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October 3, 2011

Sam Olens, Georgia Attorney General
Office of the Attorney General
40 Capitol Square, SW
Atlanta, GA 30334

Sent via facsimile and U.S. mail

Cc: Shuping, Morse & Ross, LLP
Bank of America, N.A.
Bloomberg Businessweek
Atlanta Business Chronicle

Dear Mr. Attorney General:

Businessweek recently reported on the negotiations between the 50 state attorney generals and the banks responsible for filing over 150,000 fraudulent and falsified affidavits in connection with their illegal foreclosures on homeowners in this state and nationwide (aka the "robo-signing" scandal).

Specifically, the report indicated that the California Attorney General has recently joined with New York, Delaware and Massachusetts in rejecting the pending settlement. While Georgia was not mentioned, I am writing today to urge you to join with these four states, and protect the interests of the homeowners and citizens of our state.

I say this with direct experience of these events, and to notify you that these practices are continuing today. Our home is currently facing a foreclosure action by Bank of America on November 1, 2011, despite our best efforts to find a less disruptive solution that would benefit all parties, despite evidence that they are proceeding in direct violation of federal law (the Fair Debt Collection Practices Act), and despite evidence that they are using what appears to be another fraudulent and falsified assignment filed on our property on May 3, 2011 (long after the banks had agreed to cease and desist with these practices).

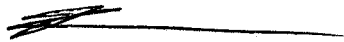
Mr. Attorney General, if I as a private homeowner knowingly filed a false document in an effort to cheat the banks out of their legal rights to property and process, I would be put in prison so fast your head would spin. I find it appalling that some are considering giving these banks a pass on their transgressions, with nothing more than a token fine and a slap on the wrist – especially when they continue to ignore the laws of this state and our nation.

In closing, I'd like to remind you of your guiding principals as enumerated in your mission statement on your website:

- **We are at all times trustees and servants of the people.**
- **We will be accessible and responsive to them and will foster public confidence in this department.**
- **Guided by the law, we will always strive to do what's right.**
- **We will give our legal advice based on the law, without influence of favor or politics.**

Considering that the Great Recession and the resulting extreme financial distress experienced by Georgia's state and local taxing authorities, and the citizens and businesses of our state, are a direct result of the actions of these banks, please do what's right – hold these banks accountable for their actions, and force them to stop taking advantage of the homeowners in your state.

Sincerely,



Jay Fenello

P.S. For our part, my wife and I plan on fighting this foreclosure in the courts as self-represented parties (pro se litigants). Any action your office can take to ensure that Bank of America adheres to state and federal law, and to investigate any fraudulent filings, would be greatly appreciated.