

X-IronPort-AV: E=Sophos;i="4.16,536,1175486400";  
d="scan'208,217";a="17983630"  
Subject: RE: CASE #0507312007 - TIME IS OF THE ESSENCE  
Date: Fri, 13 Jul 2007 08:12:46 -0400  
X-MS-Has-Attach:  
X-MS-TNEF-Correlator:  
Thread-Topic: CASE #0507312007 - TIME IS OF THE ESSENCE  
Thread-Index: AcfDBgwh1fcJhmyJTSGYSob0rNIUOwA2Mzhw  
From: "Carter, Belinda" <bcarter@ftc.gov>  
To: "JOSEPH ZERNIK" <jz12345@earthlink.net>  
Cc: "Acajabon, Edwin" <EACAJABON@ftc.gov>  
X-OriginalArrivalTime: 13 Jul 2007 12:12:46.0637 (UTC) FILETIME=[1F9225D0:01C7C547]  
X-ELNK-Received-Info: spv=0;  
X-ELNK-AV: 0  
X-ELNK-Info: sbv=0; sbrc=.0; sbf=00; sbw=000;

Dr. Zernik,

In response to the request in the email dated July 9th, the **FTC does not have jurisdiction over the banking and mortgage lending issues cited in the documentation OTS forwarded to our attention in May 2007.** We have documented the complaint against Countrywide in our systems as of May 9th, 2007 and emailed the response to Mr. Schorr's attention. We have also contacted FRB and confirmed on June 21st a complaint was documented in their systems.

Sincerely,

**Belinda Carter**  
**Federal Trade Commission**

-----Original Message-----

From: JOSEPH ZERNIK [mailto:jz12345@earthlink.net]  
Sent: Tuesday, July 10, 2007 11:20 AM  
To: Carter, Belinda; Acajabon, Edwin  
Cc: zschorr@schorr-law.com; Roberts, Dirk; Reference.Library@sf.frb.org  
Subject: CASE #0507312007 - TIME IS OF THE ESSENCE

7/8/07

Belinda Carter,  
Edwin Acajabon, Project Manager  
Consumer Response Center CRC-240  
Federal Trade Commission  
600 Pennsylvania Ave NW  
Tel: 1 877 382 4357

RE: CASE #0507312007

TIME IS OF THE ESSENCE

Dear Ms Carter and Mr Acajabon:

I am under tremendous pressures. I have some materials that I would like to transfer to secure person. Between the three of you, please advise ASAP.

TIME IS OF THE ESSENCE!

Joseph Zernik