

Subject: Whistleblower Complaint – Suspected Mortgage Fraud & Equity Stripping

To Whom It May Concern,

I am submitting this complaint as a whistleblower regarding a pattern of mortgage fraud, equity stripping, and financial deception involving Rewa Kumar and her family. Based on my knowledge and gathered evidence, I believe they are engaging in fraudulent real estate activities, including taking out multiple loans on properties beyond their value, frequent property transfers, and potential foreclosure fraud.

Details of the Fraudulent Activity

Multiple Loans on Single Properties

The individuals in question have taken out 10-15 different mortgages or deeds on multiple properties.

These loans appear to exceed the property's actual value, suggesting a scheme to extract equity through fraudulent refinancing.

These transactions raise serious red flags of mortgage fraud and loan misrepresentation.
Suspicious Property Transfers & Ownership Manipulation

Property records indicate frequent deed transfers between family members and associates. This pattern suggests an attempt to hide ownership, fabricate equity, or avoid legal consequences.

Equity Stripping & Possible Straw Buyer Fraud

The individuals have a pattern of taking out large loans, defaulting, and abandoning the properties.

This suggests a potential scheme where they extract funds and shift responsibility to fake or unknowing buyers.

Predatory Practices Using Astrology & Deception

The individuals also use astrology and spiritual deception to gain the trust of victims before engaging in financial fraud.

This has led to multiple victims losing substantial amounts of money after being manipulated into financial transactions.

Known Properties & Transactions

45299 ONANDAGA DR, FREMONT CA 94539
36000 FREMONT BLVD #65, FREMONT CA 94536

1163 CENTRAL PKWY, TRACY CA 95391
1115 CENTRAL PKWY, TRACY CA 95391
1301 STRIPER CMN, FREMONT CA 94536
2175 DECOTO RD #127 UNION CITY CA 94587
3068 ASCOT DR SAN RAMON CA 94583
11607 HARRINGTON ST, BAKERSFIELD CA 93311

I urge your office to investigate this ongoing pattern of fraudulent activity. If necessary, I can provide additional details or direct you to relevant public records showing repeated suspicious transactions.

This type of fraud not only impacts financial institutions but also destroys the lives of victims who unknowingly become entangled in their schemes.

Thank you for your time and consideration. I hope this matter will be taken seriously to prevent further harm.

Sincerely,
KAMAL RANDHAWA
2/3/2025