

2nd 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

Certified Mail # 7196 9009 2720 0905 1722

Date: July 25, 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 **"2nd 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 the response of my original Qualified Written Request letter that I sent you on June 24, 2010. Your response is about what I had expected to see within the halls of white-collar criminals who hide behind the corporate shield at Bank of America as well as hiding within an act of Congress giving you free-wheeling T.A.R.P. money.

You sent out two mailings to me. I received a Federal Express Priority Overnight on July 14, 2010 and regular USPS mail on July 16, 2010. Both of these mailings were from your Simi Valley, California offices. It should be noted that both mailings were not sent certified mail nor did they require my signature. At any time, these mailings could have been stolen which contained my complete identity. You'll probably even try to lie and say you never sent these documents. Since you are acting like white-collar criminals, I guess you'll now want to try and sell me an "Identity Theft Protection Plan".

It was stated in my original request that you send me **ALL** mortgage transfer assignments as well as **original mortgage notes to my property showing "Bank of America Home Loans" on the actual mortgage notes of which I should have had to sign under a notary**. You sent me copies (from scanned images in your database) of First Horizons Home Loans mortgage notes. Now, I expect you will try to fraudulently create (or "*doctor up*") these documents so you can continue to hold me hostage with "interest in perpetuity" to your ponzi scheme as well as try to make claims that I owe you these debts.

I am demanding Bank of America issue a release of all mortgage debt set forth on LOAN # 182639401 and LOAN # 182648651. I am also demanding Bank of America refund all interest and principal money paid by me to Bank of America from May 1, 2008 to present day. I am presently current on these fraudulent mortgages and have remained honorable by continuing the payments even while knowing I am a victim of your fraudulent schemes. I maintain good credit; pay my bills on time each month and I **am a law abiding citizen, not a white-collar criminal.**

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I further contend these were fraudulent mortgage loans made by Countrywide 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"**.

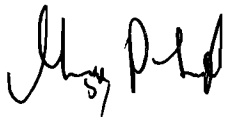
I contend, that your organization is now violating the Federal Racketeering Influence and Corrupt Organizations Act (RICO), when you collaborated to begin collecting mortgage payments you were not authorized to do so (from May 1, 2008 to present day); are now violating my **Fifth Amendment** right to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

Also, the American people know that Bank of America is an insolvent financial institution which continues to use **federally funded "interest-free" tax-payer money "bailouts"** to prop up its assets on financial statements. By doing this, it allows you to give your employees huge bonuses for doing nothing all day. Now your employees have allegedly joined the bandwagon as potential white-collar criminals to think of ways on how to "screw" and exploit consumers each day by creating various elaborate financial instruments. Bank of America's financial activities are parasitic and destructive to the American economy. I, like millions of Americans will no longer tolerate these financial ponzi schemes.

Under Federal Law, Title-42, Section 1983 passed by Congress in 1871, it is my right to file a civil lawsuit against Bank of America for denying me my constitutional rights to life, liberty and "property" without due process.

In light of the above, please be advised that I intend to sue Bank of America in UNITED STATES FEDERAL DISTRICT COURT, requesting a trial by jury with the media present.

Sincerely,



Gregory P. LaPorta
Homeowner

CC:

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

Federal Trade Commission
600 Pennsylvania Avenue NW,
Washington, DC 20580

U.S. Department of Justice
950 Pennsylvania Ave, NW
Washington, DC 20530-0001

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

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

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

Nevada Attorney General
Grant Sawyer Bldg.
555 E. Washington Ave Suite 3900
Las Vegas, NV 89101

Las Vegas Metropolitan Police Department
Financial / Property Crimes Section
3141 Sunrise Avenue
Las Vegas, NV 89101

U.S. Senator John Ensign
Lloyd D. George Building
333 Las Vegas Boulevard
South, Suite 8203
Las Vegas, NV 89101

U.S. Senator Harry Reid
Lloyd D. George Building
333 Las Vegas Boulevard
South, Suite 8016
Las Vegas, NV 89101

ABC News
7 West 66th Street
New York, NY 10023

CBS News
51 W. 52nd Street
New York, NY 10019-6188

NBC News
30 Rockefeller Plaza
New York, NY 10112

CNN
Attn: Anderson Cooper
1 CNN Center
POB 105366
Atlanta, GA 30348

Fox News
Attn: Bill O'Reilly
1211 Avenue of the Americas
New York, NY 10036

MSNBC
Attn: Keith Olbermann
30 Rockefeller Plaza
New York, NY 10112

MSNBC
Attn: Dylan Ratigan
30 Rockefeller Plaza
New York, NY 10112

MSNBC
Attn: Rachel Maddow
30 Rockefeller Plaza
New York, NY 10112

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2360 Corporate Circle, Third Floor
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