

Joseph Zernik DMD PhD

2415 Saint George St, Los Feliz CA 90027 Fax: (801) 998-0917 Email: jz12345@earthlink.net

Dec 8, 2008

Kathryn Kohler
Assistant General Counsel
Bank of America
Legal Department
NC1-002-29-01
101 South Tryon Street
Charlotte, NC 28255
Tel 704.386.9644
Fax 704.386.1032

Ms Kohler:

I live in Los Angeles, California, and I have been severely abused by Countywide and Sandor Samuels in the last 3-4 years, after I caught him, Angelo Mozilo, and Countrywide involved in fraud on me.

In January 2008, when BOA announced the take over, I was sure that it would be my deliverance. In early February I sent notice to the Board of Directors of BOA. I got a routine letter from Mr Lewis' consumer relations secretary. But at present, 6 month after the formal change of control on the shares, Countrywide continues the harassment, represented by Bryan Cave LLP here in LA.

I suspect that BOA knows nothing of this, although I sent certified letters to the Board of Directors. I had gag orders on me, issued ex parte, when the court was dark, off the record, off the calendar. Samuels simply buys he judges here. I had no business whatsoever with Countrywide or Samuels, but in 2005 they ganged up with a "Loan Originator" and started litigation against me, aimed at real estate fraud against me. I was supposed not to know anything until it was too late, but somehow I caught them all. I basically have criminal evidence against Samuels, Mozilo, and the Legal Division of Countrywide. They totally fabricated subpoena production on loan underwriting. I had to learn quick the business, and I also figured out the fraud in Edge, their computer system for monitoring underwriting, and in their fax servers.

In January 2007 I filed complaints with Thrift Supervision and Trade Commission. Samuels manipulated it, Thrift found what I claimed (against CHL) was true and alarming, but CFC moved the regulation entirely to Trade Commission, and Trade "lost" the complaints... By March 2007 I was calculating in complaints to the FBI that the liability to the US treasury was in the hundreds of billions from CFC...

In response, they started non-stop harassment through the court. They stole my house through fraud in Countrywide records. They issued gag order against me – that I am not allowed to ask countrywide to authenticate or repudiate their fraud records... It was mostly executed through Judge Jacqueline Connor, probably the most corrupt judge in LA (a very corrupt court system). She is best known for overturning jury verdict in 2000 when the jury convicted 4 corrupt police, and she turned them free.

I request to know, ASAP

- 1) Is Bryan Cave, LLP authorized to represent BOA or Countrywide after July 1, 2008 (Is that really the critical date?)?
- 2) Who is the true legal representative of BOA in LA, I need to talk with somebody urgently.

My losses are over \$2,0million, but it is also the whole abuse that is still taking place, never ending.



Joseph Zernik
Cell 310 435 9107

