

BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

Gregory P. LaPorta
7260 Early Pioneer Ave
Las Vegas, NV 89129

Nevada Attorney General
Attn: Catherine Cortez Masto
Grant Sawyer Building
555 E. Washington Ave, Suite 3900
Las Vegas, NV 89101

RE: Bank of America Corporation, Bank of America National Corporation &
BAC Home Loans Servicing, LP
Nevada Deceptive Trade Practices Act Violations
NRS 205.372 Mortgage lending fraud
NRS 598.746 Receiving money before complete performance
NRS 598.782 Criminal Penalty
NRS 104.3501 Presentment (Dishonor)
NRS 598.110 Endless chains

Certified Mail # 7196 9009 2720 0905 8073

Date: March 6, 2011

Dear Catherine:

As I remain current on my mortgage(s), paying on debt that is not backed by any collateral, I decided to do further research and pull letters I received by Bank of America over the past several months.

It is a matter of fact that we now know Countrywide Bank FSB failed to record mortgage assignments (for the "collateral" of my 1st and 2nd mortgage(s)) to Bank of America with the Clark County, Nevada Recorder's Office in July 2008. These recordings would have had to be done by Countrywide Bank FSB employees at that time.

There are 3 letters that are particularly discerning (they are attached to this letter):

- Bank of America sent me a letter on August 20, 2010 stating that Bank of America was the owner of my 2nd mortgage. If Bank of America was the owner of the 2nd mortgage, then why was no mortgage assignment (for the "collateral") also recorded with the Clark County, Nevada Recorder's Office? Shouldn't I have had to sign new loan documents with Bank of America to prove Bank of America had ownership of the loan, otherwise 3rd party signature?
- Bank of America sent me a letter on October 30, 2010 stating that First National Bank was now the owner of my 2nd mortgage. If First National Bank was the owner of the 2nd mortgage, then why was no mortgage assignment (for the "collateral") recorded by Bank of America to First National Bank with the Clark County, Nevada Recorder's Office? Shouldn't I have had to sign new loan documents with First National Bank to validate an assignment of title to my property?
- Bank of America sent me a letter on February 25, 2011 stating that NHD was now the owner of my 2nd mortgage. If NHD is currently the owner of the 2nd mortgage, then why isn't there a

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recording of a mortgage assignment (for the "collateral") made by First National Bank to NHD with the Clark County, Nevada Recorder's Office? Shouldn't I have had to sign new loan documents with NHD to validate an assignment of title to my property?

Bank of America may have a couple of **shell companies** they are using to funnel 2nd mortgages into so they can escape paying taxes on. Catherine, maybe the Internal Revenue Service should conduct audits of these transactions by Bank of America. Something is very fishy here.

In my opinion, all of this effectively shows a broken chain of title to my property thus making it essentially impossible to try and refinance or sell down the road. So, I guess by exposing all of this, Bank of America will now use one of their "robo-signers" to commit perjury in a court of law (upon trying to obtain a quiet title to my property) as well as fraudulently back-dating recordings with the Clark County, Nevada Recorder's Office now. **Bank of America employees, attempting to cover up mistakes with lies is the worst.**

Catherine, how long are we going to allow this **criminal activity** to go on by Bank of America in the State of Nevada? Are we going to allow Bank of America to "*buy-off*" more state legislators through the use of lobbyists so they can get the statutes changed in their favor? Bank of America is not playing by the existing State rules and our local governments are losing recording revenues by their criminal actions. Why doesn't the State of Nevada just cancel Bank of America's operating charter for mortgage lending? Also, these predator lenders hope the statute of limitations run out for good working law-abiding citizens.

At this time, I am requesting you begin issuing additional criminal complaints to several Bank of America employees (their names and bank titles you will find are under a separate cover) in correlation to the Nevada Deceptive Trade Practices Act, particularly NRS 205.372 Mortgage Lending fraud. Once these employees are picked up and brought to the Las Vegas Metropolitan Police Department here in Las Vegas, please contact me because I have some questions of my own. These Bank of America employees, in my opinion, should be prosecuted under NRS 205.372 section; "*(e) Files or causes to be filed with a county recorder any document that the person knows to include a misstatement, misrepresentation or omission concerning a material fact, commits the offense of mortgage lending fraud which is a category C felony and, upon conviction, shall be punished by imprisonment in the state prison for a minimum term of not less than 1 year and a maximum term of not more than 10 years, or by a fine of not more than \$10,000, or by both fine and imprisonment.*".

I didn't CC the United States Department of Justice on this letter due to the fact that they just handed the former Countrywide CEO, Angelo Mozillo a "*keep out of jail*" card for his criminal behavior through civil penalties. The United States Department of Justice stated to the media that they did not have the resources to pursue criminal charges against Mr. Mozillo. He walked free. This has the appearance that there are two United States Constitutions and two Nevada Constitutions, like two sets of books for criminal businesses. They play by their rules and cover-up while we play by our rules and go to jail.

Please feel free to contact me at work between 8 AM to 5 PM, Monday through Friday or at home (after 6 PM) to discuss this matter pertaining to my issues **revolving around the Nevada Deceptive Trade Practices Act as well as the Federal Racketeering Influence and Corrupt Organizations Act (RICO).**

BANK OF AMERICA MORTGAGE FRAUD

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My contact information is as follows:

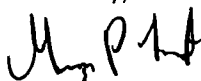
Work:

Office of the District Attorney
Criminal Division – DAIT
Clark County, Nevada
Direct: (702) 671-0964

Home:

(702) 556-3635

Sincerely,



Gregory P. LaPorta
Homeowner

CC:

Bank of America Corporate Center
Office of the President & CEO
Attn: Brian T. Moynihan, CEO
100 North Tryon Street
Charlotte, NC 28255

Bank of America Corporate Center
Office of the President & CEO
Attn: Barron D. Delaney, Customer Advocate
100 North Tryon Street
Charlotte, NC 28255

Bank of America Home Loans
Attn: Bhagiya Goonetilleke
Mailstop CA7-701-01-45
275 Valencia Ave
Brea, CA 92823

Bank of America Home Loans
Attn: Steve Pacheco, Litigation Specialist
1757 Tapo Canyon Road
Mailstop CA6-913-02-29
Simi Valley, CA 93063

Comptroller of the Currency
Administrator of National Banks
Case # 1263610 & 1278836 & 01463995
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

The White House
Attn: President Barack Obama
1600 Pennsylvania Avenue NW
Washington, DC 20500

U.S. Secret Service
Office of Government and Public Affairs
245 Murray Drive - Building 410,
Washington, DC 20223

Las Vegas Metropolitan Police Department
Financial / Property Crimes Section
3141 Sunrise Avenue
Las Vegas, NV 89101

Callister & Associates
Matthew Q. Callister, Esq.
Brooke Bohlke, Esq.
823 Las Vegas Blvd. South, 5th Floor
Las Vegas, NV 89101

Showing 1 - 7 of 7
(0.172 seconds)**Search Results**Searched for the name '**LaPorta, Gregory P**' in **ALL DOCUMENT TYPES**
type documents from '**1/1/1988**' to '**3/6/2011**'**You must login to purchase documents.** [Click Here to Login.](#)

1

[row]	PartyType	First Party Name ▲	First Cross Party Name	Instrument #	Document Type	Modifier	RecordDate	Parcel #	Remarks	Total Value
1	To	LAPORTA, GREGORY P	HSBC BANK USA NATIONAL ASSOCIATION	200803030004105	DEED		3/3/2008	138-03-315-004		\$153,000.00
2	To	LAPORTA, GREGORY P	LAPORTA, BUNNADA	200803030004106	DEED		3/3/2008	138-03-315-004		\$0.00
3	From	LAPORTA, GREGORY P	FIRST HORIZON HOME LOANS	200803030004107	DEED OF TRUST		3/3/2008	138-03-315-004		\$0.00
4	From	LAPORTA, GREGORY P	FIRST HORIZON HOME LOANS	200803030004108	DEED OF TRUST		3/3/2008	138-03-315-004		\$0.00
5	From	LAPORTA, GREGORY P	COUNTRYWIDE BANK FSB	200807290002836	ASSIGNMENT		7/29/2008	138-03-315-004	ASSIGNMENT OF DEED OF TRUST	\$0.00
6	From	LAPORTA, GREGORY P	COUNTRYWIDE BANK FSB	200807290002837	ASSIGNMENT		7/29/2008	138-03-315-004	ASSIGNMENT OF DEED OF TRUST	\$0.00
7	From	LAPORTA, GREGORY P		200811170002566	HOMESTEAD		11/17/2008	138-03-315-004		\$0.00

1

Bank of America 
Home Loans

Customer Service Department, CA6-919-01-41
450 American Street
Simi Valley, CA 93065-6298

August 20, 2010

Gregory P Laporta
7260 Early Pioneer Ave
Las Vegas, NV 89129

Re: Bank of America Home Loan account ending: 9401 & 8651
Property Address: 7260 Early Pioneer Ave, Las Vegas, NV 89129

Dear Gregory P Laporta:

Thank you for contacting our office with your correspondence dated June 29, 2010. The concerns referenced in your correspondence were forwarded to my attention for review and response.

In your letter, you expressed dissatisfaction with various aspects of the origination of the above-referenced loan. You requested Bank of America to provide you with numerous copies of documents relating to the origination of the subject loan and a loan history including fees assessed to the subject loan

Although your "QWR" is overly broad, unduly burdensome and not in conformity with 12 U.S.C. §2605, we did review our file documents in an attempt to obtain information responsive to those of your inquiries which were consistent with 12 U.S.C. §2605. The results of this review of your loan files are set forth below and in the documents attached hereto. Below, I have provided a summary of the subject loan. Please note that all other requests are declined as they seek documentation that goes beyond that which is available through a Qualified Written Request made under 12 U.S.C. §2605(B).

Please note that loan ending 8651 is a subordinate lien mortgage, which does not fall under the provisions of a QWR in accordance with the Real Estate Settlement Procedures Act ("RESPA"). As a courtesy, copies of the available documents relating to the origination of loan ending 8651 along with a *Loan Transaction History Statement* were mailed to you on July 28, 2010.

The owner and servicer of loan ending 8651 is Bank of America, whose address is 225 W. Hillcrest Dr., Thousand Oaks, CA 91360.

Further, the owner of loan ending 9401 is Fannie Mae, whose address is 13150 World Gate Dr. Herndon, VA 20170. Bank of America services the loan on behalf of the owner.

I will address your remaining inquiries relating to loan ending 9401 that require a response:

Signed copies of the available documents pertaining to the origination of the subject loan were mailed to you on July 28, 2010 under separate cover. The signatures on these documents confirm the borrowers received, read, understood, and agreed to the terms and conditions contained within each document. If the borrowers had concerns or were not in agreement to the terms and conditions, they were under no obligation to sign the loan documents or continue the loan process.

Letter to Gregory P Laporta
August 20, 2010
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As you know, Countrywide/Bank of America did not originate the subject loan (please refer to the loan documents provided under separate cover). As the purchaser of a closed loan, Countrywide/Bank of America is not responsible for any misunderstanding or lack of communication between you and the originating entity.

A *Loan Transaction History Statement* was also mailed to you under separate cover that provides a detailed outline of transactions associated with this loan. Please note that the statement provided pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions. Additionally, our records indicate no fees have been assessed to the subject loan since inception. Please note that paid late charges will be reported to the IRS as interest paid.

Our records reflect that the subject loan is presently due for the September 2010 installment and has not been referred to foreclosure at this time.

Please refer to the documents mailed under separate cover for details regarding the assessment of late charges, forced placed insurance and inspection fees.

Annual escrow statements are issued to customers as scheduled. Copies of the issued statements are not retained; however, the information is available in electronic format for associates to discuss with our customers during customer service telephone or correspondence inquiries, or when customers view their loan information on the website

This confirms that no force placed insurance has been purchased in association with this loan.

In the event you would like Bank of America to review your loan for the possibility of payment assistance, the following items are required:

- Evidence of income (2 most recent pay stubs)
- Bank statements (2 most recent)
- Last year's tax returns
- Monthly expenditure information
- Letter of hardship

Please forward the required information to our Home Retention Division by fax at 1.866.619.4249. You may also contact our Home Retention Division directly at 1.800.262.4218. It is important for you to know that assistance is not guaranteed and is dependent on several factors, but Bank of America will look at every option in an effort to assist you.

Please note that a credit block was placed while the issues in your letter were addressed. However, as of the date of this letter, the block has been removed. Further as a member of the credit granting community, Bank of America, like most creditors, relies on the accuracy and validity of the information obtained from the various reporting agencies. Therefore, we will not remove the negative credit reporting from your credit file.

Letter to Gregory P Laporta
August 20, 2010
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Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

In the event you require further assistance, please contact our Customer Service Department at 1.800.669.6607, Monday to Friday, 6 a.m. to 6 p.m., Pacific. Thank you for this opportunity to be of service.

Sincerely,

Customer Service



Home Loans

Customer Service Department, CA6-919-01-41
450 American Street
Simi Valley, CA 93065-6298

October 30, 2010

Gregory P Laporta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Re: Bank of America Home Loan Number ending: 8651
Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129

Dear Gregory P Laporta:

~~Thank you for contacting our office with your correspondence dated October 17, 2010. The concerns referenced in your correspondence were forwarded to my attention for review and response.~~

Below, I have provided a summary of the subject loan. Please note that all other requests are declined as they seek documentation that goes beyond that which is available through a Qualified Written Request made under 12 U.S.C. §2605(B).

Signed copies of the available documents pertaining to the origination of the subject loan were mailed to you on October 25, 2010 under separate cover. The signatures on these documents confirm you received, read, understood, and agreed to the terms and conditions contained within each document. If you had concerns or were not in agreement to the terms and conditions, you were under no obligation to sign the loan documents or continue the loan process.

The owner of this loan is First National Bank, whose address is 10 E. SO Temple 3rd Floor, Salt Lake, UT 84111. Bank of America services the loan on behalf of the owner.

Please note that a credit block was placed while the issues in your letter were addressed. However, as of the date of this letter, the block has been removed. Further as a member of the credit granting community, Bank of America, like most creditors, relies on the accuracy and validity of the information obtained from the various reporting agencies. Therefore, we will not remove the negative credit reporting from your credit file.

Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

~~In the event you require further assistance, please contact our Customer Service Department at 1.800.669.6607, Monday to Friday, 6 a.m. to 6 p.m., Pacific. Thank you for this opportunity to be of service.~~

Sincerely,

Customer Service



Home Loans

Customer Service Department, CA6-919-01-41
450 American Street
Simi Valley, CA 93065-6298

February 25, 2011

Gregory P. Laporta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Re: Bank of America Home Loan account ending: 8651
Property Address: 7260 Early Avenue, Las Vegas, NV 89129

Dear Mr. Laporta:

Thank you for contacting our office with your correspondence dated February 7, 2011. The concerns referenced in your correspondence were forwarded to my attention for review and response.

In your letter, you expressed dissatisfaction with various aspects of the origination of the above-referenced loan. In addition, you requested information regarding the servicing of the loan and copies of several documents relating to the loan's origination.

This letter will confirm that the above-referenced loan is a subordinate lien mortgage, which does not fall under the provisions of a Qualified Written Request in accordance with the Real Estate Settlement Procedures Act ("RESPA"). As a courtesy, a *Loan Transaction History Statement* that provides a detailed outline of transactions for this loan were mailed to you on February 17, 2011 under separate cover. Please note that the history provides pertinent information on payments received, funds in the suspense/unapplied balance, and late charges assessed and paid.

Further, the owner of this loan is NHD whose address is 10E So Temple 3rd Floor, Salt Lake, UT 84111. Bank of America services the loan on behalf of the owner.

Your loan remains in full force and effect, and we will continue to service your loan in accordance with the valid, binding loan documents that you signed. Signed copies of the available documents pertaining to the origination of the subject loan were also / will be sent to you under separate cover. Your signatures on these documents confirm you received, read, understood, and agreed to the terms and conditions contained within each document. As such, we find no evidence to support any violations of RESPA, Truth-In-Lending Act or any evidence of loan origination fraud or predatory lending violations.

~~Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.~~

In the event you require further assistance, please contact our Customer Service Department at 1.800.669.6607, Monday to Friday, 8 a.m. to 10 p.m., ET. Thank you for this opportunity to be of service.

Sincerely,

Customer Service