

## BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

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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  
NRS 205.372 Mortgage lending fraud  
Credit reporting of mortgages

Certified Mail # 7196 9009 2720 0905 7137

Date: February 12, 2011

Dear Catherine:

I have been making payments to Bank of America Home Loans since October 1, 2009. I have now discovered that Bank of America Home Loans has been reporting fraudulent information about my mortgage payments to the credit reporting agencies. I have attached copies of credit reports showing this fraud being reported by Bank of America Home Loans to the credit reporting agencies.

Here are the facts showing this fraud being perpetrated upon me by Bank of America Home Loans:

1. I originated my mortgages through First Horizon Home Loans on February 27, 2008. All documents signed state First Horizon Home Loans as my lender.
2. I received a letter from First Horizon Home Loan dated March 25, 2008 stating my mortgages were assigned, sold or transferred to Countrywide Bank FSB. I was told to begin making payments to Countrywide Bank FSB on May 1, 2008.
3. The payments made to First Horizon Home Loans do not show on my credit report for March 2008 and April 2008. As a matter of fact there is no listing of First Horizon Home Loans on my credit report.
4. I began making payments to Countrywide Bank FSB on May 1, 2008; Countrywide Bank FSB did not file the Assignment of Deed of Trust with the Clark County, Nevada Recorder's Office until July 29, 2008. I continued making payments to Countrywide Bank FSB until October 2009. There is no trace of these mortgage payments reported on my credit reports.
5. On January 7, 2011, at the advice of a colleague, I ran my FICO score through myFICO.com to obtain an Equifax Credit Report. I also ran a credit report from Experian.
6. The credit report by Equifax shows "Bachomelns" (i.e.: Bank of America Home Loans) reporting mortgages which show dates opened of February 2008. My loan documents signed during a closing with Equity Title of Nevada on February 27, 2008 state First Horizon Home Loans as my

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lender. How could Bank of America Home Loans have been reporting mortgage payments on accounts opened in February 2008 when they began collecting payments from me in November 2009?

7. The credit report by Equifax shows "Bachomelns" (ie: Bank of America Home Loans) with dates of last activity July 2010. So all payments made to Bank of America Home Loans from July 2010 up until present date no longer are being reported. I suspect this coincides with the first Qualified Written Request letter acknowledged by Bank of America on July 27, 2010. On July 29, 2010, I applied for a Barclaycard and was denied credit.
8. The credit report by Experian shows "BAC HOME LOANS/COUNTRYWIDE" (i.e.: Bank of America Home Loans) reporting mortgages which show dates opened of February 2008. Again, my loan documents signed during a closing with Equity Title of Nevada on February 27, 2008 state First Horizon Home Loans as my lender. Once again, how could Bank of America Home Loans have been reporting mortgage payments on accounts opened in February 2008 when they began collecting payments from me in November 2009?
9. The credit report by Experian shows "BAC HOME LOANS/COUNTRYWIDE" with dates of status July 2010. So all payments made to Bank of America Home Loans from July 2010 up until present date no longer are being reported. I suspect this coincides with the first Qualified Written Request letter acknowledged by Bank of America on July 27, 2010. Again, on July 29, 2010, I applied for a Barclaycard and was denied credit.
10. Now that "these rocks have been uncovered" with the fraud Bank of America Home Loans has perpetrated upon me, it has adversely affected my upward mobility to obtain credit.

**Attempting to cover up mistakes with lies is the worst.** Bank of America, by not reporting mortgage payments since July 2010 on mortgages they are not even entitled to collect (there are no Assignment of Deed of Trust to Bank of America Home Loans made by Countrywide Bank FSB recorded with the Clark County, Nevada Recorder's Office to this date) has adversely affected my credit score by lowering it.

I am requesting you to begin investigating Bank of America Home Loan employees under the Nevada Deceptive Trade Practices Act. It's time to "cut off the head of this snake" and find out who is responsible for sending data to the credit reporting agencies. The NRS 205.372 Mortgage Lending fraud statute states:

"1. A person who, with the intent to defraud a participant in a mortgage lending transaction: (a) Knowingly makes a false statement or misrepresentation concerning a material fact or deliberately conceals or fails to disclose a material fact; (b) Knowingly uses or facilitates the use of a false statement or misrepresentation made by another person concerning a material fact or deliberately uses or facilitates the use of another person's concealment or failure to disclose a material fact; (c) Receives any proceeds or any other money in connection with a mortgage lending transaction that the person knows resulted from a violation of paragraph (a) or (b); (d) Conspires with another person to violate any of the provisions of paragraph (a), (b) or (c); or".

Please feel free to contact me at work between 8 AM to 5 PM, Monday through Friday or at home (after 6 PM) if you need to see full copies of my credit reports as well as to discuss this matter pertaining **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**  
100 North Tryon Street  
Charlotte, NC 28255

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

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

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

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

**Nevada Department of Business and Industry**  
Attn: Terry Johnson, Director  
555 E. Washington Ave, Suite 4900  
Las Vegas, NV 89101

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

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

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

**Cogburn Law Offices**  
Jamie Cogburn, Esq.  
Peter Rinato, Esq.  
9555 South Eastern Ave, Suite 280  
Las Vegas, NV 89123



Gregory P Laporta | January 8, 2011 | Equifax

**FICO® Score Summary**

Your Equifax FICO® score:

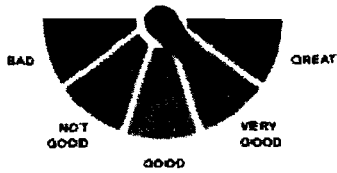
**756**

On January 8, 2011







myFICO provides your FICO® score and credit report as generated and reported by one of the three major credit bureaus. Below are factors in your credit report that are hurting or helping your score:

Your Equifax FICO® score is very good



Your score is above the average score of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

FICO® score ingredients	How you rate
 <b>Payment history</b> Your history of paying bills on time.	Great
 <b>Amount of debt</b> Your total amount of outstanding debt.	Very Good
 <b>Length of credit history</b> How long you've had credit.	Good
 <b>Amount of new credit</b> Amount of credit you've recently obtained or applied for.	Not Good

Status as of	Dec, 2010
Date opened	May, 2010
Date of last activity	Dec, 2010
Credit limit	\$2,000
Account Type	Revolving
Account holder	Individual
Industry	Jewelers

**Descriptions**

**Charge**

No contact information provided by Equifax



**Rc Willey**

Status as of	Aug, 2010
Date opened	Feb, 2009
Date of last activity	Aug, 2009
Largest past balance	\$1,500
Account Type	Revolving
Account holder	Joint
Industry	Furniture, Etc.

**Descriptions**

Account closed at consumer's request

**Charge**

No contact information provided by Equifax

Balance	Current Status
<b>\$424</b>	<b>Pays account as agreed</b>

**Seven year payment history**

30 days late	0 times
60 days late	0 times
90+ days late	0 times

**Worst Delinquency**

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Balance	Current Status
<b>\$0</b>	<b>Pays account as agreed</b>

**Seven year payment history**

30 days late	0 times
60 days late	0 times
90+ days late	0 times

**Worst Delinquency**

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.





**BachomeIns**

Status as of	Jul, 2010
Date opened	Feb, 2008
Date of last activity	Jul, 2010
Account number	XXXXX8651

Jul, 2010

Balance	Current Status
<b>\$6,146</b>	<b>Pays account as agreed</b>

<b>Largest past balance</b>	<b>\$7,650</b>	<b>Seven year payment history</b>		Jul, 2010
<b>Account Type</b>	<b>Installment</b>	<b>30 days late</b>	<b>0 times</b>	
<b>Account holder</b>	<b>Individual</b>	<b>60 days late</b>	<b>0 times</b>	
<b>Industry</b>	<b>Mortgage Companies</b>	<b>90+ days late</b>	<b>0 times</b>	
<b>Descriptions</b>				
Consumer disputes this account information				
Real estate mortgage				
No contact information provided by Equifax				
				
<b>Bachomelns</b>				
<b>Status as of</b>	<b>Jul, 2010</b>			
<b>Date opened</b>	<b>Feb, 2008</b>			
<b>Date of last activity</b>	<b>Jul, 2010</b>			
<b>Account number</b>	<b>XXXXX9401</b>			
<b>Largest past balance</b>	<b>\$145,350</b>			
<b>Account Type</b>	<b>Installment</b>			
<b>Account holder</b>	<b>Individual</b>			
<b>Industry</b>	<b>Mortgage Companies</b>			
<b>Descriptions</b>				
Consumer disputes this account information				
Real estate mortgage				
No contact information provided by Equifax				
		<b>Balance</b>	<b>Current Status</b>	
		<b>\$141,864</b>	<b>Pays account as agreed</b>	
<b>Seven year payment history</b>				
<b>30 days late</b>	<b>0 times</b>			
<b>60 days late</b>	<b>0 times</b>			
<b>90+ days late</b>	<b>0 times</b>			
<b>Worst Delinquency</b>				
None Reported				
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.				

					Apr, 2010
					
<b>Sandiegoco</b>					
<b>Status as of</b>	<b>Apr, 2010</b>				
<b>Date opened</b>	<b>Dec, 2004</b>				
<b>Date of last activity</b>	<b>Oct, 2008</b>				
<b>Account Type</b>	<b>Open Account</b>				
<b>Account holder</b>	<b>Individual</b>				
<b>Industry</b>	<b>City &amp; Country</b>				
<b>Descriptions</b>					
Child/family support obligation					
		<b>Balance</b>	<b>Current Status</b>		
		<b>\$0</b>	<b>Pays account as agreed</b>		
<b>Seven year payment history</b>					
<b>30 days late</b>	<b>1 time(Nov 2008)</b>				
<b>60 days late</b>	<b>1 time(Dec 2008)</b>				
<b>90+ days late</b>	<b>3 times(Feb 2009, Jan 2009, Sep 2008)</b>				

[Close window](#)

### Online Personal Credit Report from Experian for

Experian credit report prepared for

**GREGORY LAPORTA**

Your report number is

**1494-3610-01**

Report date:

**01/08/2011**

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Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to [www.experian.com/consumer](http://www.experian.com/consumer) and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

### Contact us

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Need to view your report again or dispute information? Access your report online at [www.experian.com/viewreport](http://www.experian.com/viewreport).

You may also contact us by mail at:

NCAC  
P.O. Box 9701  
Allen, TX 75013

Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

### Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit Items

**Address Identification Number:**

0166343966

Status: Paid,Closed/Never late.

Status Details: This account is scheduled to continue on record until Sep 2017.

**Date Opened:**

10/1999

**Reported Since:**

05/2003

**Date of Status:**

09/2007

**Last Reported:**

09/2007

**Your Statement:**

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$1,300

**High Balance:**

\$1,246

**Recent Balance:**

NA

**Recent Payment:**

NA

Account closed at consumer's request.

**BAC HOME LOANS/COUNTRYWIDE**

**Address:**

450 AMERICAN ST # SV416

SIMI VALLEY, CA 93065

(800) 669-6607

**Account Number:**

18263....

**Address Identification Number:**

0592517757

Status: Open/Never late.

**Date Opened:**

02/2008

**Reported Since:**

03/2008

**Date of Status:**

07/2010

**Last Reported:**

07/2010

**Your Statement:**

**Type:**

Mortgage

**Terms:**

40 Years

**Monthly Payment:**

\$1,041

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$145,350

**High Balance:**

NA

**Recent Balance:**

\$141,864 as of 07/2010

**Recent Payment:**

\$0

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

**Balance History:**

06/2010 \$141,953

05/2010 \$142,130

04/2010 \$142,130

03/2010 \$142,218

02/2010 \$142,305

01/2010 \$142,392

12/2009 \$142,478

11/2009 \$142,564

10/2009 \$142,650

09/2009 \$142,820

08/2009 \$142,904

07/2009 \$142,904

06/2009 \$143,072

05/2009 \$143,072

04/2009 \$143,237

03/2009 \$143,320

02/2009 \$143,402

01/2009 \$143,402

The original amount of this account was \$145,350

**BAC HOME LOANS/COUNTRYWIDE**

**Address:**

450 AMERICAN ST # SV416

SIMI VALLEY, CA 93065

(800) 669-6607

**Account Number:**

18264....



**Address Identification Number:**

0592517757

**Status:** Open/Never late.**Date Opened:**

02/2008

**Reported Since:**

03/2008

**Date of Status:**

07/2010

**Last Reported:**

07/2010

**Your Statement:****Type:**

Mortgage

**Terms:**

20 Years

**Monthly Payment:**

\$50

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$7,650

**High Balance:**

NA

**Recent Balance:**

\$6,146 as of 07/2010

**Recent Payment:**

\$0

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

**Balance History:**

06/2010 \$6,221  
 05/2010 \$6,497  
 04/2010 \$6,497  
 03/2010 \$6,571  
 02/2010 \$6,643  
 01/2010 \$6,716  
 12/2009 \$6,788  
 11/2009 \$6,889  
 10/2009 \$6,960  
 09/2009 \$7,102  
 08/2009 \$7,173  
 07/2009 \$7,173  
 06/2009 \$7,263  
 05/2009 \$7,263  
 04/2009 \$7,353  
 03/2009 \$7,422  
 02/2009 \$7,442  
 01/2009 \$7,442

The original amount of this account was \$7,650

**CAPITAL ONE****Address:**

PO BOX 30281

SALT LAKE CITY, UT 84130

(800) 955-7070

**Address Identification Number:**

0592517757

**Status:** Paid,Closed/Never late.**Account Number:**

411507940126....

**Status Details:** This account is scheduled to continue on record until Apr 2020.

**Date Opened:**

01/2008

**Reported Since:**

02/2008

**Date of Status:**

04/2010

**Last Reported:**

04/2010

**Your Statement:****Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$1,000

**High Balance:**

\$857

**Recent Balance:**

NA

**Recent Payment:**

NA

Account closed at consumer's request.

**Balance History:**

03/2010 \$0  
 02/2010 \$218  
 01/2010 \$245  
 12/2009 \$123  
 11/2009 \$661  
 10/2009 \$16

