

## 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: LaPorta vs. Bank of America Corporation, Bank of America National Association, BAC Home Loans Servicing LP  
United States District Court, Las Vegas, Nevada  
Case No: 2:2011cv01094

Certified Mail # 7196 9009 2720 0906 4562

Date: December 3, 2011

Dear Catherine:

On July 1, 2011, at the direction of my attorney, Mathew Callister of Callister & Associates, I filed a civil complaint against Bank of America in the United States District Court here in Las Vegas. (Case No: 2:2011cv01094).

I am still current on mortgages that Bank of America does not have any mortgage assignments recorded with Clark County, Nevada (see attached E-12032011). **Bank of America continues to ILLEGALLY collect mortgage payments from me even after Nevada AB 284 went into effect on October 1, 2011.**

Bank of America continues to be an epic failure with RICO violations beyond all imagination. And here's why:

- On September 12, 2011, I ran my credit report once again through Experian (see attached Exhibit E-09122011). Bank of America again failed to report my mortgage payments for the month of July 2011. Ironically, this could be in retaliation for filing a federal lawsuit against Bank of America.
- On November 1, 2011, I received an updated State Farm Insurance Homeowner's Policy Declarations Statement (see attached – Exhibit E-11012011). Bank of America once again added itself to my State Farm Insurance Homeowner's Policy as the 1<sup>st</sup> Mortgagee.
- On November 10, 2011, I contacted my State Farm Insurance agent to alert him about this and to explain once again that Bank of America does not have any mortgage assignments recorded with Clark County, Nevada (see attached – Exhibit E-11102011-A). My State Farm agent graciously forwarded this information to his regional office for review. State Farm Insurance amended my Homeowner's Policy (see attached - Exhibit E-11102011-B) that same day. **State Farm Insurance removed Bank of America as the 1<sup>st</sup> Mortgagee.**

## BANK OF AMERICA MORTGAGE FRAUD

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- On November 29, 2011, I received an email confirmation from Bank of America stating they had "paid" my State Farm Insurance Homeowner's Policy (see attached – Exhibit E-11292011).
- On December 1, 2011, State Farm Insurance reported the payment. The payment reported by State Farm Insurance has a description of "THIRD PARTY PAYMENT SERVICE PROVIDER" (see attached – Exhibit E-12012011).
- On December 2, 2011, my State Farm Insurance agent responded to me (see attached – Exhibit E-12022011) that Bank of America ("THIRD PARTY PAYMENT SERVICE PROVIDER") had sent them the "payment". My agent also stated that State Farm Insurance would send the payment back to Bank of America.

There was an article in the New York Times newspaper recently published (November 14, 2011 to be exact). The article entitled, "Bank Excuses on Foreclosure Growing Stale". There was a portion of the article that stood out in my mind. During oral arguments in court, **Justice Catherine M. Bartlett of New York State Supreme Court** cut off the lawyer. She stated, "You, she said, are telling me lies. Bank of America got a bailout, and this is an outrage, how this man has been treated". She went on to say, "Hard-working, middle-class Americans are trying to make it, trying to refinance with your bank". Either bank officials show up in person, the justice said, or I'm going to order them "here in handcuffs".

Being severely "underwater" in a home (as most of us are here in Las Vegas) that has lost half of its value is one thing. However, being continually "defrauded" by Bank of America **AND** being severely "underwater" in that home of which now has become a crime scene (i.e. Nevada AB 284 – Mortgage Fraud) just shows you how Bank of America has a reckless disregard for Nevada law as well as the truth.

My contact information is as follows:

Work:

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

Home:

(702) 997-1971

Sincerely,



Gregory P. LaPorta  
Homeowner

**CC:**

**Callister & Associates**

Matthew Q. Callister, Esq.  
Adam Rosenberg, Esq.  
823 Las Vegas Blvd. South, 5<sup>th</sup> Floor  
Las Vegas, NV 89101

**State Farm Insurance**

Attn: Matt Keim  
4445 W. Flamingo Road  
Las Vegas, NV 89103

**BANK OF AMERICA MORTGAGE FRAUD**

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

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

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

**Securities & Exchange Commission**  
Los Angeles Regional Office  
Rosalind Tyson, Regional Director  
5670 Wilshire Boulevard, 11th Floor  
Los Angeles, CA 90036-3648

**Clark County, Nevada Recorder's Office**  
Attn: Debbie Conway, Recorder  
500 South Grand Central Parkway 2nd Floor  
Las Vegas, Nevada 89155

**Office of the District Attorney  
Clark County, Nevada**  
Attn: David Roger, District Attorney  
200 Lewis Ave  
Las Vegas, NV 89101

Σ-12032011

see page 2 towards bottom  
is critical

You searched under: **Parcel Number**, for: **138-03-315-004**, with the document types of: **ALL DOCUMENTS**, between: **1/1/1900** and **12/3/2011**

**Records found: 30**

First Party Name	First Cross Party Name	Instrument #	Document Type	Modifier	Record Date	Parcel #	Remarks	Total Value
<u>KB HOME NEVADA INC</u>	KOUGIAS, JESSE	200506080004052	DEED		6/8/2005 3:01:18 PM	138-03-315-004		\$224,512.00
<u>KB HOME NEVADA INC</u>	KB HOME NEVADA INC	200506080004051	NOTICE	COMPLETION	6/8/2005 3:01:18 PM	138-03-315-004		
<u>KOUGLAS, JESSE</u>	SMITH, JUDITH	200507270001755	DEED		7/27/2005 9:47:41 AM	138-03-315-004		\$251,000.00
<u>SMITH, JUDITH</u>	RESMAE MORTGAGE CORPORATION	200507270001756	DEED OF TRUST		7/27/2005 9:47:41 AM	138-03-315-004		
<u>SMITH, JUDITH</u>	RESMAE MORTGAGE CORPORATION	200507270001757	DEED OF TRUST		7/27/2005 9:47:41 AM	138-03-315-004		
<u>SMITH, JUDITH</u>	LAS VEGAS CITY	200703220002975	LIEN		3/22/2007 12:41:27 PM	138-03-315-004		
<u>SMITH, JUDITH</u>	LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION	200704020002940	LIEN		4/2/2007 2:06:26 PM	138-03-315-004		
<u>HSBC BANK USA NATIONAL ASSOCIATION</u>	FIRST AMERICAN LOANSTAR TRUSTEE SERVICES	200704040002260	SUBSTITUTION	TRUSTEE	4/4/2007 1:04:25 PM	138-03-315-004		
<u>SMITH, JUDITH</u>	FIRST AMERICAN LOANSTAR TRUSTEE SERVICES	200704040002261	DEFAULT		4/4/2007 1:04:25 PM	138-03-315-004		
<u>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC</u>	HSBC BANK USA NATIONAL ASSOCIATION	200706110003289	ASSIGNMENT		6/11/2007 2:17:52 PM	138-03-315-004		
<u>SMITH, JUDITH</u>	LOANSTAR MORTGAGEE SERVICES LLC	200707240004056	NOTICE OF TRUSTEE SALE		7/24/2007 2:24:06 PM	138-03-315-004		
<u>FIRST AMERICAN LOANSTAR TRUSTEE SERVICES</u>	HSBC BANK USA NATIONAL ASSOCIATION	200708140004061	TRUSTEE DEED		8/14/2007 2:49:54 PM	138-03-315-004		\$215,564.45

MERS ?

<u>LAS VEGAS CITY</u>	SMITH, JUDITH	200710010002571	LIEN	Release(RL)	10/1/2007 10:28:49 AM	138-03- 315- 004	
<u>HSBC BANK USA NATIONAL ASSOCIATION</u>	LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION	200710230000570	LIEN		10/23/2007 9:09:24 AM	138-03- 315- 004	
<u>HSBC BANK USA NATIONAL ASSN</u>	LAS VEGAS CITY	200712200003480	LIEN		12/20/2007 12:09:20 PM	138-03- 315- 004	
<u>HSBC BANK USA NATIONAL ASSOCIATION</u>	LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION	200712260000272	DEFAULT		12/26/2007 9:20:47 AM	138-03- 315- 004	
<u>HSBC BANK USA NATIONAL ASSOCIATION</u>	LAPORTA, GREGORY P	200803030004105	DEED		3/3/2008 3:06:28 PM	138-03- 315- 004	\$153,000.00
<u>LAPORTA, BUNNADA</u>	LAPORTA, GREGORY P	200803030004106	DEED		3/3/2008 3:06:28 PM	138-03- 315- 004	
<u>LAPORTA, GREGORY P</u>	FIRST HORIZON HOME LOANS	200803030004107	DEED OF TRUST		3/3/2008 3:06:28 PM	138-03- 315- 004	
<u>LAPORTA, GREGORY P</u>	FIRST HORIZON HOME LOANS	200803030004108	DEED OF TRUST		3/3/2008 3:06:28 PM	138-03- 315- 004	
<u>HSBC BANK USA</u>	JPMORGAN CHASE BANK NATIONAL ASSOCIATION	200803030004104	POWER OF ATTORNEY	LIMITED	3/3/2008 3:06:28 PM	138-03- 315- 004	
<u>LAS VEGAS CITY</u>	BANK HSBC USA NATIONAL	200803130002311	LIEN	Release(RL)	3/13/2008 1:44:46 PM	138-03- 315- 004	
<u>LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION</u>	HSBC BANK USA NATIONAL ASSOCIATION	200803240001130	LIEN	Release(RL)	3/24/2008 9:52:22 AM	138-03- 315- 004	
<u>LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION</u>	SMITH, JUDITH	200803240001131	LIEN	Release(RL)	3/24/2008 9:52:22 AM	138-03- 315- 004	
<u>LIBERTY AT MAYFIELD COMMUNITY ASSOCIATION</u>	HSBC BANK USA NATIONAL ASSOCIATION	200803240001168	NOTICE	RESCISSION	3/24/2008 9:52:22 AM	138-03- 315- 004	
<u>HSBC BANK USA NATIONAL ASSN</u>	REPUBLIC SERVICES	200805120000883	LIEN		5/12/2008 9:37:17 AM	138-03- 315- 004	
<u>FIRST HORIZON HOME LOANS</u>	COUNTRYWIDE BANK FSB	200807290002836	ASSIGNMENT		7/29/2008 12:10:10 PM	138-03- 315- 004	ASSIGNMENT OF DEED OF TRUST
<u>FIRST HORIZON HOME LOANS</u>	COUNTRYWIDE BANK FSB	200807290002837	ASSIGNMENT		7/29/2008 12:10:10 PM	138-03- 315- 004	ASSIGNMENT OF DEED OF TRUST
<u>LAPORTA, GREGORY P</u>		200811170002566	HOMESTEAD		11/17/2008 12:41:58 PM	138-03- 315- 004	

> GOOD

Assignment TO DEAD ENTITY



BAD

Broken title since 7/29/2008 (41 months) 3.5 years of illegal collections Page 2 of 3

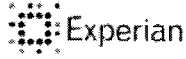
<u>REPUBLIC</u>	HSBC BANK				FIM	004	
<u>SILVER STATE</u>	USA NATIONAL	201001220000267	LIEN	RELEASE	1/22/2010	138-03-	
<u>DISPOSAL INC</u>	ASSN				8:10:01	315-	\$0.00
					AM	004	

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**Credit Cards, Loans & Other Debt**

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

**AMEX**



Equifax

TransUnion

Current  
 800-874-2717  
 PO BOX 297871  
 FORT LAUDERDALE, FL 33329

**Account Name** AMEX  
**Account #** 349991839938XXXX  
**Account Type** Credit Card  
**Balance** \$0.00  
**Past Due**  
**Date Opened** 5/1/1989  
**Account Status** Open  
**Mo. Payment**  
**Payment Status** Current  
**High Balance** \$10.00  
**Limit**  
**Terms** 1 Month  
**Comments**

**What's missing from this picture?**

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!  
[www.FreeCreditReport.com](http://www.FreeCreditReport.com)

**24/Mo Payment History**

	2009				2010				2011																			
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG				
Experian																												

**BANK OF AMERICA, N.A.**



Equifax

TransUnion

Current  
 No Phone Provided  
 450 AMERICAN ST  
 SIMI VALLEY, CA 93065

**Account Name** BANK OF AMERICA, N.A.  
**Account #** 18264XXXX  
**Account Type** Second Mortgage  
**Balance** \$5,429.00  
**Past Due**  
**Date Opened** 2/1/2008  
**Account Status** Open  
**Mo. Payment** \$50.00  
**Payment Status** Current  
**High Balance**  
**Limit**  
**Terms** 240 Months  
**Comments** Account in dispute-reported by subscriber

*originated with first horizon home loans 2/28/08*

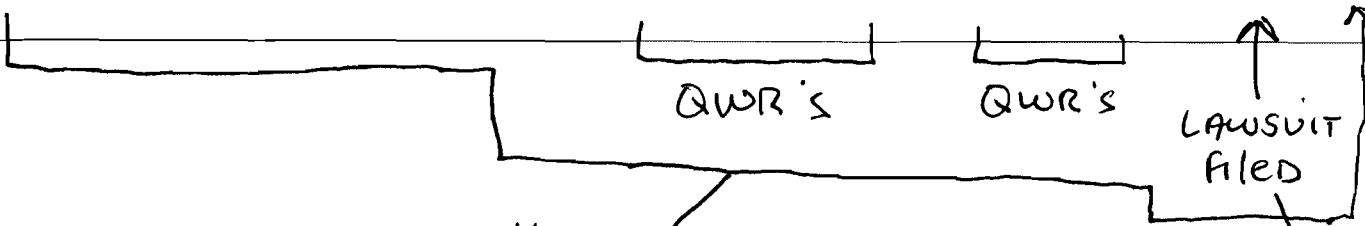
**What's missing from this picture?**

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Log In Now!  
[www.FreeCreditReport.com](http://www.FreeCreditReport.com)

**24/Mo Payment History**

	2009				2010				2011															
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	OK	ND	ND	ND	OK	OK	ND	OK



*illegally collecting payments without title to property*

*retaliation?*

**Credit Cards, Loans & Other Debt**

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

**BANK OF AMERICA, N.A.**



Current

No Phone Provided  
 450 AMERICAN ST  
 SIMI VALLEY, CA 93065

**Account Name** BANK OF AMERICA, N.A.  
**Account #** 18263XXXX  
**Account Type** Conventional Real Estate Loan, Including Purchase Money First  
**Balance** \$140,759.00  
**Past Due**  
**Date Opened** 2/1/2008  
**Account Status** Open  
**Mo. Payment** \$1,020.00  
**Payment Status** Current  
**High Balance**  
**Limit**  
**Terms** 480 Months  
**Comments** Account in dispute-reported by subscriber

Equifax TransUnion

*ORIGINATED WITH FIRST HORIZON HOME LOANS 2/28/08*

**What's missing from this picture?**

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!  
[www.FreeCreditReport.com](http://www.FreeCreditReport.com)

**24/Mo Payment History**

Month	2009				2010				2011															
	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	OK	ND	ND	ND	OK	OK	ND	OK

**CAP ONE**

Current

No Phone Provided  
 PO BOX 85520  
 RICHMOND, VA 23285

*illegally collecting payments WITHOUT TITLE TO PROPERTY*



**Account Name** CAP ONE  
**Account #** 41470999XXXX  
**Account Type** Flexible Spending Credit Card  
**Balance** \$0.00  
**Past Due**  
**Date Opened** 4/1/2011  
**Account Status** Open  
**Mo. Payment**  
**Payment Status** Current  
**High Balance** \$1,720.00  
**Limit** \$3,000.00  
**Terms** Revolving  
**Comments**

Equifax TransUnion

**What's missing from this picture?**

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!  
[www.FreeCreditReport.com](http://www.FreeCreditReport.com)

**24/Mo Payment History**

Month	2009				2010				2011																			
	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG				
Experian																									OK	OK	OK	OK





**State Farm Fire and Casualty Company**  
 A Stock Company With Home Offices in Bloomington, Illinois

2700 South Sunland Drive  
 Tempe, AZ 85282-3387

**Named Insured**

AT1 000664 0046 N-24-2278-F755 H F  
 LAPORTA, GREGORY  
 7260 EARLY PIONEER AVE  
 LAS VEGAS NV 89129-4410

**DECLARATIONS PAGE**

AMENDED NOV 1 2011

<b>Policy Number</b>	28-BB-S206-5	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	DEC 7 2011	DEC 7 2012
The policy period begins and ends at 12:01 am standard time at the residence premises.		

**Loan # 182639401**  
**Mortgagee**  
 BANK OF AMERICA NA  
 ISAOA ATIMA  
 PO BOX 961291  
 FORT WORTH TX 76161-0291

E-11012011

ST 0101-800608

**HOMEOWNERS POLICY**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises  
 Same as Insured's Address

**Your policy is amended NOV 1 2011**  
**1ST MORTGAGEE ADDED**

Requested By: Mortgagee

Other items shown are effective with the policy's 2011 renewal

Coverages & Property	Limits of Liability	Inflation Coverage Index: 224.7
<b>SECTION I</b>		<b>Deductibles - Section I</b>
A Dwelling	\$ 175,400	All Losses 1% \$ 1,754
Dwelling Extension up to	\$ 17,540	
B Personal Property	\$ 131,550	
C Loss of Use	Actual Loss Sustained	
<b>SECTION II</b>		
L Personal Liability (Each Occurrence)	\$ 100,000	
Damage to Property of Others	\$ 500	
M Medical Payments to Others (Each Person)	\$ 1,000	

In case of loss under this policy, the deductibles will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

**Loss Settlement Provision (See Policy)**  
 A1 Replacement Cost - Similar Construction  
 B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements	
Homeowners Policy	FP-7955
Amendatory Endorsement	FP-2228
Policy Endorsement	FP-5320
Fungus (Including Mold) Excl	FP-5398
Motor Vehicle Endorsement	FP-5452
Telecommuter Coverage	FP-5831
Amendatory Debris Removal	FP-5480
Mandatory Reportng Endorsement	FP-5801
Registered Domestic Partnership	FP-6858

**Endorsement Premium** NONE  
**Discounts Applied:**  
 Utility Rating Cr  
 Claim Record

**Other limits and exclusions may apply - refer to your policy**

**Your policy consists of this page, any endorsements and the policy form. Please keep these together.**

FP-7022.1C

Continued on Reverse

**MATT KEIM**  
 702-214-0899

2096 151 I

565-7020

565-7020.1 Rev 10-2002 (011039)c

N

Prepared NOV 01 2011

CONTINUED FROM FRONT SIDE

**Forms, Options, & Endorsements**

Jewelry and Furs \$1,500 Each	Option JF
Article/\$2,500 Aggregate	
Increase Dwlg Up to \$ 35,080	Option ID
Ordinance/Law 10%\$ 17,540	Option OL

The longer you are insured with State Farm and the fewer claims you have, the lower your premium. All types of claims may have an impact on your premium. There are multiple ways your premium could increase due to claim activity. Claims considered generally include claims resulting in a paid loss and may include weather-related claims. These claims may be considered by the Claim Free Discount Plan, the Claim Record Rating Plan, or as part of a separate rating factor that is based, in part, upon your claim history. Premium adjustments are based on the number of years you have been insured with State Farm and on the number of claims that we consider for these plans. Additionally, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information, please contact your State Farm agent.

**Subject:** RE: Followup to our conversation and removal of Bank of America as mortgagee on homeowner's policy


**Date:** Thursday, November 10, 2011 12:03:59 PM Pacific Standard Time

**From:** Matt Keim

**To:** Gregory LaPorta

Thanks Greg.... I passed along the information to my Regional Office. Thank you!!

State Farm Insurance  
Matt Keim, Agent  
4445 W. Flamingo Rd.  
Las Vegas, Nevada, 89103  
Off: 702-214-0899  
Fax: 702-214-0867  
www.mkeim.com

 Providing Insurance and Financial Services



**From:** Gregory LaPorta [mailto:greg@portsonic.net]

**Sent:** Thursday, November 10, 2011 11:53 AM

**To:** Matt Keim

**Cc:** mqc@call-law.com; adam@call-law.com; adl08\_az@hotmail.com

**Subject:** Followup to our conversation and removal of Bank of America as mortgagee on homeowner's policy

**Importance:** High

Hi Matt,

Per our conversation this morning regarding the State Farm Declarations Page amended on November 1, 2011, here's a recap for your notes:

- I understand that you will remove Bank of America once again from my homeowner's policy effective today.
- State Farm will now begin to send the bills directly to me.
- Any future correspondence that Bank of America sends to State Farm will be forwarded to me.
- I filed a federal lawsuit in the Nevada District Court (Case No: 2:2011cv01094) on July 1, 2011 against Bank of America. My attorney is Matt Callister (and Adam Rosenberg) of Callister & Associates. They can be reached at (702) 385-3343.
- Please review the Nevada AB 284 law that went into effect on October 1, 2011. As of today 11/10/2011, Bank of America **does not have** an Assignment of Mortgage on file with the Clark County, Nevada Recorder's Office.

Please pass this information to your underwriting/legal department at State Farm. I request that State Farm determine who the individual was from Bank of America that made the request. If State Farm is able to determine who this individual is, please let me know.

Gregory P. LaPorta



2700 South Sunland Drive  
Tempe, AZ 85282-3387

**Named Insured**

AT1 000399 0046 N-24-2278-F765 H F  
LAPORTA, GREGORY  
7260 EARLY PIONEER AVE  
LAS VEGAS NV 89129-4410

**Policy Number 28-BB-S206-5**

Policy Period	Effective Date	Expiration Date
12 Months	DEC 7 2011	DEC 7 2012

The policy period begins and ends at 12:01 am standard time at the residence premises.



E-11102011-B

ST1-0101-410818

**HOMEOWNERS POLICY**

**Automatic Renewal** - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises  
Same as Insured's Address

**Your policy is amended NOV 10 2011  
1ST MORTGAGEE DELETED**

Other items shown are effective with the policy's 2011 renewal

**Coverages & Property**

	Limits of Liability
<b>SECTION I</b>	
A Dwelling	\$ 175,400
Dwelling Extension up to	\$ 17,540
B Personal Property	\$ 131,550
C Loss of Use	Actual Loss Sustained
<b>SECTION II</b>	
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to Property of Others	\$ 500
M Medical Payments to Others (Each Person)	\$ 1,000

**Inflation Coverage Index: 224.7**

**Deductibles - Section I**

All Losses 1% \$ 1,754

In case of loss under this policy, the deductibles will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

**Loss Settlement Provision (See Policy)**

A1 Replacement Cost - Similar Construction  
B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements	
Homeowners Policy	FP-7955
Amendatory Endorsement	FE-2228
Policy Endorsement	FE-5320
Fungus (Including Mold) Excl	FE-5398
Motor Vehicle Endorsement	FE-5452
Telecommuter Coverage	FE-5831
Amendatory Debris Removal	FE-5480
Mandatory Reporting Endorsement	FE-5801
Registered Domestic Partnership	FE-6858

**Endorsement Premium**

NONE

Discounts Applied:  
Utility Rating Cr  
Claim Record

Other limits and exclusions may apply - refer to your policy

Your policy consists of this page, any endorsements and the policy form. Please keep these together.

FP-7022.1C

Continued on Reverse

**MATT KEIM**  
702-214-0899

1280 151 I

Prepared NOV 11 2011

555-7020

555-7020.1 Rev. 10-2002 (01039)c

CONTINUED FROM FRONT SIDE

<b>Forms, Options, &amp; Endorsements</b>	
Jewelry and Furs \$1,500 Each	Option JF
Article/\$2,500 Aggregate	
Increase Dwlg Up to \$ 35,080	Option ID
Ordinance/Law 10%\$ 17,540	Option OL

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 7260 EARLY PIONEER AVE  
 LAS VEGAS NV 89129-4410

**BALANCE DUE NOTICE**

POLICY NUMBER 28-BB-S206-5  
 HOMEOWNERS POLICY

DATE DUE  
 DEC 7 2011

PLEASE PAY THIS AMOUNT  
 \$473.00

**Full payment by Date Due continues this policy to DEC 7 2012**

PREVIOUS BALANCE DUE \$ 473.00  
 AMOUNT DUE \$ 473.00

**Important Message(s)**

83 2215 8531

See reverse for important information.  
 Please keep this part for your record.  
 Prepared NOV 11 2011

Agent **MATT KEIM**  
 Telephone 702-214-0899

**MOVING? PLEASE SEE YOUR STATE FARM AGENT. N-2278-F755**

<b>INSURED</b>	LAPORTA, GREGORY	
<b>POLICY NUMBER</b>	28-BB-S206-5	<b>HO - HOMEOWNERS</b>

**PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM**

<b>DATE DUE</b>	<b>PLEASE PAY THIS AMOUNT</b>
DEC 7 2011	\$473.00



2409201066  
 Insurance Support Center  
 P.O. Box 680001  
 Dallas, TX 75368-0001



528-181 5-8-10-04-2010 (o113092a) (o113091a)  
 or office use only 0271 M 1280  
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FIRE BAL DUE	\$473.00	0106
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800200600047300 928154680206501524>

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02-08-2007 (o1f3096a)

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o1y2105a

E-11292011

Saturday, December 3, 2011 9:28:52 AM Pacific Standard Time

**Subject:** Bank of America Alert: Mortgage - Insurance Payment Made  
**Date:** Tuesday, November 29, 2011 1:19:41 AM Pacific Standard Time  
**From:** Bank of America Alert  
**To:** Gregory LaPorta

To ensure delivery, add onlinebanking@ealerts.bankofamerica.com to your address book.

Exclusively for: | GREGORY LAPORTA



**Online Banking Alert**  
**Mortgage: Insurance Payment Made**



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TO BACK IT

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**You last signed in to Online Banking on 11/25/2011.**

**Remember:** Always look for your SiteKey® before entering your Passcode.

To: **GREGORY LAPORTA**  
Account: **MORTGAGE LOAN ACCOUNT ending in 9401**  
Date: **11/28/2011**

MBS  
MINUS THE S

An insurance payment was made on 11/25/2011.

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E - 12012011

### Insurance Bill Pay

#### Bills & Payment History

28-BB-S206-5-HOMEOWNERS POLICY

Type	Date	Amount	Description	Confirmation Number
Payment	Paid on 12/01/2011	\$473.00	THIRD PARTY PAYMENT SERVICE PROVIDER	
Bill	Due on 12/07/2011	\$473.00	Balance Due Notice - Declarations	
Bill	Due on 12/07/2011	\$473.00	Renewal Certificate	
Payment	Paid on 12/02/2010	\$450.00	THIRD PARTY PAYMENT SERVICE PROVIDER	
Bill	Due on 12/07/2010	\$450.00	Renewal Certificate	

BANK OF AMERICA?  
HIDING THE PAYMENT  
FROM ESCROW

Records 1 to 5 of 5

BANK OF AMERICA?  
HIDING THE PAYMENT  
FROM ESCROW

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This information presented in this document is not a declarations page, policy, or endorsement. Recent changes to the policy may not be reflected. If you have any questions about this form or would like to obtain a declarations page or a copy of your policy, please contact your State Farm agent for assistance.

Ξ - 12022011


Saturday, December 3, 2011 9:33:14 AM Pacific Standard Time

**Subject:** FW: Bank of America Alert: Mortgage - Insurance Payment Made  
**Date:** Friday, December 2, 2011 3:38:33 PM Pacific Standard Time  
**From:** Matt Keim  
**To:** Gregory LaPorta

Hi Greg,

It was Bank of America that sent us the check. We deleted the mortgage information on 11-10-11 but the bill had already been sent to them on 10-13. We are refunding back the amount to B of A and will bill you for the home insurance. Thanks...

State Farm Insurance  
Matt Keim, Agent  
4445 W. Flamingo Rd.  
Las Vegas, Nevada, 89103  
Off: 702-214-0899  
Fax: 702-214-0867  
www.mkeim.com

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**From:** Gregory LaPorta [<mailto:greg@portsonic.net>]  
**Sent:** Thursday, December 01, 2011 7:20 PM  
**To:** Matt Keim  
**Subject:** Re: Bank of America Alert: Mortgage - Insurance Payment Made

Hi Matt,

I just checked your website and it shows the \$473 was paid today. See attached PDF.

Matt, can you do some research and find out who the "THIRD PARTY PAYMENT SERVICE PROVIDER" is?

Thanks,

Greg

---

**From:** Matt Keim <[matt.keim.ptck@statefarm.com](mailto:matt.keim.ptck@statefarm.com)>  
**Date:** Thu, 1 Dec 2011 09:10:54 -0800  
**To:** Gregory LaPorta <[greg@portsonic.net](mailto:greg@portsonic.net)>  
**Subject:** RE: Bank of America Alert: Mortgage - Insurance Payment Made

Hi Gregory,

From our last conversation, we took Bank of America off of your home and sent you a bill for the renewal. There is \$473 due by 12-7-2011. Let me know if you have any questions. Thanks...

State Farm Insurance  
Matt Keim, Agent

4445 W. Flamingo Rd.  
Las Vegas, Nevada, 89103  
Off: 702-214-0899  
Fax: 702-214-0867  
[www.mkeim.com](http://www.mkeim.com)

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---

**From:** Gregory LaPorta [<mailto:greg@portsonic.net>]  
**Sent:** Wednesday, November 30, 2011 10:36 PM  
**To:** Matt Keim  
**Subject:** Re: Bank of America Alert: Mortgage - Insurance Payment Made

Matt,

Can you please confirm the payment was actually made by Bank of America? Can you get confirmation of this payment from your accounts receivable?

Thanks,

Gregory P. LaPorta  
(702) 595-5397

---

**From:** Gregory LaPorta <[greg@portsonic.net](mailto:greg@portsonic.net)>  
**Date:** Wed, 30 Nov 2011 21:55:36 -0800  
**To:** Matt Keim <[matt.keim.ptck@statefarm.com](mailto:matt.keim.ptck@statefarm.com)>  
**Subject:** FW: Bank of America Alert: Mortgage - Insurance Payment Made

Matt,

Bank of America just made my home owner's insurance policy payment when they are no longer listed as the lien holder on the policy.

Please get this over to your regional office and legal team A.S.A.P.

This is clearly visible Bank of America mortgage fraud.

Thanks,

Gregory P. LaPorta  
(702) 595-5397

---

**From:** Bank of America Alert <[onlinebanking@ealerts.bankofamerica.com](mailto:onlinebanking@ealerts.bankofamerica.com)>  
**Reply-To:** Bank of America Alert <[reply-fef81676736603-30\\_HTML-93093293-73720-16477@ealerts.bankofamerica.com](mailto:reply-fef81676736603-30_HTML-93093293-73720-16477@ealerts.bankofamerica.com)>  
**Date:** Tue, 29 Nov 2011 01:19:41 -0800  
**To:** Gregory LaPorta <[greg@portsonic.net](mailto:greg@portsonic.net)>  
**Subject:** Bank of America Alert: Mortgage - Insurance Payment Made

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**Remember:** Always look for your SiteKey® before entering your Passcode.

To: **GREGORY LAPORTA**

Account: **MORTGAGE LOAN ACCOUNT ending in 9401**

Date: **11/28/2011**

An insurance payment was made on 11/25/2011.

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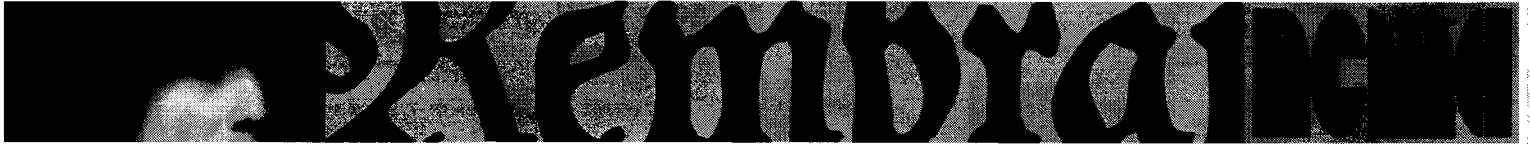
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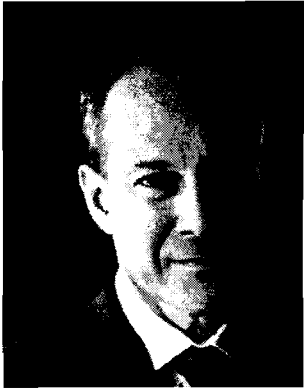
GOTHAM

# Bank Excuses on Foreclosure Growing Stale

By MICHAEL POWELL  
Published: November 14, 2011

The Bank of America lawyer laid down a patented rhetorical move heard in courts across America. Your Honor, this Orange County, N.Y., homeowner — a New York City police officer — didn't make enough money to qualify for a mortgage modification. He didn't send us the right documents.

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Fred R. Conrad/The New York Times

Eric T. Schneiderman, New York State's attorney general, opposes the Obama administration's foreclosure deal.

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He didn't, he didn't, he didn't, and so we should be allowed to foreclose.

Justice Catherine M. Bartlett of New York State Supreme Court cut off the lawyer. You, she said, are telling me lies.

"Bank of America got a bailout, and this is an outrage, how this man has been treated," she said. "Hard-working, middle-class Americans are trying to make it, trying to refinance with your bank."

Either bank officials show up in person, the justice said, or I'm going to order them "here in handcuffs."

Rage has acquired a cleansing power. Patience as a virtue is a hard sell at the burnt end of a four-year economic collapse. Zuccotti Park shakes, rattles and rolls; television yackers chat about inequality; and the federal judge Jed Rakoff all but heckled the Securities and Exchange Commission last week for going easy on Citigroup misbehavior.

Then there is Eric T. Schneiderman, New York's attorney general, caught in Month 5 of a face-off with the White House. President Obama dearly wants to seal a deal in which the nation's largest banks toss over a few bales of cash — \$20 billion to help with foreclosure relief — and the state attorneys general agree not to pursue sprawling and explosive legal cases against the banks.

Mr. Schneiderman and Attorney General Beau Biden of Delaware, joined by a few others, say no. Banks, they say, should disgorge more documents, testify more precisely and prove more completely that they own millions of mortgage notes. These rebel attorneys general want the banks to hand over more than \$200 billion, which would enable the government

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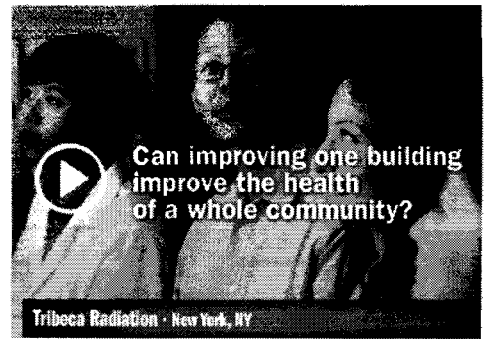
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to write down tens of millions of mortgages.

But in the end, their argument is elemental: Wouldn't the nation benefit from knowing the truth about the behavior of banks and bankers?

"If you don't air out the policies that led to the implosion of the economy, it will happen again," says Mr. Schneiderman. "There's not one sentence in the proposed agreement, not one period or comma about the stuff that blew up the economy. We can't let the banks rewrite history."

The desire to know precisely what happened during that give-a-mortgage-to-anyone-who-breathes, securitize-this frenzy has historical antecedents. In the Great Depression, the United States Senate hired another New York lawyer, Ferdinand Pecora, to write the report on its investigation of that collapse.

Mr. Pecora found more questions than answers, and insisted on more subpoenas, more forensic investigators and more brokers testifying under oath. Like a man reaching into a barrel of dead fish, he found a great stink. Not least, he discovered that National City (the lineal ancestor of the same misbehaving Citigroup) had sold flawed investments and that its president engaged in something close to tax evasion.

Seventy-eight years later, the Obama administration has Shaun Donovan, secretary of housing and urban development; the economic adviser Gene Sperling; and Attorney General Eric H. Holder Jr. dialing liberals, activists and bloggers, urging them to pressure the rebellious attorneys general to forgo emotionally satisfying inquiries and take the deal.

Banks make money and find loopholes, the president noted last month. These actions aren't "necessarily against the law."

That raises the question: How does he know?

Mr. Schneiderman is chary of talking too much now about his investigation. A few years back, he wrote an article for The Nation magazine, arguing that Democrats had for too long forsaken transformational politics for transactional, cut-a-deal politics. At the time, Washington Democrats dismissed such arguments as idealistic silliness.

Except that the cultural dial seems to be turning now.

Back in Orange County, the Legal Services lawyer Gina DeCrescenzo had fought for years to protect that New York police officer, William Castillo, filing motion after motion. No judge seemed to share her frustration until October, when Justice Bartlett threw out the foreclosure.

"You want to appeal me, you go right ahead," the judge told the bank lawyer. "Because what happened here is disgusting."

*E-mail: [powellm@nytimes.com](mailto:powellm@nytimes.com)*

A version of this article appeared in print on November 15, 2011, on page A24 of the New York edition with the headline: Bank Excuses On Foreclosure Growing Stale.



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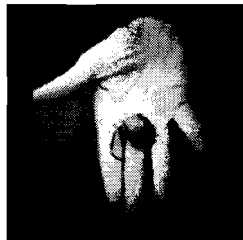
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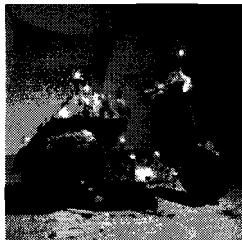
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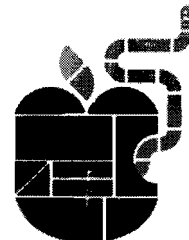


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