

BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATION

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

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

RE: Case # 1263610 & 1278836
Bank of America National Association

Certified Mail # 7196 9009 2720 0905 4464
Date: October 24, 2010

Dear Madam or Sir:

I am writing an additional response to your letters dated September 17, 2010 and September 20, 2010 regarding the fraudulent and predatory business practices by Bank of America of which I have been a victim of.

I am going to show positive proof regarding that there was never any collateral on mortgages assigned to Bank of America from Countrywide Bank FSB when that "merger" took place.

First, I have attached a print-out from the Clark County, Nevada Recorder's Office. This is the authority in this county where all transactions pertaining to real property MUST be recorded. The 1st and 2nd (both conventional, non-HELOC) mortgages on my property were originated by First Horizon Home Loans.

As you can see, First Horizon Home Loans made an assignment of both mortgages to Countrywide Bank FSB on July 29, 2008.

I never transacted with anyone other than First Horizon Home Loans and Countrywide Bank FSB. **Notice what is glaringly missing: Never is there any conveyance of the security interest to Bank of America by way of assignment from Countrywide Bank FSB.** If this occurred, in order for it to be legal and binding, it would have had to have been recorded at the Clark County, Nevada Recorder's Office and would show up clearly on this print-out obtained directly from them.

My mortgages are serviced to this day, by Bank of America. I am not, nor have I ever been in default.

I understand that without Assignment of Deed of Trust (which represents the collateral/home), Bank of America has absolutely no enforceable contract upon which to have any right or standing to foreclose should I decide to default.

To make matters more interesting, Bank of America claims that my 2nd mortgage is held by them, with the investor being Fannie Mae. So, Countrywide Bank FSB never assigned the mortgages to Bank of

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America and Bank of America assigned the mortgage, to which they possibly had no rights, to Fannie Mae.

The only things legally transferred here were the mortgages (the debt). **My property (collateral), has in effect, been severed from my mortgage notes, making my notes unsecured debt.** Nowhere are there any recorded rights to the collateral afforded to any entity but Countrywide Bank FSB, which this institution no longer exists.

So, is it any wonder that the holders of Countrywide Bank FSB's MBS (mortgage-backed securities) are a bit angry? They don't hold securities – i.e. debt that is secured by collateral – they own unsecured debt, much of which is defaulting these days and quite possibly, already discharged in bankruptcies, leaving the MBS holders absolutely no recourse to foreclose on the collateral to which their debt should have been attached.

“Procedural error?” I think not. This was intentional because this is but one of possibly hundreds of examples here in Clark County, Nevada alone with regards to Countrywide Bank FSB/Bank of America. **I, have a LEGAL right under The Fair Debt Collections Practices Act to know to whom I'm really indebted and MBS holders have a right to know who is in possession of their promised collateral so that they may deal directly with those people in order to have any hope of collecting on their now un-securitized securities.** As reported in the media, the MBS holders were defrauded and in my case, I could now be illegally foreclosed upon by entities like Bank of America with no rights to my home. That collateral was then dispensed (sold) without payment to the people actually owed the money! I'm sure the MBS holders would like to know where their money went.

It's time that Bank of America comes to the table and negotiates with me on this unsecured debt. I have stated in previously letters on what I would settle for to get on with my life, however, Bank of America has yet to respond after 4 months of correspondence.

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 this particular violation **under the Federal Racketeering Influence and Corrupt Organizations Act (RICO).**

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

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CC:

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

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

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

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

Showing 1 - 7 of 7
(0.000 seconds)**Search Results**Searched for the name 'LaPorta, Gregory P' in ALL DOCUMENT TYPES
type documents from '1/1/1988' to '10/24/2010'**You must login to purchase documents.**[Click Here to Login.](#)

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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

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