form TCR complaint will name certain of the Democratic House Leadership for shielding Buffett from justice in his federal securities violations, for failure to conduct a "INQUIRY" into the matter after receiving my evidence, and Form TCR Submissions by Federal Express.

After October 7, 2019 there were further acts of retaliation against me as devise of the residence, and against the Sharon Minnock Estate, including a alleged Notice of Election and Demand For Sale by Public Trustee filed on January 15, 2020 by lawyers for "BankUnited" a company that does not hold the mortgage for the property at 9754 Chanteclair Circle, Highlands Ranch, CO 80126. In fact "Sharon Minnock" had received the Mortgage Statement for January providing until January 16, 2020 to pay the disputed mortgage payment including alleged past due totaling \$20,178.20 to Carrington Mortgage Services, not to BankUnited, the day after the filing by BankUnited's attorneys of the "Demand" with the Douglas County Trustee for a foreclosure sale of the property at 9754 Chanteclair Circle, Highlands Ranch, Colorado 80126.

Thus, Carrington still held the mortgage, not BankUnited at the time of the filing by it's lawyers on January 15, 2020. This is not only "Fraud on the Trustee and the Douglas County Court", but fraud on the Sharon Minnock Estate and me as devise of the residence. It is also a further act of "Retaliation Against A Whistle Blower", Mark L. Nelson.

The January 16, 2020 response to my January 16, 2020 letter to you from the Carrington Customer Advocate Department saying you are in receipt of my "complaint" and, "We are currently researching the issue(s) addressed in your "inquiry" and we anticipate a response on or before March 2, 2020." Once again this is further proof that Carrington still holds the mortgage on the Residence/Property, and further proof of fraud on the Trustee/Court. Other communications from Carrington include a January 31, 2020 mailing to me with a January 31, 2020 dated document entitled POTENTIAL SUCCESSOR IN INTEREST ACKNOWLEDGMENT.

Then the February Mortgage Statement to Sharon Minnock arrived, allowing until 2/16/2020 to pay the alleged past due and February payment totaling \$22,842.59. Next, a letter from Carrington dated 2/08/2020 arrived saying, "We are sending this notice to you because the mortgage account is delinquent.

Next, the Carrington Mortgage Statement for March 1, 2020 arrived allowing until March 16, 2020 to pay the disputed, alleged payment due of \$26,085.03 to Carrington Mortgage Services, not BankUnited or a late fee will be charged. The statement also says Delinquency Notice. You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure.... Meanwhile, BankUnited is in the process of foreclosing on a mortgage BankUnited doesn't hold.

The mortgage, and disputed balance is still held by Carrington. Your share of the \$4.5 billion in liabilities incurred by Buffett/Berkshire since you joined Buffett's Retaliation Against A Whistle Blower conspiracy in January 2018 far exceeds the alleged mortgage balance of \$306,636.51, cited in the February statement. This debt is disputed.

In effect, you are defrauding the Douglas County Trustee/Court to advance your Retaliation Against a Whistle Blower conspiracy, along with your cohorts, Buffett and Moynihan, and to attempt to push off another SEC Enforcement Action .

I have dutifully reported all of this to the SEC, Office of the Whistle Blower in series of expanded complaints in January and February 2020, for violation of Rule 21F-17(a), and have asked for a legal action against all offending parties. In that regard, I will also file a Form TCR against BankUnited and it's legal counsel.

I have also requested a Criminal Referral by the SEC to the Attorney General of the United States of America, the Honorable William Barr for the criminal acts I have alerted you to, including two homicides, Sharon Elizabeth Minnock whose name the mortgage is in, and Otis L. Nelson Jr. In that regard, I am copying the Attorney General on this letter.

BankUnited N.A. knows it does not hold the mortgage they have filed to foreclose, and is liable for damages and other legal repercussions . However, if Bank United and it's legal counsel were not fully informed of these complex legal issues, including the criminal conspiracy, and the SEC Complaint and Inquiry, I am absolutely certain that they will sue you in federal, or state court for every penny you have. They will also have a excellent cause of action against your co-conspirators in the Retaliation Against a Whistle Blower (me) for the SEC, Warren E. Buffett/Berkshire Hathaway Inc, and Brian T. Moynihan/Bank of America.

Other illegal acts that BankUnited and it's legal counsel may not be aware of include the "mortgage" harrassment by Carrington of a Fed Ex employee that is directly related to my complaint for Retaliation Against a Whistleblower. The employee and the Federal Express Corporation have a excellent cause of action as well, and I am bringing this matter to the attention of Fed Ex CEO, Frederick Smith. I have also revealed this illegal activity to the SEC. Other illegal acts include mortgage or "personal guarantee" harrassment of Nelson family members and Polar business associates. You must immediately cease all of these illegal actions. I have requested a SEC enforcement action.

If BankUnited N.A. was fully informed of these complex legal issues and proceeded anyway, the legal repercussions will engulf that entity as well. Meanwhile, I am reaching out to United States Senate Committee Chairmen with oversight authority, to ask for a "INQUIRY" into these matters.

If this fraudulent "foreclosure" ruse isn't withdrawn by BankUnited legal counsel or vacated by the Douglas County Trustee, you Buffett, Moynihan and BankUnited will cross

over into criminal territory, as I have previously stated. Meanwhile, there have been implied threats of violence. Be warned, this is your last chance.

I am hereby filing an objection with the Douglas County Court citing improper notice, and “fraud on the Court”, and asking for the entire foreclosure filing to be vacated, or at the very least, a revised deadline for objections, and I am hereby presenting all of these objections, issues and related documents at the minimum. In the event that the Trustee doesn’t vacate the entire foreclosure filing, I am also requesting a subsequent hearing as stipulated in the Notice of Objection Deadline to thoroughly examine all of these matters.

I will also request a INQUIRY by the appropriate Senate Committees into this entire matter, and the ongoing violations of federal securities law, including omission of \$36 billion to \$100 billion of contingent liabilities by Buffett/Berkshire, and Retaliation Against The Whistle Blower by Carrington, Bank of America, Buffett/Berkshire Hathaway, and BankUnited.

I will also ask Attorney General William Barr to investigate the related Retaliation Against the Witness to numerous criminal acts including the homicides of Sharon Elizabeth Minnock and Polar Founder Otis Nelson Jr, for which Carl Hill is believed by me to be complicit.

Hill’s criminal acts also include, theft of Polar intellectual property, cyber crime “hacking” of my emails to federal agencies and the President of the United States, threats of violence against me and other parties including family members, (Criminal Rico) Bankruptcy fraud, Bribery and Extortion, and other criminal acts.

Hill’s ongoing lawless conduct is well paid for as a “agent provocateur” and “bagman”.

God help anyone who has condoned and/or aided this reckless criminal behavior.

Sincerely,

Mark L. Nelson
Representative of the Sharon Minnock Estate,
Devise of the Residence at 9754 Chanteclair Circle,
Majority Stockholder, Chairman, President & CEO, Polar Molecular Holding Corporation
www.duraltcomplaint.com
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