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## File a mortgage complaint

We'll forward your issue to the company, give you a tracking number, and keep you updated on the status of your complaint.

- ✓ What happened?
- ✓ Desired resolution
- ✓ My information
- ✓ Product information
- 5. Review

### WHAT HAPPENED [\[EDIT\]](#)

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#### Describe what happened so we can understand the issue...

On October 18, 2013, I made one last attempt to re-finance my home through the HARP 2.0 program in conjunction with the State of Nevada Hardest Hit Fund Principal Curtailment for up to \$50,000 which was set to expire on November 3, 2013.

As my application for HARP 2.0 was being processed, I was advised that my 2nd Conventional Mortgage with First Horizon Home Loans needed to be paid off to facilitate the refinancing.

On October 25, 2013, my parents provided assistance to pay off my 2nd Conventional Mortgage with First Horizon Home Loans. I, along with my parents went to the Bank of America Branch located at 4361 N. Rancho Dr., Las Vegas NV 89130 (702-654-3600). We met with Personal Banker named Eder Trujillo who assisted in processing the pay off my 2nd Conventional Mortgage with First Horizon Home Loans. Mr. Tujillo had me speak with a Ms. Kristen McKell (sp) in the Bank of America Payoff Department. Ms. McKell advised me of the payoff amount for my 2nd Conventional Mortgage with First Horizon Home Loans along with details about the \$21.00 recording fee for Clark County, Nevada. My mother proceeded to issue Wells Fargo check #2055 in the amount of \$4,681.31 for Bank of America account #182648651. My mother noted the account number as well as "To payoff First Horizon 2nd Mortgage" in the memo portion of the check. Bank of America accepted the payment and the check was cashed by Bank of America on the same day.

Lender #3 was notified of the payoff of my 2nd Conventional Mortgage with First Horizon Home Loans shortly afterwards.

On November 3, 2013, I lost my State of Nevada Hardest Hit Fund Principal Curtailment for up to \$50,000 since the reservation expired on that day.

On November 5, 2013, ironically, two days after I lost my State of Nevada Hardest Hit Fund Principal Curtailment for up to \$50,000, lender #3 requested a copy of my driver's license and social security card to verify the link between my loan (my 1st Conventional Mortgage is also with First Horizon Homes Loans) and my private mortgage insurance company (UGIC). Lender #3 stated that UGIC did not include this information when my loan originally commenced and they needed my driver's license and social security card to link up with their underwriting systems.

Bank of America is directly responsible for me loosing my State of Nevada Hardest Hit Fund Principal Curtailment for up to \$50,000 due to this delay in processing my HARP 2.0 refinancing due to unknown PMI identity.

On November 13, 2013, I received a letter from Duri Jun, Customer Advocate, Office of the CEO and President, Bank of America, N.A. who was responding to the Consumer Financial Protection Bureau, case number: 131017-000009 I filed previously on October 16, 2013. Mr. Jun states, "As such, Bank of America is unable to cancel the PMI insurance until those

terms are satisfied." It appears Bank of America finds it acceptable to collection payments from me even while another lender can't verify my identity with the PMI insurance company, UGIC.

On November 19, 2013, Bank of America recorded a Substitution of Trustee and Full Reconveyance document with the Clark County, Nevada Recorder's Office. My father obtained a copy of this document. Bank of America replaced Equity Title of Nevada with ReconTrust Company N.A. as the trustee for my 2nd Conventional Mortgage with First Horizon Home Loans. Equity Title of Nevada is still in business. Why did Bank of America change my trustee now?

Early on in the HARP 2.0 Refinancing process, lender #3 had requested a copy of my 2nd Mortgage Note. I provided lender #3 with a copy of my Promissory Note and Deed of Trust with First Horizon Home Loans.

As of November 24, 2013, I have not received any payoff paperwork from Bank of America for the 2nd Conventional Mortgage with First Horizon Home Loans.

**Which part of the mortgage process is your issue related to?**

Making payments

**This is about** Conventional fixed mortgage

**DESIRED RESOLUTION** [\[EDIT\]](#)

**What do you think would be a fair resolution to your issue?**

On July 31, 2013, I received a letter from Melinda L. Goodnight, Director for Consumer Complaint Operations over at the Comptroller of the Currency, Administrator of National Banks. Ms. Goodnight stated Bank of America had notified her office that the foreclosure process was active on my primary residence (even though I was current and NEVER MISSED ANY PAYMENTS) between January 1, 2009 and December 31, 2010; therefore, my complaint will be resolved as part of the Independent Foreclosure Review agreement the OCC reached with Bank of America in January 2013.

On October 23, 2013, Bank of America became a convicted criminal enterprise. Bank of America was found liable for Countrywide mortgage fraud (<http://www.reuters.com/article/2013/10/24/us-bankofamerica-hustle-idUSBRE99M14B20131024>).

On November 18, 2013, James Cole, Deputy Attorney General for the United States, admonished the nation's bankers ([http://www.huffingtonpost.com/2013/11/18/james-cole-bankers\\_n\\_4297894.html](http://www.huffingtonpost.com/2013/11/18/james-cole-bankers_n_4297894.html)). "Despite years of admonitions by government officials that compliance must be an important part of a corporation's culture, we continue to see significant violations of law at banks, inadequate compliance programs, and missed opportunities to prevent and detect crimes," said Deputy Attorney General James Cole. Cole said that "too many bank employees and supervisors value coming as close to the line as possible, or even crossing the line" as signs of being competitive or aggressive. "And we are troubled that many employees believe that their supervisors, including in some cases corporate management, actually want them to behave this way."

On November 18, 2013, I contacted the Independent Foreclosure office and was sent to the Bank of America Direct Hotline (877-465-0428). I spoke with a gentleman named Jonathan. He stated my home did not not qualify for any resolution and there was nothing he could do.

Bank of America failed to send me a written proposed resolution to issue a new mortgage (Fannie Mae principal reduction to the Clark County, Nevada assessed value for 2013-2014) and better terms for my home. Bank of America is the direct cause of me loosing my State of Nevada Hardest Hit Fund Principal Curtailment for up to \$50,000 which expired on November 3, 2013.

Upper management at the Consumer Finance Protection Bureau needs to step in and contact Melinda L. Goodnight, Director for Consumer Complaint Operations over at the Comptroller of the Currency, Administrator of National Banks. I am tired of the lies and ongoing deception by the federal government and the State of Nevada. I am appalled at how my government is operating! I do not pay taxes to be treated like this!

Since lender #3 has already run into HARP 2.0 refinancing issues for my home due to ongoing Bank of America mortgage fraud, I am recommending to non-corrupt law enforcement agencies to begin putting teams together to enter the corporate offices of Bank of America at 100 North Tryon, Charlotte NC 28255-0001. Many Bank of America employees need to go to prison (you may begin with the Bank of America employees listed on my timeline (at the Expose Bank of America website, <http://www.exposebankofamerica.org>) along with their managers (and right up the chain to the executive offices) for concealing bank fraud. Examples need to be set at Bank of America with these

sociopaths (i.e. power and control freaks as well as liars) that you do not do this to the good people of America.

Anyone person associated with this organization should also be investigated. These people believe fraud is an acceptable business model in 2013 America.

The time has well passed and the power and control needs to be taken away from this convicted criminal enterprise. These Bastards of America are not too big to fail.

Gregory P. LaPorta  
Sr. Systems Technician  
District Attorney's Office  
Clark County, Nevada

**MY INFORMATION** [\[EDIT\]](#)

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Contact information

**Mailing address**

Gregory LaPorta  
7260 Early Pioneer Ave  
Las Vegas NV  
United States

**Email** greg@exposebankofamerica.org

**Age** 42

**I am submitting on behalf of**  Myself

**Age** 42

**PRODUCT INFORMATION** [\[EDIT\]](#)

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Property address is the same as mailing address.

**Account/Loan number** \*\*\*\*\*

**Information about the company**

Bank of America

**Supporting documents**

- 09132013\_LaPorta Reservation Letter.pdf (48.76KB)
- 10252013\_LaPorta\_BOA\_Payments.pdf (169.84KB)
- 11052013\_Lender\_3\_UGIC\_PMI\_Discovery.pdf (88.36KB)
- 11132013\_BOA\_Jun\_Response\_9401.pdf (115.85KB)
- 11192013\_LAPORTA\_BOA\_Clark\_County\_Recording.pdf (61.5KB)
- 11212013\_LaPorta\_FHHL\_Note\_6215.pdf (59.81KB)
- 11212013\_LaPorta\_FHHL\_Deed\_of\_Trust\_6215.pdf (160.97KB)
- 07312013\_OCC\_Response.pdf (59.71KB)

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.



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[OMB #3170-0011](#)