

April 28, 2010

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Office of the Comptroller of the Currency
Western District
Deputy Controller Kay E. Kowitt
1225 17th Street, Suite 300
Denver, CO 80202

RE: Fraudulent Bank Levy to American National Bank -
Consumer Assistance Group Case No. 01148532

Dear Deputy Controller Kowitt:

Sixty days seems an extraordinary length of time to investigate fraud committed against a federally insured and regulated financial institution, especially in today's failed banking system and amidst strong public resentment toward bank regulators, the Security and Exchange Commission, and Wall Street.

I can compare your response time to that which I experienced. In one day's time, American National Bank acted on the fraudulent notice of lien and levy, creating an overdraft in the process, and prepared and mailed a letter notifying me of both. On April 6th, I received my bank statement showing that the overdraft created by the fraudulent levy was adding to the overdraft at \$2.00 per day. On April 16th, ANB prepared the notice to close my account "due to the manner in which you are handling your account", while threatening to turn over the negative account balance to an "independent collection agency" - with additional charges added - in seven days. Therefore, from my experience, I do not accept the OCC's lack of urgency to investigate fraud.

Yesterday, I learned that information entered into either the El Paso County District Court's Eclipse system on Colorado's Online Integrated Network or the Colorado Department of Human Services ACSES system was used to generate the Colorado Division of Child Support Enforcement's Notice of Lien and Lien showing the "enforcing county" as El Paso. To me, this new information means that the fraudulent court order date could have been entered from either end of the integrated system. I have attached a simplified flowchart obtained from an online Power Point presentation that illustrates how data is exchanged using Data Information Sharing (DISH). I think it should be of interest to you as Colorado expands the DISH program this year.

Sincerely,

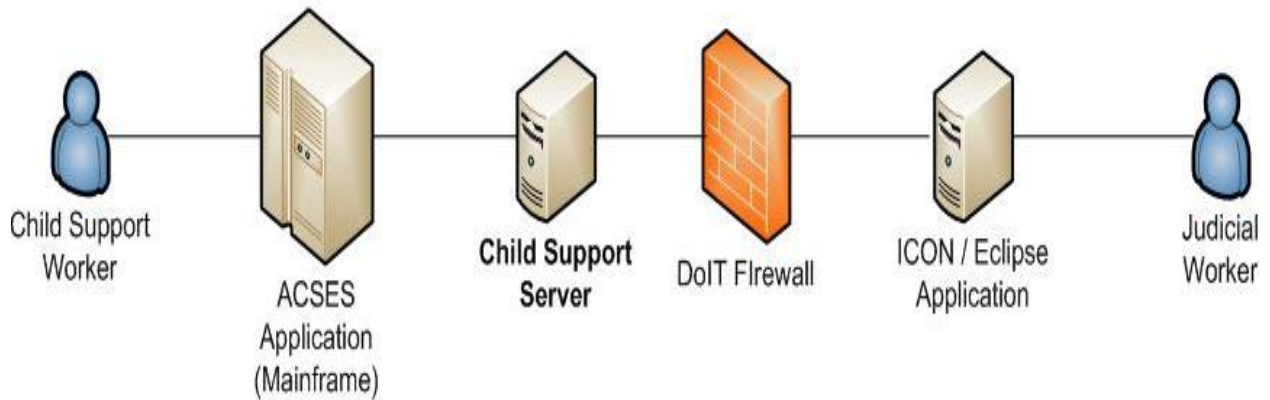
The Power Point document was not protected by copyright nor did it require permission to reprint it. Nonetheless, the diagram is the work of the author(s) of the presentation.

Cc: Customer Assistance Group, Houston, TX

PP: "DISH stands for Data Information Sharing. Dish is a real-time data exchange project between CSE and Judicial for case initiation in Administrative Process Action child support cases and all child support orders entered by the court." (This is apparently why the Colorado Division of Child Support sent the notice of lien and levy to American National Bank, either Judicial or the CSEU entered the information into the ACSES system and it went from there.)

Power Point Presentation Diagram

DISH Network Diagram



ACSES is Colorado's statewide Certified Child Support System

ICON/Eclipse is Colorado's statewide Judicial Case Management System