



"Tom and Kara Sullivan"
<ncsullys@windstream.net>

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To <lisa_urso@mad.uscourts.gov>

cc <klein@rododykleinryan.com>

bcc

Subject Letter regarding Bank of America Home Affordable Modification Program (HAMP) Contract Litigation, 10-md-02193, U.S. District Court for the District of Massachusetts

History:

 This message has been forwarded.

Dear Judge Zobel,

Dear Judge Zobel,

Very briefly I would implore you not to throw out the current litigation brought against Bank of America and their practices concerning the HAMP program.

I have been engaged with BofA for more than a full year in trying to apply and qualify for their program and have followed every instruction they have laid out and still one year later I am no further from saving my home than I was last April.

Due to circumstances of salary cuts to save my job and my wife unable to get her home based business off the ground since we have moved to North Carolina, we have been in financial strains. Slowly we have depleted our retirement accounts and some of our children's college savings.

For more than a year I have applied for, produced required documents for and had hours worth of conversation with BofA representatives in trying to apply for HAMP. Each time I am assured all documents are received, only to get a letter via federal express weeks later suggesting they need more documentation. Each time I comply by both faxing and federal express mailing the materials back. But the process of ineptitude continues.

On one occasion I was in conversation with a representative John Blake with BofA who was "handling" my case. I repeatedly called him each week to ensure the underwriters had everything they needed. Each time I was told they did. But the letters stating there was incomplete documentation arrived, which by the way reset the clock of the process back (which they claim to be 45-90 days). Just after Jan 1, I called John Blake again. Who told me that Bank of America had taken all his cases away from him and transferred to someone else and he was not advised of the reason. He was then advised not to answer my questions but to refer me to the main 877 number for assistance.

This lack of customer service as well as placing their employees in positions of helplessness is purposeful in my opinion. To continue to drag the process on so homeowners who are trying to do the right thing and make their situation better by applying for a Federal program either give up or lose their home for lack of payment capability.

My application is apparently still in process. Just a week ago I had to resend more documents (pay stubs

and bank statements) after having just completed doing that on March 3rd.

A trail of deception is rampant in this program with Bank Of America and I am sure is not what was intended when HAMP was created.

These are real lives that Bank of America is disrupting with their blatant acts of negligence. I urge you to hold Bank of America responsible for performing the correct actions in doing what is required to improve the process and the communication with the homeowner. Give us a chance to save our families.

Thank you

Tom and Kara Sullivan
Concord NC