



316 E BRIDGER ST  
LAS VEGAS, NV 89101

Location: VGTK  
Device ID: VGTK-POS1  
Employee: 2015652

FEDEX Express Package - Dropped Off  
539834589127

Total Pieces: 1

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September 21, 2012 10:07:54 AM



STATE OF NEVADA  
 OFFICE OF THE ATTORNEY GENERAL  
 BUREAU OF CONSUMER PROTECTION  
 555 East Washington Avenue, Suite 3900 Las Vegas, Nevada 89101  
 Telephone (702) 486-3786 · Fax (702) 486-3283

OFFICE OF THE ATTORNEY GENERAL  
 LAS VEGAS NEVADA  
 JAN 20 2012  
 ADMINISTRATION

# CONSUMER COMPLAINT FORM

Thank you for taking the time to complete this complaint. Consumer complaints are one of the primary sources of information upon which the Bureau of Consumer Protection relies to identify problem areas needing enforcement. If your complaint falls under the jurisdiction of another agency, the Bureau of Consumer Protection may forward your complaint to that agency.

INSTRUCTIONS: Please type or print your complaint in ink and complete the form fully.

## SECTION 1.

### CONSUMER COMPLAINT

Your First Name: Gregory

Your Last Name: LAPORTA

Your Address: 7060 EARLY PIONEER AVE  
LAS VEGAS NV 89129  
 (City) (State) (Zip)

Your Phone Number (#): 702-997-1971

Your Mobile #: 702-595-5397

Your Fax #: N/A

Your Email: greg@portsonic.net

Your Date of Birth: 7/19/71

### YOUR COMPLAINT IS AGAINST

Individual/Business: BANK OF AMERICA, BAC HOME LOANS

If Business, Contact Person: \_\_\_\_\_  
 Individual/Business Address: \_\_\_\_\_  
 (City) (State) (Zip)

Individual/Business Phone #: \_\_\_\_\_

Individual/Business Mobile #: \_\_\_\_\_

Individual/Business Fax #: \_\_\_\_\_

Individual/Business Email: \_\_\_\_\_

Individual/Business Web Site: \_\_\_\_\_

## SECTION 2.

Did you make any payments to this individual or business? Yes  No

If yes, please provide: 5/1/08 - 9/1/09 (countrywide)

Date of payments: 9/1/09 - PRESENT (BANK OF AMERICA)

Form of payments: ELECTRONIC ON THEIR WEBSITE

Total amount of payments: 41 MONTHS @ AVG<sup>a</sup> 1,050.<sup>00</sup> / MONTH = \$43,050.<sup>00</sup>

## SECTION 3.

\* CURRENT ON MORTGAGES \*  
 \* NO MISSED PAYMENTS \*

Please detail the nature of your complaint against the above named individual or business. Include the "who, what, when, why, and where" of your complaint. You may use additional sheets if necessary.

My Complaint Is: PLEASE SEE ATTACHED CIVIL COMPLAINT FILED IN THE US DISTRICT COURT OF NEVADA ON 7/1/2011 3 DIFFERENT QWR'S WERE SENT TO BANK OF AMERICA IN 2010 THAT LEAD TO THE FILING OF THE LAWSUIT.

ON 12/22/2011 BANK OF AMERICA FILED A "CORPORATION ASSIGNMENT OF DEED OF TRUST" MORE THAN 5 1/2 MONTHS AFTER LAWSUIT WAS FILED AND AS OF 1/16/12, STILL PENDING A FEDERAL JUDGE'S RULING ON THE CASE.

SECTION 4.

PLEASE READ RESPONSES IN THE CASE.

List and attach photocopies (no originals) of any relevant documents, agreements, correspondence, or receipts that support your complaint. Copy both sides of any canceled checks that pertain to this complaint.

much more available upon request

- a. CIVIL COMPLAINT 7/1/11
- b. JUSTIA DOCKER <sup>REPORT</sup> (AS OF 1/16/12)
- c. 12/22/2011 BOFA CORPORATION ASSIGNMENT
- d. 7/29/2008 ASSIGNMENTS FROM FIRST HORIZON TO COUNTRYWIDE
- e. 12/14/2010 BOFA LETTER OF DEFAULT / 1/19/11 BOFA TILA LETTER
- f. 2/8/2011 BOFA DELANCY LETTER
- g. 2/9/2011<sup>3/11</sup> BLANK ROME LLP TILA LETTERS
- h. 3/15/2011 BLANK ROME LLP LETTER
- i. 12/23/2011 BLANK ROME LLP LETTER

SECTION 5 ADDITIONAL TIME LINE AVAILABLE UPON REQUEST

Sign and date this form. The Bureau of Consumer Protection can not process any unsigned, incomplete, or illegible complaints.

I understand that the Attorney General is not my private attorney, but rather represents the public by enforcing laws prohibiting fraudulent, deceptive or unfair business practices. I understand that the Bureau of Consumer Protection does not represent private citizens seeking refunds or other legal remedies. I am filing this complaint to notify the Bureau of Consumer Protection of the activities of a particular business or individual. I understand that the information contained in this complaint may be used to establish violations of Nevada law in both private and public enforcement actions. I authorize the Bureau of Consumer Protection to send my complaint and supporting documents to the individual or business identified in this complaint. I understand that this complaint is also subject to disclosure under Nevada's Public Record Law.

I certify that the information provided on this form is true and correct to the best of my knowledge.

[Signature]  
(Signature)

Gregory P. LaPorta  
(Print Name)

Date: 1/16/12

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Print Name)

Date: \_\_\_\_\_

met with compliance investigator [redacted] on 1/11/12 to review DISCOVERY.

## 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: Bank of America Consumer Complaint - File Date: 1/20/2012  
Additional Discovery for the Complaint

Certified Mail # 7196 9009 2720 0906 7457

Date: March 29, 2012

Dear Catherine:

On January 11, 2012, I met with your Compliance Investigator with the Bureau of Criminal Justice. I filed a Consumer Complaint with the Bureau of Consumer Protection on January 20, 2012.

At the direction of my attorney, Mathew Callister of Callister & Associates, I filed a civil complaint against Bank of America in the U.S. District Court in Las Vegas. (Case No: 2:2011cv01094) on July 1, 2011. **A judgment in my case was made on March 20, 2012 in Bank of America's favor. I should remind you that a hearing took place and I wasn't invited.**

**The U.S. District Court never answered the specifics of my complaint (it's evident the court "looked" the other way and made a decision on their own instead of granting my request for a "trial by jury").** Obviously, the judge never looked at a loan file. Is it because no loan file exists? Or is it because the judge couldn't get a copy of it, which would prove a broken chain of title as well as their other deceptive trade practices? Did the judge closely review the paperwork submitted by the attorneys for Bank of America last year? **Is this American Justice or "Just Us", Bank of America? The cover-up continues...**

**Bank of America was very successful in covering up the securitization failures by Countrywide to a U.S. District Court. Their attempt to cover-up mistakes with lies is the worst and it needs to be exposed.** I discussed some of the following with your Compliance Investigator back on January 11th:

- Take a closer look at the Assignment of Deed of Trust's filed by First Horizon Home Loans to Countrywide Bank FSB, recorded in the Clark County, Nevada Recorder's Office on July 29, 2008. **Further review shows the instrument numbers listed within each Assignment of Deed of Trust does not belong to my property:**
  - Instrument Number: 20080729-0002836 contains an Assignment of Deed of Trust filed by First Horizon Home Loans. The assignment states, "... to the Equity Title of Nevada, Trustee and recorded on 3/3/08 as Instrument No. 20080225-0004107, in Book \_\_, Page \_\_ of Official Records in the County Recorder's Office of Clark County, Nevada, describing

## BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

- land therein ...". The Instrument No. 20080225-0004107 belongs to RL HOMES LLC / DIRECT GRADING & PAVING LLC which is a LIS PENDENS document recorded on 2/25/2008 2:43:55 PM for Parcel # 125-08-220-018.
- Instrument Number: 20080729-0002837 contains an Assignment of Deed of Trust filed by First Horizon Home Loans. The assignment states, "... to the Equity Title of Nevada, Trustee and recorded on 3/3/08 as Instrument No. 20080225-0004108, in Book \_\_, Page \_\_ of Official Records in the County Recorder's Office of Clark County, Nevada, describing land therein ...". The Instrument No. 20080225-0004108 belongs to IRVINA RAYMOND / TRAVIS ASSOCIATES LP which is a JUDGEMENT document recorded on 2/25/2008 2:46:16 PM with no Parcel # listed.
  - On August 19, 2011, in a response to a motion in my civil case, the attorneys for Bank of America filed Exhibit C with the U.S. District Court showing these same non-factual notarized mortgage assignments. **Why would attorneys for Bank of America be filing non-factual notarized mortgage assignments with a U.S. District Court? Why would the attorneys for Bank of America be so quick to respond with a "Motion to Dismiss" the case back on September 20, 2011? Did the attorneys for Bank of America just commit perjury in a U.S. District Court?**
  - On December 22, 2011, Bank of America filed a "Corporation Assignment of Deed of Trust", recorded in the Clark County, Nevada Recorder's Office. **Why is Bank of America filing a "Corporation Assignment of Deed of Trust" now after more than 3 years all while my federal case was pending?**
    - The instrument number listed in the "Corporate Assignment of Deed of Trust" corresponds with the Deed of Trust filed on March 3, 2008 for the first mortgage by First Horizon Home Loans. Bank of America made no recording of the 2<sup>nd</sup> mortgage or it's "Deed of Trust".
    - The "Corporation Assignment of Deed of Trust" states, "For value received", however the recording states a value of \$0.00. Bank of America never disclosed the value received.
    - The "Corporation Assignment of Deed of Trust" does not state who the owner of the note is. Bank of America claims through numerous letters to me that Fannie Mae is the owner of the loan. So, if Fannie Mae is the owner of the loan (and the only one that could legally foreclose on my property), why is there no recording of this in public records by Fannie Mae to Bank of America (Richard R. Powell, Powell on Real Property section 37.27)?
  - On December 23, 2011, Blank Rome LLP, a law firm representing Bank of America sent me a letter. The letter makes reference to the first mortgage but does not state the 2<sup>nd</sup> mortgage. There is no title of the person signing this letter. It is a wet ink signature. A similar letter from Blank Rome LLP was sent to me on March 15, 2011. That letter made reference to the 1<sup>st</sup> and 2<sup>nd</sup> mortgages.

Catherine, if you wish to discuss any of this with me, directly my contact information is as follows:

Work:

Office of the District Attorney  
Criminal Division – DAIT  
Clark County, Nevada

Home:

(702) 997-1971

**BANK OF AMERICA MORTGAGE FRAUD**

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

Direct: (702) 671-0964

Sincerely,



Gregory P. LaPorta

Homeowner

**CC:**

**Callister & Associates**

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

**U.S District Court – Las Vegas**

Case # 2:2011cv01094  
333 S. Las Vegas Blvd.  
Las Vegas, NV 89101

**Bank of America Corporate Center  
Office of the President & 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

**Fannie Mae**

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

**Las Vegas Metropolitan Police Department  
Financial / Property Crimes Section**

3141 Sunrise Avenue  
Las Vegas, NV 89101

**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: Steven B. Wolfson, District Attorney  
200 Lewis Ave  
Las Vegas, NV 89101

**Las Vegas Sun**

Attn: Letter to the Editor  
2360 Corporate Circle, Third Floor  
Henderson, NV 89074

**KLAS-TV**

3228 Channel 8 Drive  
Las Vegas, NV 89109

**KTNV Channel 13 Action News**

3355 S. Valley View Blvd.  
Las Vegas, NV 89102

**MSNBC**

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

**Rolling Stone**

Attn: Matt Taibbi  
1290 Avenue of the Americas  
New York, NY 10104-0298

## 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: Bank of America Consumer Complaint - File Date: 1/20/2012  
Additional Discovery for the Complaint

Certified Mail # 7196 9009 2720 0906 7594

Date: April 14, 2012

Dear Catherine:

On January 11, 2012, I met with your Compliance Investigator with the Bureau of Criminal Justice. I filed a Consumer Complaint with the Bureau of Consumer Protection on January 20, 2012.

In addition to my previous letter on Additional Discovery for the Complaint, dated March 29, 2012, here is a timeline to be added to my complaint that shows the hellacious lies and deceit by Bank of America:

- In mid-2009, I tried to refinance my First Horizon Home Loans mortgages and contacted Bank of America numerous times about refinancing since I had been making payments to Countrywide. **By October 2009, Bank of America told me there were no options. Is it because any option given to me would expose the securitization failures by First Horizon Home Loans to Countrywide?** Bank of America now leaves me with a house > \$70,000 underwater, unable to sell, refinance or even deed back to any financial institution "legally". Read on....
- On June 24, 2010, I sent a Qualified Written Request (the first of 3) to Bank of America. Bank of America stops reporting my mortgage payments to credit agencies in July 2010.
- Bank of America had been reporting to the credit agencies that they have had my mortgages since 2/2008. I originated loans with First Horizon Home Loans on February 28, 2008. **Bank of America lied to the credit agencies.**
- On December 14, 2010, I received a letter/notice from Bank of America stating I am in default. **Bank of America lied to me.** All mortgage payments since the inception of my mortgages with First Horizon Home Loans to the date of this letter are current and no skipped payments.
- On April 29, 2011, State Farm Insurance removes Bank of America as the mortgagee. Previously, I had reported to State Farm Insurance that there was no Assignment of Deed of Trusts to Bank of America recorded with the Clark County, Nevada Recorder's Office. **Bank of America lied to State Farm Insurance.**
- On July 1, 2011, I filed a civil complaint against Bank of America in the U.S. District Court in Las Vegas. (Case No: 2:2011cv01094). I suggest you read the complaint and motions.

## BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

- On August 19, 2011, in a response to a motion in my civil case, the attorneys for Bank of America filed Exhibit C with the U.S. District Court showing non-factual notarized mortgage assignments. Why would attorneys for Bank of America be filing non-factual notarized mortgage assignments with a U.S. District Court? **Bank of America lied to a U.S. District Court.**
- On September 20, 2011, Bank of America filed a "Motion to Dismiss" my civil case.
- On November 1, 2011, Bank of America added themselves as the mortgagee to my State Farm home owner's policy again.
- On November 10, 2011, State Farm Insurance removes Bank of America as the mortgagee. Previously, I had reported to State Farm Insurance that there was no Assignment of Deed of Trusts to Bank of America recorded with the Clark County, Nevada Recorder's Office. **Bank of America lied to State Farm Insurance a second time.**
- On November 17, 2011, Bank of America completes a "Corporation Assignment of Deed of Trust" **but doesn't record this with the Clark County, Nevada Recorder's Office at this time.**
- On December 2, 2011, Bank of America adds themselves as the mortgagee to my State Farm home owner's policy again. **Bank of America lied to State Farm Insurance a third time.**
- **On December 22, 2011, Bank of America records the November 17, 2011 dated "Corporation Assignment of Deed of Trust" with the Clark County, Nevada Recorder's Office.** Why did Bank of America do this after accepting payments from me for more than 3 years as well as lie to State Farm Insurance that they had a title to my property? Was this done to cover-up the securitization failures between First Horizon Home Loans and Countrywide? We now know the July 29, 2008 Assignment of Deed of Trusts recorded by First Horizon Home Loans in the Clark County, Nevada Recorder's Office are non-factual. Your Compliance Investigator reviewed this with me back on January 11, 2012.
- **On March 20, 2012 a federal judge decided my case in Bank of America's favor. Again, I should remind you that a hearing took place and I wasn't invited.** It's pretty evident the judge sided with Bank of America because he never took a close look or heard the facts. It's to convenient that Bank of America was given a 6 month time period to try and "fix" things (while the case was still pending) so the judge could dismiss the case without having to answer the facts stated in the complaint. **It's pretty obvious by now I was silenced by a U.S. District Court to talk about any of this.**

Catherine, if you wish to discuss any of these facts with me, my contact information is as follows:

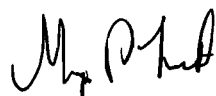
Work:

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

Home:

(702) 997-1971

Sincerely,



Gregory P. LaPorta  
Homeowner



**BANK OF AMERICA MORTGAGE FRAUD**

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

---

**CC:**

**Callister & Associates**

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

**Bank of America Corporate Center  
Office of the President & CEO**

100 North Tryon Street  
Charlotte, NC 28255

**Securities & Exchange Commission**

Los Angeles Regional Office  
Rosalind Tyson, Regional Director  
5670 Wilshire Boulevard, 11th Floor  
Los Angeles, CA 90036-3648

**Las Vegas Metropolitan Police Department  
Financial / Property Crimes Section**

3141 Sunrise Avenue  
Las Vegas, NV 89101

**Office of the District Attorney  
Clark County, Nevada**

Attn: Steven B. Wolfson, District Attorney  
200 Lewis Ave  
Las Vegas, NV 89101

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3228 Channel 8 Drive  
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**MSNBC**

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

**U.S District Court – Las Vegas**

Case # 2:2011cv01094  
333 S. Las Vegas Blvd.  
Las Vegas, NV 89101

**Comptroller of the Currency  
Administrator of National Banks**

Case # 1263610 & 1278836 & 01463995  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

**Fannie Mae**

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

**Clark County, Nevada Recorder's Office**

Attn: Debbie Conway, Recorder  
500 South Grand Central Parkway 2nd Floor  
Las Vegas, Nevada 89155

**Las Vegas Sun**

Attn: Letter to the Editor  
2360 Corporate Circle, Third Floor  
Henderson, NV 89074

**KTNV Channel 13 Action News**

3355 S. Valley View Blvd.  
Las Vegas, NV 89102

**Rolling Stone**

Attn: Matt Taibbi  
1290 Avenue of the Americas  
New York, NY 10104-0298



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Comptroller of the Currency  
Administrator of National Banks

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June 15, 2012

Gregory P. LaPorta  
7260 Early Pioneer Avenue.  
Las Vegas NV 89129

Re: Case#: 01263610  
BANK OF AMERICA, NATIONAL ASSOCIATION

Dear Mr. LaPorta:

The Office of the Comptroller of the Currency (OCC) is responding to your letter against the above-mentioned bank. The focus of the OCC's review of consumer complaints against national banks and federal savings associations (thrifts) is to determine if the financial institutions' actions are consistent with banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions and thrifts.

In your correspondence, you indicated that you were making a Qualified Written Request (QWR) as provided under the Real Estate Settlement Procedures Act (RESPA). As such, you requested copies of loan documentation for validation of your debt.

The OCC contacted the bank to have them review your concerns. The bank responded directly to you and our office regarding your request and complaint. The bank has provided you with a loan payment history, a copy of the Note and Security Instrument, HUD-1 Settlement Statement, Loan Application, Appraisal Report, Truth in Lending, Good Faith Estimate, and Applicable Disclosures. The bank further stated that any documents requested but not included are proprietary.

RESPA

For purposes of the RESPA provisions regarding QWRs, the term "servicing" means:

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The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

**Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050**  
**Phone: (800) 613-6743, FAX: (713) 336-4301**  
Internet Address: [www.helpwithmybank.gov](http://www.helpwithmybank.gov)

The term “servicing” means receiving any scheduled periodic payments from a borrower pursuant to the terms of any loan, including amounts for escrow accounts described in section 2609 of this title, and making the payments of principal and interest and such other payments with respect to the amounts received from the borrower as may be required pursuant to the terms of the loan. 12 USC 2605(i)(3).

A servicer is responsible for the “servicing of a loan (including the person who makes or holds a loan if such person also services the loan).” 12 USC 2605(i)(2).

A QWR is defined as written correspondence that identifies the account of the borrower and includes “a statement of the reasons for the borrower’s belief of the borrower that the account is in error or provides sufficient detail to the servicer regarding other information sought by the borrower.” A servicer is charged with acknowledging the QWR within 20 days. 12 USC 2605(1)(B).

Within 60 days, the servicer must make necessary corrections to the account, explain that the account is accurate, provide the information requested, or explain why the information the information requested is unavailable or cannot be obtained by the servicer. 12 USC 2605(e)(2).

### Hardship

If you are experiencing any hardship or are seeking a loan modification, please contact the bank. In addition, you may contact a housing or financial counselor by contacting the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or (877) 483-1515, or go to [www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm). You also can find out more information on these federal mortgage modification and refinancing programs by referring to [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

Please note that the OCC has recently issued a consumer advisory on “Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams,” which is available at <http://www.occ.gov/news-issuances/consumer-advisories/2011/consumer-advisory-2011-1.html>. This advisory describes new rules issued by Federal Trade Commission, which has advised there is no evidence that forensic loan audits will help you get a loan modification or any other foreclosure relief.

### Conclusion

Based on our review, it appears the bank has responded to your request for your loan documentation. You did not provide any specific detailed information. As such, these claims

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**Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050**  
**Phone: (800) 613-6743, FAX: (713) 336-4301**  
**Internet Address: [www.helpwithmybank.gov](http://www.helpwithmybank.gov)**

were very broad and vague. Once you review the loan documents the bank provided to you and if your review re-enforce your beliefs, you will need to provide a more detailed complaint describing the basis of your claims so the bank will be able to further review. At this time, it appears the claims submitted are factual. The OCC is a regulatory agency charged with enforcing banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions. We are not authorized to resolve factual disputes between national banks and their customers.

Information about complaints is generally considered during examinations. During an examination, national bank examiners may review bank operations in such areas as commercial and consumer lending, investment, and fiduciary activities. We may also assess the quality control systems employed by banks as well as qualifications and performance of key management personnel.

However, the information obtained during our examinations is exempt from public disclosure under Exemption 8 of the Freedom of Information Act. Exemption 8 covers matters "contained in or related to examination, operating or condition reports prepared by, or on behalf of, or for the use of the Comptroller's Office.

The OCC regulates and examines national banks to ensure their safe and sound financial condition and compliance with banking laws and regulations. The OCC's consumer complaint process was established to ensure that bank customer's legal rights are protected. Information gathered from consumers is made available to the national bank examiners for their use in the bank examination process.

We trust this is responsive to your issues. If we can assist you in the future, please do not hesitate to contact our office.

Sincerely,

*Customer Assistance Group*

---

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

**Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050**  
**Phone: (800) 613-6743, FAX: (713) 336-4301**  
**Internet Address: [www.helpwithmybank.gov](http://www.helpwithmybank.gov)**



STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL  
555 East Washington Avenue, Suite 3900  
Las Vegas, Nevada 89101

CATHERINE CORTEZ MASTO  
*Attorney General*

KEITH G. MUNRO  
*Assistant Attorney General*

GREGORY M. SMITH  
*Chief of Staff*

July 20, 2012

Gregory LaPorta  
7260 Early Pioneer Avenue  
Las Vegas, NV 89129

**Re: My State Processing**

Dear Mr. LaPorta;

This office is in receipt of your correspondence regarding the above-referenced matter. This information has been reviewed and will be kept in our files to help us monitor trends in business practices and determine priorities in our enforcement efforts and legislative recommendations.

Additionally, we have also forwarded the information you provided to an investigator for review. If further action is warranted, you may be contacted by a member of our staff.

Furthermore, you may obtain additional information by contacting the Bureau of Consumer Protection hotline at 702-486-3132. For your convenience I have also included information on the Independent Foreclosure Review available to September 30, 2012.

Thank you for bringing this matter to the attention of the State of Nevada.

Sincerely,

CATHERINE CORTEZ MASTO, Attorney General

By: Bureau of Criminal Justice, Fraud Unit

## 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: Bank of America Consumer Complaint - File Date: 1/20/2012  
Additional Discovery for the Complaint

Certified Mail # 7196 9009 2720 0906 9376

Date: August 5, 2012

Dear Catherine:

In response to your July 20, 2012 letter, I understand the Consumer Complaint I filed with the Bureau of Consumer Protection on January 20, 2012 regarding Bank of America is now with the Bureau of Criminal Justice, Fraud Unit for investigation.

Please add this additional discovery to my complaint:

- I received a U.S. HARP Refinance Program letter on May 21, 2012. The lender's name listed is First Horizon Home Loans.
- On May 22, 2012, I received another letter from Bank of America requesting more information.
- On May 24, 2012, I received a letter from a Ms. Karma Balistreri, Consumer Advocate with the Office of the CEO & President at Bank of America. I have not had any direct dialog with Ms. Balistreri to this date due to ongoing investigations by your office.
- On June 13, 2012, I received another letter from Bank of America requesting more information.
- I received a letter from Ms. Louise Bowes at Blank Rome LLP, the attorneys representing Bank of America. Ms. Bowes does not state her title so I do not know if Ms. Bowes is an attorney or secretary.
- On June 15, 2012, I received a response letter from the Office of the Comptroller, Administrator of National Banks (OCC) regarding Bank of America. The OCC states, "**At this time, it appears the claims submitted are factual.**" [specific to Bank of America].
- On June 22, 2012, I received another letter from Ms. Louise Bowes at Blank Rome LLP, the attorneys representing Bank of America. Ms. Bowes does not state her title so I do not know if Ms. Bowes is an attorney or secretary. Why is Ms. Bowes sending me a Payoff Demand Statement from Bank of America? The only paperwork Ms. Balistreri has is from First Horizon Home Loans. What paperwork at Bank of America does Ms. Balistreri have for my home? Is Ms. Balistreri going to "robo-sign" documents to release a lean on my home?

## BANK OF AMERICA MORTGAGE FRAUD

COMPLAINT

DISPUTE OF DEBIT/VALIDATION OF DEBT

RICO VIOLATIONS

I've created a public affairs website that is not intended to "bash" Bank of America, but rather to expose the truth in a public forum since my voice was previously silenced. Your investigators will find the factual documentation (let me know if you need originals) and information pertaining to my timeline.

Please visit: [HTTP://WWW.EXPOSEBANKOFAMERICA.ORG](http://WWW.EXPOSEBANKOFAMERICA.ORG)

The web site is also accessible through auxiliary domains I have established here:

[HTTP://WWW.EXPOSEBANKOFAMERICA.BIZ](http://WWW.EXPOSEBANKOFAMERICA.BIZ)  
[HTTP://WWW.EXPOSEBANKOFAMERICA.CO](http://WWW.EXPOSEBANKOFAMERICA.CO)  
[HTTP://WWW.EXPOSEBANKOFAMERICA.INFO](http://WWW.EXPOSEBANKOFAMERICA.INFO)  
[HTTP://WWW.EXPOSEBANKOFAMERICA.NET](http://WWW.EXPOSEBANKOFAMERICA.NET)  
[HTTP://WWW.EXPOSEBANKOFAMERICA.US](http://WWW.EXPOSEBANKOFAMERICA.US)

Some of the documentation has already been reviewed by your compliance investigator when he visited my family and I back on January 11, 2012.

Recently, I had a conversation with a criminal prosecutor regarding some of the details within my complaint. It was suggested that I stop all payments to Bank of America at this time and seek Mediation under the Nevada AB 284 law that went into effect October 1, 2011.

At this time, please accept this letter and forward it to the State of Nevada Foreclosure Mediation Administrator as my request for a non-corrupt mediation/arbitration hearing under state statutes. Also, I will advance the appropriate fee on their application. Non-corrupt law enforcement and media are encouraged to attend to hear the facts.

If you wish to discuss any of this with me directly, my contact information is as follows:

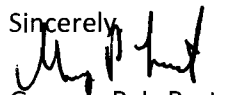
Work:

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:**

**State of Nevada**  
**Foreclosure Mediation Program**  
200 Lewis Avenue, 17<sup>th</sup> Floor  
Las Vegas, NV 89101

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

**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: Karma Balistreri  
100 North Tryon Street  
Charlotte, NC 28255

**Blank Rome LLP**  
Attn: Louise Bowes  
One Logan Square  
130 North 18th Street  
Philadelphia, PA 19103-6998

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

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

**Consumer Financial Protection Bureau**  
P.O. Box 4503  
Iowa City, IA 20016

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

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

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

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

**Office of the District Attorney  
Clark County, Nevada**  
Attn: Steven B. Wolfson, District Attorney  
200 Lewis Ave  
Las Vegas, NV 89101

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

**Las Vegas Sun**  
Attn: Letter to the Editor  
2360 Corporate Circle, Third Floor  
Henderson, NV 89074

**Las Vegas Review-Journal**  
Attn: Letter to the Editor  
1111 W. Bonanza Road / P.O. Box 70  
Las Vegas, NV 89125

**KLAS-TV**  
3228 Channel 8 Drive  
Las Vegas, NV 89109

**KTNV Channel 13 Action News**  
3355 S. Valley View Blvd.  
Las Vegas, NV 89102

**Rolling Stone**  
Attn: Matt Taibbi  
1290 Avenue of the Americas  
New York, NY 10104-0298





STATE OF NEVADA  
OFFICE OF THE ATTORNEY GENERAL

555 East Washington Ave., Suite 3900  
Las Vegas, Nevada 89101

CATHERINE CORTEZ MASTO  
*Attorney General*

KEITH G. MUNRO  
*Assistant Attorney General*

GREGORY M. SMITH  
*Chief of Staff*

August 8, 2012

Gregory LaPorta  
7260 Early Pioneer Ave  
Las Vegas, NV 89129

Re: Receipt of mortgage complaint

Dear Mr. LaPorta;

The Office of the Attorney General received your mortgage complaint on 8/7/2012.

Your complaint is being forwarded to the appropriate investigative unit within the Office of the Attorney General. Due to budget constraints and limited resources, we are no longer able to reply to and investigate every submission to this office. If further action is warranted, you may be contacted by a member of our staff.

We provide automated updates on major cases and matters of public interest on the Attorney General's hotline. This information is updated regularly and may be accessed by dialing 702-486-3132.

Sincerely,

CATHERINE CORTEZ MASTO  
Attorney General

By: Fraud Unit



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Comptroller of the Currency  
Administrator of National Banks

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August 29, 2012

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

Re: Case#: 01463995  
BANK OF AMERICA, NATIONAL ASSOCIATION

Dear Mr. LaPorta:

This letter acknowledges our receipt of your complaint. We previously received correspondence from you, which established case 1263610. Therefore, two cases have been opened concerning the same issue and the same bank.

In order to streamline our process and avoid any further duplication, we are closing the above referenced case and you will be notified about the resolution of your complaint in the original case (1263610). Please refer to case **12636101** on all future correspondence or contacts with our office regarding this issue, as this is the case that will remain open.

Sincerely,

*Customer Assistance Group*

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The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

**Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050**  
**Phone: (800) 613-6743, FAX: (713) 336-4301**  
Internet Address: [www.helpwithmybank.gov](http://www.helpwithmybank.gov)