

3rd QUALIFIED WRITTEN REQUEST

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

TILA REQUEST

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

Bank of America Corporate Center
Attn: Bank of America Home Loans / Countrywide Home Loans
100 North Tryon Street
Charlotte, NC 28255

RE: 3rd Qualified Written Request
Bank of America Home Loan Number 182639401
Bank of America Home Loan Number 182648651

Certified Mail # 7196 9009 2720 0905 2880

Date: September 5, 2010

Dear Madam or Sir:

I understand that under **Section 6 of RESPA** you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days. Please treat this letter as a **"3rd Qualified Written Request"** under the Real Estate Settlement Procedures Act, 12 U.S.C. Section 2605(e).

I am writing to you to complain about your response to my 2nd Qualified Written Request letter that I sent you on July 25, 2010.

Before I begin, I would like to state that I am completely shocked at the two letters you sent me on August 19, 2010 and August 20, 2010. Both letters were un-signed by any real person representing your bank and written in the 3rd person tense using "I" and "My". No bank officer put their name on these letters. The letters are typed with "Sincerely, Customer Service". **Why are you hiding behind the corporate shield of Bank of America?** Is this typical behavior of white-collar criminals who have things to hide?

Let's get right to the fraudulent loan documents you sent to me on numerous dates over the past 2 months.

You state that these are "closed loans". Does "closed loans" mean the back room deal you made to buy my loans for pennies on the dollar from First Horizon Home Loans? Since you say they are "closed loans", let's review what you sent me which to anyone shows the fraud in the housing market in plain sight:

Packet #1 – July 12, 2010 (FedEx - 9401):

- Uniform Residential Loan Application (someone handwrote "Submission") – Exhibit A
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**

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3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature is not on this document
 8. There are no lender signatures.
- Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit B
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$34,705.00**
 5. **Net Worth: \$14,620.00**
 6. **Total Liabilities: \$20,085.00**
 7. My signature is not on this document
 8. There is a “FHHL REC’D” stamp with a signature.
 - Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit C
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$34,705.00**
 5. **Net Worth: \$14,620.00**
 6. **Total Liabilities: \$20,085.00**
 7. My signature appears to be on this document as well as initials.
 8. There is a “FHHL REC’D” stamp with a signature.
 - Uniform Residential Loan Application (someone handwrote “Final”) – Exhibit D
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials.
 8. There is no “FHHL REC’D” stamp and the signature is different from Exhibit B & C

Why does the Uniform Residential Loan Application for the loan of \$145,350.00 show my assets inflated? Please answer this question.

- Promissory Note – Exhibit E
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**

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3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. There is no Note Addendum.
- Promissory Note – Exhibit F
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.
 - Promissory Note – Exhibit G
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.

Packet #2 – July 12, 2010 (USPS - 8651):

- Uniform Residential Loan Application (someone handwrote "Final") – Exhibit A
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials.

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8. There is no "FHHL REC'D" stamp and the signature is the same as in Exhibit C of Packet #1.
- Uniform Residential Loan Application (someone handwrote "Final") – Exhibit B
 1. Amount: \$7,650.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials.
 8. There is no "FHHL REC'D" stamp and the signature is different from Exhibit A.

Why does the Uniform Residential Loan Application for the loan of \$145,350.00 and \$7,650.00 show my assets inflated? Please answer this question.

- Promissory Note – Exhibit C
 1. Amount: \$7,650.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. There is no Note Addendum.
- Promissory Note – Exhibit D
 1. Amount: \$7,650.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.
- Promissory Note – Exhibit E
 1. Amount: \$7,650.00

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2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
3. My signature appears to be on this document.
4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
6. **A Note Addendum was added without my signature or initials.** Again, basic contract law applies here and has been violated.

On Exhibit E, why was a Note Addendum added without my consent or having any knowledge of it? Please answer this question.

Packet #3 – July 28, 2010 (USPS - 9401):

- Uniform Residential Loan Application (someone handwrote "Submission") – Exhibit A
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature is not on this document
 8. There are no lender signatures.
- Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit B
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$34,705.00**
 5. **Net Worth: \$14,620.00**
 6. **Total Liabilities: \$20,085.00**
 7. My signature is not on this document
 8. There is a "FHHL REC'D" stamp with a signature.
- Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit C
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$34,705.00**
 5. **Net Worth: \$14,620.00**
 6. **Total Liabilities: \$20,085.00**

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7. My signature appears to be on this document as well as initials.
8. There is a "FHHL REC'D" stamp with a signature.
- Uniform Residential Loan Application (someone handwrote "Final") – Exhibit D
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials. **My signature and initials do not look the same as on Exhibit C. They appear to be altered to the naked eye.**
 8. There is no "FHHL REC'D" stamp and the signature is the same as in Exhibit C of Packet #1.

Why does the Uniform Residential Loan Application for the loan of \$145,350.00 show my assets inflated? Please answer this question. Why do my signatures appear to be altered for the same Uniform Residential Loan Application?

- Promissory Note – Exhibit E
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. There is no Note Addendum.
- Promissory Note – Exhibit F
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.

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- Promissory Note – Exhibit G
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a “Paid to the order of Countrywide Bank FSB stamp” on the note. **Why didn’t Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don’t care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp “Certified True Copy of the Original” by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.

Packet #4 – July 28, 2010 (USPS - 8651):

- Uniform Residential Loan Application (someone handwrote “Final”) – Exhibit A
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials.
 8. There is no “FHHL REC’D” stamp and a signature.
- Uniform Residential Loan Application (someone handwrote “Final”) – Exhibit B
 1. Amount: \$7,650.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**
 5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature appears to be on this document as well as initials.
 8. There is no “FHHL REC’D” stamp and a signature.

Why does the Uniform Residential Loan Application for the loan of \$145,350.00 and \$7,650.00 show my assets inflated? Please answer this question.

- Promissory Note – Exhibit C
 1. Amount: \$7,650.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.

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4. There is a "Paid to the order of Countrywide Bank FSB stamp" on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
5. There is no Note Addendum.
- Promissory Note – Exhibit D
 1. Amount: \$7,650.00
 2. **Borrowers promise to pay states my lender is "First Horizon Home Loans, A Division of First Tennessee Bank N.A.". Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
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 6. There is no Note Addendum.
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 5. This Promissory Note contains a stamp "Certified True Copy of the Original" by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. **A Note Addendum was added without my signature or initials.** Again, basic contract law applies here and has been violated.

On Exhibit E, why was a Note Addendum added without my consent or having any knowledge of it? Please answer this question.

Packet #5 – August 16, 2010 (USPS - 9401):

- Uniform Residential Loan Application (someone handwrote "Submission") – Exhibit A
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$45,200.00**

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5. **Net Worth: \$25,671.00**
 6. **Total Liabilities: \$19,529.00**
 7. My signature is not on this document
 8. There are no lender signatures.
- Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit B
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
 4. **Total Assets: \$34,705.00**
 5. **Net Worth: \$14,620.00**
 6. **Total Liabilities: \$20,085.00**
 7. My signature is not on this document.
 8. There is a “FHHL REC’D” stamp with a signature.
 - Uniform Residential Loan Application (stamped ORIGINAL) – Exhibit C
 1. Amount: \$145,350.00
 2. DOB shows 1/01/1969. **That is not my birthday.**
 3. Other Assets: Furniture, \$30,000.00. I invite you to come to my home to see my furniture. **I DO NOT HAVE \$30,000.00 WORTH OF FURNITURE!**
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 7. My signature appears to be on this document as well as initials.
 8. There is no “FHHL REC’D” stamp and the signature is different from Exhibit B & C

Why does the Uniform Residential Loan Application for the loan of \$145,350.00 show my assets inflated? Please answer this question.

- Promissory Note – Exhibit E
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a “Paid to the order of Countrywide Bank FSB stamp” on the note. **Why didn’t Countrywide Bank FSB contact me to go into their bank to sign a new Promissory**

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Note? I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.

5. There is no Note Addendum.
- Promissory Note – Exhibit F
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**
 3. My signature appears to be on this document.
 4. There is a “Paid to the order of Countrywide Bank FSB stamp” on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. There is no Note Addendum.
- Promissory Note – Exhibit G
 1. Amount: \$145,350.00
 2. **Borrowers promise to pay states my lender is “First Horizon Home Loans, A Division of First Tennessee Bank N.A.”. Why am I paying Bank of America Home Loans? You are not my lender.**
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 4. There is a “Paid to the order of Countrywide Bank FSB stamp” on the note. **Why didn't Countrywide Bank FSB contact me to go into their bank to sign a new Promissory Note?** I don't care about your back room deals, but this is basic contract law that has been violated and is criminal because any changes to documents should have included me, the 3rd party.
 5. This Promissory Note contains a stamp “Certified True Copy of the Original” by First Horizon Home Loans, A Division of First Tennessee Bank N.A.
 6. There is no Note Addendum.

Bank of America has a reckless disregard of the truth! You try to confuse homeowners and cover-up the fraud you perpetrate during your “back room deals”. So now you have my loan documents and paperwork all jacked up.

Let's use a hypothetical scenario. Say I won the lottery and decided to pay my loans off. I pay you the complete balance but there are promissory notes still outstanding with First Horizon Home Loans. Down the road, First Horizon Home Loans decides to collect on these notes since they are my lender. Isn't this what is called “double jeopardy”? Why are you screwing me when I did not choose you as my loan servicer? I never signed any papers authorizing you to become my loan servicer.

I contend, that your organization is now violating the Federal Racketeering Influence and Corrupt Organizations Act (RICO), when you collaborated to begin collecting mortgage payments you were not authorized to do so (from May 1, 2008 to present day); are now violating my **Fifth Amendment** right to due process; violated my **First Amendment** right to life, liberty and the pursuit of happiness on my own

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property and my **Seventh Amendment** right to a trial by jury when you have acted as judge and jury in guarantying “your own interest in perpetuity” and pretentiously acting as my mortgage servicer.

My taxes went down on July 1, 2010 from \$1,384.93 (FY09-10) to \$949.24 (FY10-11). Why is Bank of America still collecting taxes at the FY09-10 rate? Why are you stealing my tax money?


I further contend these fraudulent mortgage loans were assumed by Countrywide Home Loan employees as well as Bank of America employees; Bank of America’s failure to allow any re-financing opportunities after receiving T.A.R.P. funds; and an attempt to keep me as a debt slave to Bank of America. Also, all of this guarantees employees at Bank of America their own jobs by knowingly disseminating fraudulent bonuses using **federally funded “interest-free” tax-payer money “bailouts”**.

You continue to steal \$79.94 a month from me for Personal Mortgage Insurance (PMI). Go pay your own dam insurance. Do I go to my mother or father and ask them to pay for my automobile insurance? No, I pay for it myself. Since, you claim to be my mortgage servicer although you are not; I am demanding PMI removed on this underwater property immediately!

On Bank of America’s “What’s My Home Worth?” website, it stated back on March 17, 2010 the market value was \$74,841. You just want to keep that PMI going so you can collect the inflated loan amounts if I should default. You’re licking your chops just waiting for that day, huh? **You claim that you are my mortgage servicer and fraudulently use the home’s collateral and then again the PMI to fraudulently continue your ponzi scheme.**

Quit playing the game of “extend and pretend” and clean up your act! Perhaps, criminal indictments will expose your fraud so other Americans don’t get screwed over by your organization in the future.

Sincerely,



Gregory P. LaPorta
Homeowner

CC:

**Comptroller of the Currency
Administrator of National Banks
Case # 01263610
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050**

**US Attorney, Daniel G. Bogden
333 South Las Vegas Blvd.
Lloyd George Federal Building
Las Vegas, NV 89101**

**Federal Bureau of Investigation
935 Pennsylvania Ave, NW
Washington, DC 20535**

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

3rd QUALIFIED WRITTEN REQUEST

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

TILA REQUEST

**Office of RESPA and Interstate Land Sales
Office of Housing, Room 9146
US Department of Housing and Urban
Development**
451 Seventh Street, SW
Washington, DC 20410

Fannie Mae
3900 Wisconsin Avenue, N.W.
Washington, DC 20016