

January 19, 2008

Social Security Administration
Office of Earnings Operations
P.O. Box 33026
Baltimore, MD 21290-3026

Dear Sir:

I have an unusual problem and I hope that you can provide a solution.

I devoted my life to my small business that made equipment for the blind. In 2003, I had a minor problem with the IRS, so I hired some attorneys to resolve the problem. Unknown to me, the attorneys had financial problems, and instead of simply contacting the IRS, they told me that I had to file for bankruptcy. I had to liquidate the company that was worth millions of dollars for a few tens of thousands so that I could pay the creditors. In addition to losing my life savings, the banks lost over two hundred thousand dollars in the bankruptcy. Most of the banks got nothing in the bankruptcy and started to file lawsuits against me. Five years later, the lawsuits are continuing, unabated.

I tried to hire an attorney, but nobody wanted to take the case. I downloaded from the DOJ website the bankruptcy and found that most of the court documents were false and perjured. I tried to file a complaint with law enforcement, but I was told that this was a federal matter. I went to the FBI in Boston and they told me that I had to file a complaint with the Massachusetts Board of Bar Overseers which is the only agency that can investigate an attorney. The BBO conducted a very superficial investigation, so that the attorneys would be exonerated.

The banks that lost money in the bankruptcy sold the accounts to collection agencies. Their attorneys use very nasty methods to collect the money. They brought the bankruptcy into Ayer District Court. One attorney harassed and terrorized my octogenarian parents to the point where they had to hire an attorney to defend themselves; then he sent to me other people's bank statements, with their Social Security numbers; and then he filed a second lawsuit against me for an account that never existed. I showed to the judge the complaints that I had filed against my bankruptcy attorneys so that he knew that the bankruptcy was a fraud and that the funds were stolen. I also complained to the judge about the tactics of the collection attorney. The judge ordered me to pay the bank the full amount that was owed when the bankruptcy was filed, plus interest. Now, the other creditors can make, and are making, similar demands.

A Spanish company wanted to invest a large sum of money and restart my company, but they withdrew the offer because of the lawsuits. My health completely collapsed and I almost died. I am no longer able to pursue my career and I expect to spend the rest of my life fighting lawsuits. If I sold everything that I own, I could not pay all of the creditors the amount that was owed when I filed for bankruptcy plus interest. I still owe the IRS the funds that my attorney never transferred to them as instructed. Furthermore, because

of the stress of dealing with the many lawsuits, my health may decline to the point where I will die before my time.

I believe that fighting the legal system is hopeless, especially without legal assistance. Nobody will stand up to the Massachusetts Board of Bar Overseers and expose their cover-up of my attorney's theft and perjury. Furthermore, the courts believe that the banks need the money more than I do.

I see only one option. I will be 62 years old in a year-and-a-half. I would like to turn all of my future Social Security income over to the Ayer District Court, so that it can be divided equitably among the creditors of the fraudulent bankruptcy. Once that is done, the lawsuits will cease and I can salvage something from the rest of my life.

If the Social Security Administration does not help me, then I will establish a bank account, where I can have my future Social Security check deposited. Then I will have the bank automatically transfer the funds to the creditors of the bankruptcy for the rest of my life.

Please send to me the appropriate forms so that I can assign my future Social Security payments to the creditors of the fraudulent bankruptcy and end the legal nightmare.

Thank you in advance for any assistance that you can provide.

Regards,

Frank P. Karkota, Jr.
17 Cowdry Hill Road
Westford, MA 01886