FORECLOSURE FRAUD CASE — COMPLETE SUMMARY

Case No. 2008-CA-23190-F – — June 2026

I. WHAT HAPPENED — THE STORY OF THE FRAUD

In June 2006 obtained a mortgage from Aames Funding Corporation — account numbe — for $168,750 on his home at He lived there with his sor who was borr raisec alone.

On October 2 2006 — just four months after obtained his mortgage — Aames Funding Corporation dissolved and merged into Accredited Home Lenders. Aames ceased to exist as a legal entity. continued making mortgage payments not knowing his lender had dissolved.

In 2008 and PA — a law firm operating out of Texas at — filed a foreclosure action against on behalf of LaSalle Bank National Association as Trustee for GSAMP Trust 2007-HE1. The problem was that LaSalle Bank had been absorbed by Bank of America on October 17 2008 — meaning the plaintiff in the foreclosure no longer existed as a separate legal entity.

On March 19 2008 — 17 months after dissolved — someone at the and office signed an Assignment of Mortgage in the name of Aames Funding Corporation purporting to assign mortgage to LaSalle Bank for GSAMP Trust 2007-HE1. The signer was — a robo-signer employed by DocX LLC — a document manufacturing operation whose founde was later federally convicted in Case No. 3:12-CR-198 for directing employees to forge mortgage assignment signatures. had no authority to sign for a dissolved corporation. The assignment was void from the moment it was executed.

The assignment also carried a fabricated loan number — 100380187 — a Loan Servicing internal number that has no IRS reporting history with Aames Funding Corporation and appears nowhere in any original loan document.

On May 9 2009 emailed the FBI Tampa Division reporting the void assignment — that had gone out of business in October 2006 and could not have signed the assignment — that Hillsborough County public records showed no recorded assignment — and that Accredited who had acquired had no record of any assignment. The FBI received that complaint. The foreclosure proceeded anyway.

On August 28 2009 became legally unable to work — 13 days before the void foreclosure judgment was entered. On September 10 2009 the void judgment of $200,935.88 was entered in the name of LaSalle Bank National Association — a bank that had ceased to exist eleven months earlier when Bank of America absorbed it. On December 16 2009 home was sold at foreclosure sale was 5 years old. He has lived his entire conscious life without the home his father worked 22 years to provide.

On February 4 2011 filed Chapter 7 bankruptcy. Both Bank of America and Loan Servicing LP were listed as creditors and were discharged as UNSECURED creditors on May 10 2011. Three months later — on August 12 2011 — Bank of America signed Special Warranty Deed Instrumen conveying former property for $78,000 — acting as

SECURED Trustee with signing as Attorney-in-Fact. Signing a deed as a secured party three months after being discharged as unsecured in federal bankruptcy court is a direct violation of 11 USC Section 524 — the federal bankruptcy discharge injunction.

has been fighting this fraud for 17 years — alone — on a fixed income — building a documented evidentiary record from public government sources that confirms every element of the fraud. In 2026 PHH Mortgage Corporation — successor — produced from own files the Affidavit — where own Assistant Vice President admitted under oath that dead was used on the void assignment for convenience not legal authority. had every document PHH produced. production independently confirmed from own records everything had been saying for 17 years.

II. KEY CASE IDENTIFIERS

Property Address	
Foreclosure Case	2008 23190-F –
Bankruptcy Case	8:11-bk-01991 — of Florida — Judge
Judgment Amount	$200,935.88 — entered September 10 2009
Judgment Plaintiff	LaSalle Bank National Association — dead eleven months before judgment
Property Sold	December 16 2009 — $78,000 — Documentary Stamp Tax confirmed $546
Deed Signed	Special Warranty Deed Instrument 2011301834 — August 12 2011
Bankruptcy Discharge	May 10 2011 — Bank of America and discharged as unsecured
Disabled	August 28 2009 — 13 days before void judgment entered
	Born — Age 5 when home sold — Age 21 today

III. THE VOID ASSIGNMENT — FOUR FATAL DEFECTS

Void Assignment of Mortgage — Instrument 2009102722 — executed March 19 2008 — recorded March 31 2009 –

Defect One — Dead Grantor

Aames Funding Corporation dissolved October 2 2006 — 17 months before the assignment was executed. Confirmed by California Secretary of State Certificate Florida Division of Corporations Documer onfirms Aames withdrew from December 18 2006. A dissolved corporation cannot execute any legal instrument. The assignment is void on its face.

Defect Two — Dead Grantee

The assignment purports to transfer mortgage to LaSalle Bank National Association. LaSalle Bank was absorbed by Bank of America on October 17 2008 — confirmed by FDIC Certificate 15407. LaSalle did not exist as a separate legal entity when the assignment was recorded on March 31 2009.

Defect Three — PSA Closing Date Violation

The GSAMP Trust 2007-HE1 Pooling and Servicing Agreement — SEC Accession No. 0000914121-07-000733 — required all mortgage loan transfers to be completed by the Closing Date of February 23 2007. The void assignment was executed March 19 2008 — 13 months after the Closing Date. The PSA is governed by New York law under Section 12.03. Under New York Estates Powers and Trusts Law Section 7-2.4 any act in contravention of the trust instrument is void.

Defect Four — Fabricated Loan Number

The assignment carries loan number 100380187 — a internal number with no IRS reporting history with Aames Funding Corporation. egitimate Aames account number is – confirmed by IRS Form 1098 federal tax records — the Adjustable Rate Note — the Adjustable Rate Rider — and both recorded mortgages. The fabricated number also appears on Special Warranty Deed Instrument 2011301834.

The DocX Criminal Connection

The void assignment was prepared by and PA at under B&H File 266119. That address is connected to DocX LLC — a document manufacturing operation whose founder was federally convicted in Case No. 3:12-CR-198 Middle District of Florida — sentenced to 58 months — for directing employees to forge mortgage assignment signatures. The same conduct used on void assignment.

The Confession

Loan Servicing LP's own Assistant Vice President admitted under oath in an Affidavit filed in Case No. 2008-CA-23190-F on August 31 2009 that the Assignment listed Aames Funding Corporation as the assignor due to the fact that the Mortgage listed said party as the original lender even though Accredited Lenders owned and held all assets of Aames Funding Corporation. own employee confirmed under oath that dead was used for convenience — not legal authority. PHH Mortgage Corporation — successor — produced this confession from their own files in 2026.

IV. THREE DEAD CORPORATIONS

Aames Funding Corporation	Dissolved October 2 2006 — merged into Accredited Home Lenders — California SOS Certificat — Florida withdrawal December 18 2006 — Documer – signed assignment 17 months after dissolution
LaSalle Bank NA	Absorbed into Bank of America October 17 2008 — FDIC Certificate 15407 — eleven months before void judgment September 10 2009 — judgment entered in name of dead bank

GSAMP Trust 2007-HE1	Filed Form 15-15D January 29 2008 — suspended all SEC reporting — Cll — trust closed February 23 2007 — PSA Accession No. 0000914121-07-000733

V. CONFIRMED TRUSTEE SUCCESSION CHAIN — GSAMP TRUST 2007-HE1

The following succession chain is confirmed from actual government records and court documents — not from research or inference.

Original Trustee 2007	LaSalle Bank National Association — confirmed from PSA Section 1.01
Successor Trustee 2008	Bank of America National Association — confirmed by FDIC Certificate 15407 — October 17 2008
Current Trustee 2011	U.S. Bank National Association — confirmed from Lee County Florida Instrument n nd federal court Case No. 1:19-cv-02305-AJN — U.S. Bank suing for defective loans in this specific trust
Master Servicer	Fargo Bank NA — confirmed from SEC and PHH April 24 2026 letter
Trust Administrator	Computershare Trust Company NA — acquired Fargo Corporate Trust Services November 2021 — confirmed by Fargo May 4 2026 letter
Current Servicer	PHH Mortgage Corporation — now Onity — confirmed by Fargo May 4 2026 letter
PSA Governing Law	New York law — confirmed from PSA Section 12.03 exact text — This agreement shall be construed in accordance with and governed by the substantive laws of the State of New York
Missing Assignments	Zero recorded assignments i from forward — five required assignments completely absent from public records
Zero Endorsements	original Adjustable Rate Note has zero endorsements — confirmed from PHH production of original note from files

VI. FEDERAL BANKRUPTCY DISCHARGE VIOLATION — 11 USC SECTION 524

This is the strongest federal hook in case and the element most likely to compel federal investigative action.

Federal Bankruptcy Court Case No. 8:11-bk-01991-MGW — Middle District of Florida — Judge — discharge entered May 10 2011. Both Bank of America and Loan Servicing LP were listed as creditors and discharged as UNSECURED creditors.

Three months later — on August 12 2011 — Bank of America signed Special Warranty Deed Instrumen is SECURED Trustee — with Loan Servicing LP acting as Attorney-in-Fact for Bank of America — conveying property for $78,000.

Under 11 USC Section 524 the federal bankruptcy discharge injunction permanently enjoins any act to collect recover or offset any discharged debt as a personal liability of the debtor. A creditor discharged as unsecured cannot subsequently act as a secured party to transfer title to property connected to that discharged debt. Violating a federal bankruptcy discharge injunction is contempt of a federal court order. There is no statute of limitations on contempt of a federal court order.

The FBI Tampa Field Office now has copies of Chapter 7 bankruptcy discharge — Special Warranty Deed Instrument 2011301834 — and all documentation confirming this violation.

VII. NO STATUTE OF LIMITATIONS

retains two legal rights with no statute of limitations.

First — under Florida Rule of Civil Procedure 1.540(b)(4) a void judgment may be challenged at any time with no statute of limitations. The foreclosure judgment entered September 10 2009 in the name of LaSalle Bank National Association — a bank that had ceased to exist eleven months before the judgment — using a void assignment signed by a dissolved corporation — is void on its face. retains the legal right to challenge that void judgment at any time.

Second — under 11 USC Section 524 violations of the federal bankruptcy discharge injunction have no statute of limitations for contempt proceedings. Bank of America and signing the deed as secured parties three months after being discharged as unsecured is a continuing violation of a federal court order that retains the right to pursue at any time.

VIII. FBI COMMUNICATIONS

2009 FBI Email	May 9 2009 — emailed FBI Tampa Division — reported and — void assignment — Aames dissolved October 2006 — no recorded assignments — Accredited no record of assignment — four months before void judgment entered
2026 FBI Complaint	Mailed May 13 2026 — certified mail — tracking 9589 — delivered May 15 2026 at 11:08 AM to FBI Office —
FOIPA Response	Request No. 1727007-000 — May 27 2026 — signed by Acting Section Chief — Record/Information Dissemination Section — FBI searched Central Records System — found and released 2009 email — 17 year old record still active
Significance	FBI automatically linked 2026 complaint to 2009 record — both files now connected in Central Records System — reported this fraud to FBI before void judgment was entered — foreclosure proceeded anyway

Three Federal Elements	1. Bankruptcy discharge violation 11 USC 524 — 2. DocX criminal connection Case 3:12-CR-198 — 3. Fabricated loan number used in federal court proceedings

IX. CFPB COMPLAINT RECORD — 67 TOTAL

has filed 67 CFPB complaints against Bank of America — Fargo — and PHH Mortgage Corporation. All complaints are publicly searchable at consumerfinance.gov under

Bank of America Total	32 complaints — 30 closed with feedback — 2 marked duplicate
Fargo Total	19 complaints — 17 open awaiting CFPB determination — 2 closed
PHH Total	16 complaints — 6 open — 7 closed with feedback — 3 marked duplicate
BofA Response Pattern	30 complaints received one identical boilerplate letter about wrong loan — Account ending 2428 second mortgage — when every complaint concerned first mortgage foreclosure $168,750
BofA Five Errors	1. Wrong loan — 2. Claims never foreclosed contradicted by Certificate of Title and Deed — 3. Calls unaffiliated when was their Attorney-in-Fact — 4. Claims no chain of title errors — 5. Charged off second mortgage before bankruptcy yet signed deed as secured
BofA Final Position	May 12 2026 — matter closed — will not address substantively similar concerns — — 877-430-1431 ext 437939 — internal cases 260310CR1004154 and 260506CR1003472
PHH Position	All complaints untimely — property sold more than 16 years ago — no statute of limitations exists on void judgment challenge
Fargo Position	Complaint does not belong to them — CFPB reviewing since March 2026 — oldest unresolved complaint 260324-30393012 filed March 24 2026
Key PSA Complaints	260511-32508420 BofA — 260511-32510598 WF — 260511-32512966 PHH — PSA and 641 page trust rules attached
Key FBI Complaints	260528-33318309 WF — 260528-33320034 PHH — FBI FOIPA documents attached

X. OTHER AGENCY FILINGS

OCC Case 1	– opened June 3 2026 — against Computershare Trust Company NA — fiduciary record-keeping failures — void assignment in document custody vault — five missing recorded assignments
OCC Case 2	– opened June 3 2026 — against U.S. Bank National Association — confirmed current trustee — active litigation against for defective loans in GSAMP Trust 2007-HE1

New York AG	Intake 1-1259576972 — filed May 12 2026 — New York trust law violations — PSA and PSA violations analysis attached
NYDFS	BKM-2026-01710052 — filed May 12 2026 — closed on jurisdiction — prior complaint BKM-2026-01701545 also closed
EBSA	202642-04761 — filed April 11 2026 — against Home Depot and MetLife — LTD Claim 671001290507 — ERISA violation — received no MetLife payments following SSDI approval October 13 2013
SEC FOIA	Request No. 26-01804-FOIA — filed March 25 2026 — response June 3 2026 — SEC directed tc — requested exception reports custodian certifications deficiency notices repurchase requests and Fargo communications
SEC Whistleblower	N
FTC	Report No
Florida OFR	Active complaints — confirmed named Bank of America 15 days before foreclosure sale while complaint was pending

XI. QUALIFIED WRITTEN REQUEST — BANK OF AMERICA

On May 13 2026 mailed a Qualified Written Request to Bank of America at – the address Bank of America themselves directed to in their May 12 2026 letter. Under RESPA 12 USC Section 2605(e) Bank of America is required to acknowledge within 5 business days and respond within 30 business days. Failure to comply carries statutory damages recoverable in federal court.

QWR Tracking	6133 7013 64 — delivered May 27 2026 at 7:00 PM
5 Day Acknowledgment	Due June 3 2026
30 Day Response	Due June 26 2026
Supplemental Letter	Mailed June 1 2026 — tracking 9505 5129 9337 6152 8764 14 — includes FBI FOIPA documents — bankruptcy discharge violation — California and Florida Aames dissolution certificates — void assignment — Certificate of Title — Warranty Deed — Lis Pendens — Chapter 7 bankruptcy discharge
Key QWR Questions	1. How does BofA claim never foreclosed when Certificate of Title and Deed bear their name — 2. Why call unaffiliated when was their Attorney-in-Fact — 3. How does finding of no errors reconcile with five missing assignments and confession — 4. How did BofA sign deed as secured Trustee three months after bankruptcy discharge — 5. Where did $78,000 in sale proceeds go

XII. KEY CONFIRMED DOCUMENTS AND INSTRUMENTS

Void Assignment	Instrument 2009102722 – — executed March 19 2008 — recorded March 31 2009 — signed by dissolved Aames — fabricated number 100380187 — prepared by and
Certificate of Title	Instrument 2010008109 — issued to Bank of America as successor to LaSalle Bank as Trustee for GSAMP Trust 2007-HE1 — recorded December 29 2009 — delivered to address
Special Warranty Deed	— signed August 12 2011 — Bank of America as — as Attorney-in-Fact — $78,000 — three months after bankruptcy discharge
Lis Pendens	Instrument 2008354808 — filed October 8 2008 – and — B&H File 266119 — LaSalle Bank name
PSA	SEC Accession No. 0000914121-07-000733 — 641 pages — Closing Date February 23 2007 — New York governing law Section 12.03
SOS	Certificate 444079739 — Aames dissolved October 2 2006
Florida Withdrawal	Documer ames withdrew from December 18 2006
FDIC Certificate	No. 15407 — absorbed October 17 2008
Affidavit	AVP sworn confession — August 31 2009 — produced by PHH from files 2026
Reply	Florida Bar 37881 — admitted Aames merged into Accredited — August 31 2009 — B&H File 266119
LaSalle Withdrawal	Filed January 29 2009 by CT Corporation on behalf of Bank of America — processed February 10 2009 — Bank of America directed LaSalle withdrawal while continuing foreclosure ir name
Lee County Instrument 1	– Bank of America assignor to U.S. Bank assignee — GSAMP Trust 2007-HE1 — April 13 2012
Lee County Instrument 2	– Bank of America assignor to U.S. Bank assignee — GSAMP Trust 2007-HE1 — October 11 2012
U.S. Bancorp Press Release	November 15 2010 — U.S. Bank acquired BofA trust administration — 2153 trusts — $1.1 trillion
Federal Court	Case 1:19-cv-02305-AJN — U.S. Bank suing for GSAMP Trust 2007-HE1 defective loans — November 23 2020
FBI 2009 Email	May 9 2009 — reported fraud to FBI Tampa Division — four months before void judgment — released by FBI FOIPA May 27 2026 — FOIPA Request No. 1727007-000
Bankruptcy Discharge	Case No. 8:11-bk-01991-MGW — May 10 2011 — BofA and discharged as unsecured — deed signed August 12 2011 as secured

XIII. PENDING DEADLINES — JUNE 2026

June 3 2026	Bank of America QWR 5 dav acknowledgment deadline — OCC case an pened
June 5 2026	Bank of America supplemental letter delivery — PHH Case esponse deadline
June 12 2026	PHH Case esponse deadline
June 26 2026	Bank of America QWR 30 day response deadline
July 4 2026	Bank of America internal case 260506CR1003472 resolution date —
July 11 2026	CFPB feedback deadline — multiple Bank of America complaints
July 12 2026	CFPB feedback deadline — multiple PHH complaints
August 2026	OCC Case ar ay average response from both banks
August 25 2026	FBI FOIPA appeal deadline — 90 days from May 27 2026 response

XIV. SENATOF AND KEY CONTACTS

Senato	— CFPB story form submitted May 28 2026 — Senate contact form submitted May 28 2026 — Consumer Protection Financial topic
Senate Banking Committee	Seven Democratic members briefed including Senato
OCC Contact	— Phone 800-613-6743 — Case an
PHH Consumer Ombudsma	Consumer Account Analyst
Bank of America	877-430-143 portal closed May 29
Bank of America QWR	
FB Office	
AG	
	Tampa Florida — FDCPA FCCPA consumer protection — craigerothburdpa.com
Bar Referral	— floridabar.org/public/lfrs

XV. MEDIA CONTACTS — GOING PUBLIC

Bloomberg	
ProPublica	
Miami Herald	
Tampa Bay Times	
Reuters	reuters.com/tips
HousingWire	