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| Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515 | Secretary of the Senate Office of Public Records 212 Hart Building Washington, DC 20510 |
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SECRETARY OF THE SENATE
00 AUG 16 PM 2:41

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

| | |
|--|---|
| 1. Registrant Name ZUKOWSKI TERESA | |
| 2. Address <input checked="" type="checkbox"/> Check if different than previously reported 4218 RICKENBACKER AVE, APT. 20 COLUMBUS, OH 43213-2884 | |
| 3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____ | |
| 4. Contact Name TERESA ZUKOWSKI Telephone (614) 236-9317 E-mail (optional): _____ | 5. Senate ID # 47724-12 |
| 7. Client Name <input checked="" type="checkbox"/> Self ZUKOWSKI, ANDREW GEORGE | 6. House ID # 34443000 34856000 |

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report
10. Check if this is a Termination Report => Termination Date: _____ 11. No Lobbying Activity

| | |
|---|---|
| INCOME OR EXPENSES - Complete Either Line 12 OR Line 13 | |
| <p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was: <u>zero</u></p> <p>Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> => \$ _____ <small>Income (nearest \$10,000)</small></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p> | <p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> => \$ _____ <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p> |

Signature: *Teresa Zukowski*
Printed Name and Title: TERESA ZUKOWSKI - LOBBYIST

Registrant Name ZUKOWSKI TERESA Client Name ANDREW G. & TERESA ZUKOWSKI

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code RES (one per page)

REAL ESTATE

16. Specific lobbying issues

INTENDING TO EMENDATE THE REAL ESTATE LAW PROCEDURES REGARDING THE FORECLOSURES, THE SHERIFF'S AUCTIONS, AND EVICTION OF THE HOMEOWNERS.
 ON JAN. 04, 2000 MY HUSBAND AND I, ANDREW & TERESA ZUKOWSKI HAVE BEEN EVICTED FROM OUR HOUSE AT 453 WOODMARK RUN DR., GAHANNA, OH 43230 BY THE SHERIFF'S FORCE AND GUNS LEVELED AT OUR HEADS. FOR THE LAST COUPLE YEARS WE TRIED TO SOLVE PROBLEMS WITH THE BANK OF AMERICA AS A MORTGAGE COMPANY OF OUR LOAN WHICH BROKE THE CONTRACT. FROM 1997 THE BANK RETURNED OUR MONTHLY MORTGAGE PAYMENTS AS WAS SIGNED AT THE CONTRACT, AND INSTEAD THE BANK OF AMERICA REQUESTED DOUBLE PAYMENTS FROM US. FINALLY, THE BANK OF AMERICA SOLD OUR HOUSE BY THE AUCTION IN SPITE OF CONTINUING CASE WE HAD

17. House(s) of Congress and Federal agencies contacted Check if None AT THE 10th COURT OF APPEALS.
 HONORABLE DENNIS HASTERT-SPEAKER OF 106 CONGRESS IT IS TIME TO STOP THAT
 HONORABLE MIKE DEWINE-U.S. SENATOR OF OHIO UNCONSTITUTIONAL PRACTICE.
 HONORABLE GEORGE VOINOWICH-U.S.SENATOR OF OHIO
 HONORABLE HENRY HYDE-CHAIRMAN OF SENATE JUDICIARY COMMITTEE
 HONORABLE TRENT LOTT-MAJORITY LEADER OF SENATE
 HONORABLE JOHN KASICH-HOUSE REP. OF OHIO
 HONORABLE ORRIN HATCH-CHAIRMAN OF SENATE JUDICIARY COMMITTEE

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|--------------------|---|--------------------------|
| ANDREW G. ZUKOWSKI | AS ABOVE | <input type="checkbox"/> |
| TERESA ZUKOWSKI | AS ABOVE | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Teresa Zukowski* Date 11 AUGUST, 2000

Printed Name and Title TERESA ZUKOWSKI - COMPUTER ANALYST

Andrew G. Zukowski
4218 Rickenbacker Dr.
Apt. # 20
Columbus, OH 43213

The Clerk, U.S. House of Represent.
Legislative Resource Center
B106 Cannon House Office Bldg.
Washington, DC 20515-6612

Dear Clerk:

It is my professional, moral, and ethical obligation to inform you about hate crimes committed on me as Federal Candidate to U.S. House of Representative from 12 Congressional District of Ohio "R-OH-12" by Gahanna Police Department of Gahanna, OH:

1. three false arrests on Jan. 07, 23, 27.00.
2. Four false charges against me at three occasions.

As a citizen of the United States: it is my duty to vote, so my government may truly represent will of the people. Among my rights and privileges of a citizen: I have the right to vote. By my vote I choose the public officers who are really my servants.

I was falsely in jail by 33 days (27 Jan. - 29 Feb. 00).
next in Mental Hospital (29-Feb. - 03 May. 00).

All four false cases were dismissed by Court but I did not get mandatory remedies!

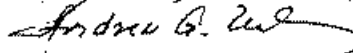
over →

I was deprived my rights to vote in primary election on March 07 in Franklin County, Ohio.

It was a democratic primary election 2000? No. I did not get opportunity to vote for good representative which will truly represent the will of the constituents.

My family is in desperate hardship financial situation since Jan 10. 97 when, I became deprived my federal employment at DSCC - part of Department of Defence in Columbus, Ohio 43216. For 1999 our income was "zero". How long my family will be persecuted and victim of hate crimes?

Sincerely,



ANDREW G. ZUKOWSKI
Master Science in Electr. Engin.
ph. # (614) 236-9317

08 May, 2000

PH. # 214-426-2461
ATTN: Agency Liaison Office
Room: 6-DEOB

Andrew G. & Teresa
Zukowski
453 Woodmark Rv. Dr.
Gahanna, OH 43230.

Dana Peters:
U.S. Attorney Office
of Southern Division
Columbus, OH 43215

Jan. 07. 2000

Demand for an investigation of unlawful
imprisonment on July 30. 1999
and unlawful barbaric forces taking out
of our property at 453 Woodmark Rv. Dr.
Gahanna, OH 43230

I, Andrew G. Zukowski am requiring for immediate
criminal investigation above two allegation.
My family is on the street since Jan 04. 2000. (174hrs)
3 night slept at curb of sidewalk.
We did not get any help to live as a human beings in
Gahanna. Every body does not know what has to be done
to return us to single family house.
On Jan 09-20 will be passing three years when Andrew
G. Zukowski became deprived Federal service at
DSCC-Columbus. I have to attach a Petition for reinstatement
of Federal Employment to U.S. Office Personal Management
dated 10 Sep. 1999. Up to today - 07 Jan. 2000 - I did not get
any response. Finally, I am frustrated that this ignorance
and lack of responsibilities are - big - impact to present
situation of my family. No employment, no income, no paid
overtime bills, mortgage, no paid taxes.

Sincerely,

Andrew G. Zukowski
Master Science R.E.
pt. # 614-478-1593

Jan 04. 2000.

Chairman Franklin County
Board of Election
Dennis White

Reg: Violation of election campaign right -
constitutional protection, Confiscation of house.

On Jan. 04. 2000, at 09:35 A.M. police from Franklin
County Sheriff's Office, others polices, and civilian
detectives, broke our doors and occupied
our house with guns leveled at our faces.
We are during eating a breakfast. The policeman
interrupted our breakfast and pressed under duress
to leave our single family house (our shelter).

On Jan. 03. 2000, I became registered federal
candidate to the U.S. House of Representative
from 12th Congressional District of Ohio.

I show the policemen my declaration of candi-
dacy but they ignore me and pressed to
take our basic belongings against our good
will and faith. They occupied our house and
scared us that we can not be back. This is
our house, my committee office as Andrew G.
Zikowski candidate to the U.S. House of Rep.
from 12th Congressional District of Ohio.

We cry-out - turn our house right away -
We are leaving at 453 Woodmark Run Dr. since
Nov. 20. 91. We are in desperate hardship situ-
ation. Turn back our house! Stop this
barbarian practice, gestapo tactics, and commu-
nist meth. d. to deprive American family houses.
our life is deadly in danger, deprived of freedom, dignity.

453 Woodmark Run Dr.
Gohanna, OH 43030
tel. 478-1593

Sincerely,
Andrew G. Zikowski
Teresa Zikowski
Lobbyist to the U.S. Congress

Mrs. Bobbie M. Hall
Franklin County Treasurer
373 S. High St. 17th Fl.
Columbus, OH 43215

453 Woodmark Run Dr.
Gahanna, OH 43230-5030

January 19, 1998

Dear Franklin County Treasurer:

We are very sorry that we can not pay our real estate property taxes for first half of 1997 at that time.

The homeowners Andrew G. & Teresa Zukowski have not getting incomes, any earning of salary since January 10, 1997, when Andrew G. Zukowski was unlawfully removed as pending process from Federal Service-DSCC Columbus as escalated reprisals under Title VII Civil Rights Acts. My wife, Teresa has not employment since November 1991 when she was employed for city Columbus. We both have advanced education Master Science degree.

It is shameless act that this State is wasting a professional career of residents, citizens, and does not protect their honor.

My wife, Teresa has to pay back her student loan in amount of \$3,150.00 but she is unable to do without of employment.

Bank of America as our mortgage loan does not have an escrow account, payment of property taxes are our responsibility.

We are in devastated situation and we can not effort to pay our obligation-property taxes.

You know that school taxes are unconstitutional in Ohio and Ohio Congress is hardly working on this issue. It has to be solved until March 24, 1998.

We do not have any incomes from our property. We have to pay mortgage, interest of rate, and home insurance.

You know very well that house as structure or building can not be taxable: 1. is not a place of business, 2. is not used as warehouse or shelter equipment and employees.

It is our American dream to resolve the property taxes, school taxes for all citizens good until proper time.

Our property is over estimated \$17,000.00.

Sincerely,

Andrew G. Zukowski
Andrew G. Zukowski
Teresa Zukowski
Teresa Zukowski
Homeowners

cc: Franklin County Auditor
Mr. Joseph W. Testa
Franklin County Commissioners
373 S. High St. 17th Fl.
Columbus, OH 43215

Received 1-20-98
Griff Taylor

Lynne Smith
1-20-98

Rec'd 1/20/98
1-20-98

IN THE COURT OF APPEALS OF OHIO
TENTH APPELLATE DISTRICT

Bank America, FSB
P.O.Box 26388
Richmond, VA 2326068

CASE NO: 99APE 08-912

vs.

TRIAL COURT NO: 98CV8930

Andrew G. & Teresa
Zukowski, et.al,

Respondents-Appellants.

FILED
COURT OF APPEALS
FRANKLIN CO. OHIO
99 SEP 27 PM 1:02
CLERK OF COURTS

MOTION TO SUSPEND APPEALABLE ORDER
AND NOTICE OF SHERIFF'S SALE IN FORE
CLOSURE ACTION.

Now come the Appellants in this styled case and respectfully request for for suspending order of notice of sheriff's sale in foreclosure action until Andrew G. Zukowski's federal employment will be reinstated - January 07, 2000, and Teresa will get any job in her profession.

The Appellants are experiencing hardship of financial problems from when became deprived a professional employment, do not have income, any salary by unlawful pending process of discriminations complaints on base national origin and escalated reprisals under Title VII Civil Rights Acts. Andrew G. Zukowski is protected by Federal Thrift Savings Plan and 658 hours sick leave which will be re-credited to my account within three years. Andrew G. Zukowski sent PETITION FOR REINSTATEMENT OF FEDERAL EMPLOYMENT to U.S. Office of Personnel Management and awaits for official notification.

Defendants did not take credit for real estate taxes in 1040 Form of IRS since 1993 when did stop the property taxes payment - \$340.00 each years for damages done on value of \$17,000.

The Defendants expected to reach common settlement in good faith for plaintiff-Bank of America. Here is involved third party-Federal Government Agency-Department of Defense-DSCColumbus which

has in possession of my money. There is enough to cover a lump sum payment due that will include the principal balance of our mortgage plus any accrued interest and all other amounts due in accordance with letter from Bank America dated May 26, 1999.

Furthermore, Federal Truth-in lending statement states that on 06/01/00 we have to pay amount of \$75,162.61. Right now, we have paid in advance our mortgage about \$18,500 and balance is \$56,542.83 as a principal.

There is not solve matter of property taxes, federal taxes and state taxes where property taxes are making impact. It is financial process-professional accounting and has to be made very accurate.

In this process are involved Federal Government-Department of Defense, Attorney General of the United States- Janet Reno, 106 Congress of the United States-both chairmen of Judiciary Committee, Ohio General Assembly and this trail shall be transferred to Federal Court of the United States, to decide by jury.

This motions are supported by new documents as exhibits and attached previously Affidavits of Andrew G. & Teresa Zukowski-17 September, 1999 and 1 April 1999, Petition for reinstatement of Federal Employment dated 10 September, 1999 with Andrew G. Zukowski request for file suit to Equal Employee Opportunity Commission of the United States.

Therefore, Appelants respectfully request for suspending appealable order and notice of sheriff's sale in foreclosure, and for scheduled transfer to Federal Court for professional settlement on behalf all parties.

Respectfully submitted,

Andrew G. Zukowski

Andrew G. Zukowski

Teresa Zukowski

Teresa Zukowski
453 Woodmark Run Dr.
Gahanna, OH 43230

2.

CERTIFICATE OF SERVICE

The Appellants, hereby certify that on September 27, 1999 delivered MOTION TO SUSPEND APPEALABLE ORDER AND NOTICE OF SHERIFF'S SALE with THREE EXHIBITS, and Notice of sheriff's sale to the docket desk in the COURT of Appeals of Ohio, Tenth Appellate District for

mailing to Malinda L. Langston
Trial Counsel
Lerner, Sampson & Rothfuss
Attorney for Plaintiff
120 East Fourth St., 8th Floor
Cincinnati, OH 45202

Sincerely,

Andrew G. Zukowski

Andrew G. Zukowski

Appellant.

THE GENERAL ASSEMBLY OF OHIO
COLUMBUS, OH 43266

The Honorable Speaker of Ohio
House of Representatives
Jo Ann Davidson
Columbus, OH 43266

453 Woodmark Run Dr.
Gahanna, OH 43230
25 September, 1999

IV PETITION TO STOP A HATE CRIMES
AGAINST ZUKOWSKI'S FAMILY AND STOP FORECLOSURE
OUR SINGLE FAMILY HOUSE IN THE TENTH COURT OF
APPEALS, FRANKLIN COUNTY, COLUMBUS, OHIO

DEAR SPEAKER OF OHIO HOUSE:

Zukowski family is strongly protesting against deprivation of CIVIL RIGHTS and protecting Rights of Assembly and petition the General Assembly as are guaranteed by OHIO Constitution and UNITED STATE CONSTITUTION.

The people have the right to assemble together, in a peaceable manner, to consult for their common good, to instruct their Representative; and to petition the general assembly for redress of grievances. The Court is violating due process of the law and the equal protection of the law which are directly guaranteed by XIV Amendment XVI and sections of Ohio Constitution.

We do not have any federal welfare support, no medicare, no financial support for transportation, utility bills, on food stamps, payment of mortgage or for rent in public housing. The Court did not set any settlement of property taxes in overpaid our family house. We do not have to pay more \$340.00 each year for damages done to uncomlited single house in accordance to FHA requirements. We did not take credit for real estate taxes in 1040 form of IRS since 1993 when did stop the property taxes payment-17 thousands dollars over valuated. How can you pay a property, federal, cities, and states taxes if you do not have any income from employment? We respectfully request to stop foreclosure our property and hate crimes.

Andrew G. Zukowski 9/21/99

Your Very Trully,
Andrew G. Zukowski
Andrew G. Zukowski

CC: David Goodman
House Represent.
from Bexley.

Teresa Zukowski
Teresa Zukowski
Lobbyists to 106 Congress
of the United States
Ph. # (614) 478-1593

Fxl #7

LSR #:
98 8496

COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO

| | | |
|---------------------------|---|----------------------|
| BANK OF AMERICA, FSB | : | Case No. 98CVE118930 |
| | : | |
| Plaintiff | : | Judge Fais |
| vs. | : | |
| | : | NOTICE OF |
| ANDREW G. ZUKOWSKI, et al | : | SHERIFF'S SALE |
| | : | |
| Defendants | : | |

To Whom It May Concern:

The Sheriff's Sale in this foreclosure action has been set for 10-22-99 at 10:00 A.M. in the FRANKLIN County Sheriff's Office, FRANKLIN County Courthouse, Columbus, OH 43215.

The property has been appraised at \$145,500.00.

Malinda L. Langston
 Malinda L. Langston
 Trial Counsel
 Ohio Supreme Court No. 0068758
 LERNER, SAMPSON & ROTHFUSS
 Attorney for Plaintiff
 120 East Fourth St., 8th Floor
 Cincinnati, Ohio 45202
 (513) 241-3100

LERNER, SAMPSON
& ROTHFUSS
 A Legal Professional
 Association
 Eighth Floor
 120 East Fourth Street
 Cincinnati, Ohio
 45202
 (513) 241-3100

CERTIFICATE OF SERVICE

I hereby certify that a copy of this document was served upon each party or attorney of record by ordinary U.S. Mail on the 20th day of September, 1999.

Malinda L. Langston
 Malinda L. Langston
 Trial Counsel

FNMA

REC'd 13 April 1999
Natalie Powell

THE GENERAL ASSEMBLY OF OHIO
COLUMBUS, OH 43266

The Honorable Jo Ann Davidson
Speaker of Ohio House of Rep.
Columbus, OH 43266

453 Woodmark Run Dr.
Gahanna, OH 43230
15 April, 1999

III PETITION TO STOP A HATE CRIMES
AGAINST ZUKOWSKI'S FAMILY AND STOP FORECLOSURE
OUR SINGLE FAMILY HOUSE IN COMMON PLEAS COURT
FRANKLIN COUNTY, COLUMBUS, OHIO

MY DEAR SPEAKER OF OHIO HOUSE:

Zukowski family as an American family is strongly protesting against deprivation of CIVIL RIGHTS guaranteed by Ohio Constitution and United States Constitution.

All men are by nature free and independent, and have certain inalienable rights, among which are these of enjoying and defending life and liberty, acquiring, possessing, and protecting property, and seeking and obtaining happiness and safety.

Today is passing 826 days nightmare and hellic time when we are deprived most of these above rights and became enslaved American citizens without of any professional job and badly are expressing humiliation, hazing in this state and America.

We do not have any welfare support, no medical care, no financial support for transportation to seek for job, no food stamps, and we can not live in dignity, integrity and prosperity in peace as American families in this state Ohio. How can you pay a property taxes if you do not have any professional employment -we both are deprived, source of income, and you do not have any profit from your property?

Honorable Speaker, you all have to know that I sought to avoid persecution for stopping property taxes that I and others citizens of Ohio contented were unconstitutional.

On these grounds, as an active lobbyist to the Senate of the United States, I respectfully request to stop these hate crimes and stop foreclosure our property.

CC: David Goodman
House Represent
from Rexler

Your Very Trully,
Andrew G. Zukowski
Andrew G. Zukowski
Master Science in E.E. *Exh #3*

IN THE COURT OF COMMON, FRANKLIN COUNTY, OHIO

Bank America FSB

Plaintiff,

vs.

Andrew G. Zukowski et al.,

Respondents Pro se

Case No. 98CVE-11-8930

Judge

AFFIDAVIT OF ANDREW G. & TERESA ZUKOWSKI

We, Andrew G. & Teresa Zukowski, having been duly sworn and do hereby state as follows:

1. We have been named as the Respondents in this case as above.
2. We have first-hand knowledge of the facts set forth herein and are competent to testify as to same.
3. Attached hereto all Exhibits are true and correct copies of various documents maintained by me in the ordinary course of my duties for Barowers. These documents are related to the purchase of home from M/I Homes with F.H.A. insured loan. It was because of the F.H.A. financing that H.U.D. was involved in this transaction.
4. The home was not completed to F.H.A. requirements and Barowers lost between \$15,000.00 to 20,000.00 in value of property.
5. Borowers strongly and vigorously defend and protect own property against unreasonable higher expences, property taxes in light of justice under the laws and facts.
6. Borowers stopped the property tax payment when had given an escrow to our discretion because we do not pay more property taxes if value is lower about \$17,000.00. We requested due adjustment to lower value from Franklin County Auditor.
7. Barowers started mortgage payment to Bank of America since May 01, 1996. Both party were promptly dealing until Feb, 1998.

8. During entire time, the Borrowers had a good relationship with many higher level representative of Bank of America. We did not deal with Mrs./Ms. Susan L. Hobbs and do not know nothing about her to best of memory.

9. Borrowers became without of source to live since Jan. 10, 97 when Andrew G. Zukowski became a victim of hate crimes in Federal Government, deprived employment on discrimination bases national origin, life insurance, 658 hours of cumulated sick leave durin eight years and more outstanding and hard work when was exploited, enslaved, and preyed by that time. I am waiting for restoration of my professional job in Federal Employment, pay back salary, etc. In 1998, I started in pre election compaign in Ohio as a candidate to the United States House of Representative from District 12. I am accepted active lobbyist to the U.S. Senate since Feb, 1999.

10. We do not allow to become of victims of exploit, slavery and prey on us to make a profite from a victim by swindling, fraud- uling, etc.

11. It is our understanding that the Plaintiff complain to have been financially injured by the non-conformity of Zukowski to pay monthly mortgage. The Respondents strongly believe that Plaintiff intentionally distorted monthly payment to harm Zukowski fami- ly when refused acceptance two payments in Nov. 97 and Feb. 98. It is not lawful practice to harm us and make froudulant profit from enslaved victims in the United States, the leader of democra- cy in the world.

THE AFFIANT FURTHER SAYETH NAUGHT.

Andrew G. Zukowski
Andrew G. Zukowski

Sworn to and subscribed in my presence this 1st day of April, 1999.

DIANNE M. VAUGHN
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES APRIL 12, 2003



Dianne M. Vaughn

IN THE COURT OF APPEALS OF OHIO
TENTH APPELLATE DISTRICT

CASE NUMBER: 99APE 08-912

CASE NAME: ANDREW G. & TERESA ZUKOWSKI
Appellants

vs.

BANK OF AMERICA, FSB

Appellee.

ON APPEAL FROM THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO

BRIEF OF ANDREW G. & TERESA ZUKOWSKI-APPELLANTS

FOR THE APPELLANTS:

ANDREW G. & TERESA ZUKOWSKI

453 Woodmark Run Dr.
Gahanna, OH 43230-5030

Ph. #(614)478-1593

FOR BANK OF AMERICA

MALINDA L. LANGSTON

TRIAL COUNSEL

LERNER, SAMPSON & ROTHFUSS

120 East Fourth St. 8th Floor

Cincinnati, OH 45202

Attorney for Plaintiff.

99 SEP 27 PM 1:04
CLERK OF COURTS
COURT OF APPEALS
FRANKLIN CO. OHIO

TABLE OF CONTENTS

| | PAGE: |
|--|-------|
| STATEMENT ASSIGNMENT OF ERRORS | 1 |
| REFERENCE RECORD WHERE ERRORS OCCURED | 2 |
| STATEMENT OF CASE AND FACTS | 3 |
| CONCLUSION | 4 |
| CERTIFICATE OF SERVICE | 5 |
| LETTER FROM BANK OF AMERICA dated May 26, 1999 EXH#1 | 6 |

STATEMENT ASSIGNMENT OF ERRORS

The errors therein complained are regarding the court proceedings to violate the Appellants constitutional rights to due process of the law and to equal protection of the law. The court did not proceeds the scheduled hearing conference, the facts were not decided bu jury. The court did not decided about unconstitutional school tax which is a part of property taxes. The Constitution doesn't directly guarantee equal opportunity, but XIV Amendment oes guarantee. Amendments XIII and XVI are protecting people against unfair taxes; federal, states, county-property real estate, and cities, and against exploiting and preying unfairly at work place. Allmen are by nature free and independent, and have certain inalible rights, among which are these of enjoying and defending life and liberty, acquiring, possessing, and protecting property, and seeking and obtaining happiness and safety. How can yo enjoy life and liberty if you are deprived employment and can not get new job since 1991 or 1997? I have strong filling that these unfair discrimination practice are intentionally continued against both of us in professional federal, state, city, and private employment. How can you pay a federal, state, county, and city taxes without of employment, not getting salaries? How long can you live on daily needs of life without of job? Our income for 1997 was 9500.00 dollars, for 1998 approximately 3450 dollars, for 1999 income is zero, null, none, so far up to today. It is a shame and scandal that we have to experience these shabby practice in this state of Ohio. The court did not undertake decision about over taxation our property of \$340.00 every year because our single family house was not complited in accordance to FHA requirements and

damages are \$17,000. Is it not fraud and conspiracy that any Court did not want to adjust the value of our property?

The Court did nothing decide about this fact that we did not take a property taxes credits on 1040 Forms IRS and state taxes since 1993 when we did stop a payment of our property taxes. The Court did not consider good faith to resolve this hardship case by reaching a good settlement for all parties. This case contains technical and accounting legal questions regarding opportunity to pay monthly mortgage. The Court did not establish and resolve the estimated value and application of property.

REFERENCE RECORD WHERE ERRORS OCCURED

The Court did not assign hearing conference and Plaintiff's attorney requested unreasonable additional monies for tricky payment of property taxes ignoring my request not to pay these higher property taxes, additional penalties to get higher profit. Did plaintiff present a good faith to reach these tricky profits?

The Plaintiff made unfair practices when two times refused to accept two checks and returned them. Defendants had granted a forbearance from Bank of America on the ground of financial hardship. The Zukowski family is domiciled their property in this state of Ohio and may hold exempt from foreclosure under the Federal Consumer Credit Protection Act. The Court did not undertake seriously Defendants protection by Federal Thrift Savings Plan and 658 Hours of sick leave which are worth about \$20,000. There was not good faith to reach the settlement in professional manners. The Plaintiff intentionally rose the monthly payment of \$324.62 to \$890 and next to \$1380 by adding escrow which defendant had stopped.

The Court did not take a hardship financial problems by depri-

vation defendants of professional employment and no restoration that employment, however Andrew G. Zukowski was over 51 years federal employee. The Defendants paid one year their obligation of monthly payment however both were without of job. The monies were taken from savings of salary. The Defendants strongly believe that are victims of hate crimes uner Title 18 U.S.C. chapter 13- Federal Civil Rights. The Court does not have jurisdiction of constitutional violation Civil Rights and unconstitutional school taxes. This case has many constitutional question of violation Civil Rights and has to be removed to Federal Court from this Court for proceedings these facts and decided bu jury.

STATEMENT OF THE CASE AND FACTS

The lawsuit was filed in the Franklin County Common Pleas Court by Attorney of Plaintiff Bank of America, FSB on Nov. 19, 1998. At that time, Plaintiff rose monthly payment to \$1380 from \$524.62 having knowledge that Respoedents-Borrowers are having desperate situation and hardship financial problems. The Plaintiff complaint in foreclosure did not have relevant supporting evidence as a prima-facie case. The Defendants filed out few motion for furnishing legal lawyer by the Court to appoint counsel. No one was granted. Respondents have income zero and experiencing hardship time but their did not get any counsel from Legal Aid Society of Columbus, from Columbus Bar Association and from Federal Public Defender Southern District of Ohio-not even. Is it a equal protection? We left this question Court consideration "good faith" other persons.

Respondents were active for jobs looking and vigorous to restore Federal Employment to protect our beautiful property in Gahanna. My wife spent most of time to develop professionally landscap-

ing of front our house and improve backyard by seedin new trees, evergreens, fruit trees and others plants. We very love this place of our living and strongly believe that is our obligation to protect our family single house and live here with dignity as others families. We timely responded to every proceedings in this case with granted motions or denied. We have strong filling that Plaiatiff will express good will to reach fair settlement and rescue our private single family housing. We have to work for good of our family and keeping our property in good shape. We need a help to get suitable jobs and our live will be back on the track as to be deserve in democratic country- the United States.

CONCLUSION

Based upon the record before this Court for hearing, thr Appellants submit that the Common Pleas Court without of jurisdiction ordered summy judgment of foreclosure our property. The Court did not reconsider that Plaintiff rose monthly payment by adding disputed taxes to Bank of America. The Appellants respectfully request the Honorable court for stopping foreclosure process of sheriff's sale and complete hearing conference and set-up proper final taxes to value uncompleted our single family house without of violation of constitutional rights of due process of law and to equal protection of the law. The unreasonable interest, additional cost of legal aid for Plaintiff, cost of sating by sheriff-it is charged second time before in case No: 97APE12-1574, court trial No: 97CVE09-8560. The Appellants do not thing that that kind court proceeding is fair. The Appellants want to avoid unreasonable higher costs in this case and ask for good settlement to all parties.

Respectfully submitted,

Andrew G. Zukowski
Andrew G. Zukowski
Andrew G. Zukowski

453 Woodmark Run Dr.
Gahanna, OH 43230-5030
ph#(614)478-1593

P.S. The Respondents-Appellants do not have long distance service of phone because do not have income and are living under poverty standards. We can not contact Plaintiff's Attorney because Legal Aid Service refused to connect my wife on 24 Sep. 1999 with Mrs. Malinda Langston and refuse to assign legal attorney.

CERTIFICATE OF SERVICE

The Appellants, hereby certify that on Sep. 27, 99 delivered BRIEF OF APPELLANTS to clerk of the Court of Appeals of Ohio, Tenth Appellate District for mailing to Malinda L. Langston-Trial Counsel, LERNER, SAMPSON & ROTHFUSS,
Attorney for Plaintiff
120 East Fourth St., 8th Floor
Cincinnati, OH 45202

Sincerely,
Andrew G. Zukowski
Andrew G. Zukowski
Appellants.



May 26, 1999

ANDREW G ZUKOWSKI
TERESA ZUKOWSKI
453 WOODMARK RUN DR
GAHANNA, OH 43230

RE: Loan # 0040653471
453 WOODMARK RUN DR
GAHANNA, OH 43230

We want to remind you that your mortgage is a balloon loan that will mature June 1, 2000. On this date you will have a lump sum payment due that will include the unpaid principal balance of your mortgage plus any accrued interest and all other amounts due. You can pay the mortgage in full on or before this date.

Your mortgage documents allow you the option of "resetting" your mortgage if you meet certain conditions that are described in those documents and are listed below. Resetting your mortgage is when we extend the terms of the mortgage for the remaining years at a new interest rate.

To qualify for the reset, you must meet the following conditions:

1. You must still own and occupy the property referenced above.
2. Your monthly mortgage payments that are due twelve months before the maturity date must be paid on time. If any of these payments are paid 30 or more days after they are due, you will not be eligible to reset your mortgage.
3. You have no other liens (including a real estate or income tax lien, etc.), defects or encumbrances or any other adverse matters that affect the title to the property, other than the first lien of the balloon mortgage. Also, if we are not escrowing for real estate taxes, your real estate tax payments must be current.

May 26, 1999
ANDREW G ZUKOWSKI
TERESA ZUKOWSKI
Page 2

4. The modified interest rate when your mortgage is reset cannot be more than 5% above your current interest rate. The new rate is determined by a formula described in your mortgage documents.
5. You must notify us in writing that you want to reset your mortgage. We must receive this notice no earlier than 60 days before and no later than 45 days before the Balloon Maturity Date.

We will be sending you additional notices about the approaching maturity of your mortgage approximately 110 days before the maturity date. These notices will provide you with all the details you will need to pay your mortgage in full or notify us that you want to reset your mortgage.

To obtain a payoff balance, please contact a Customer Service Representative at 1-800-552-7992.

If you will not be able to pay the mortgage in full on or before the maturity date and you will not be able to meet the conditions for resetting your mortgage described above, then contact us immediately so we can discuss your circumstances. If you have any questions about the maturity of your mortgage or about resetting your mortgage, please contact our Special Loan Service Unit at 1-800-648-4343.

Sincerely,



Vincy Dunmore
Mortgage Specialist
SPECIAL LOANS DEPARTMENT

Senator Mike DeWine
United States Senator of Ohio

Columbus, 08 July, 99

Dear Senator DeWine:

It is my ethical, moral, constitutional, and professional obligations to request your fidelity to the United States Constitution, your responsibilities to Ohio constituents, their families.

I request you and 106 U.S. Congress:

" STOP A HATE CRIMES
AGAINST OUR FAMILY
WE CRY OUT TO THE 106 U.S. CONGRESS
911 DAYS RUN, TODAY "

As you know, Zukowski's family is without of income, deprived professional employment (my wife has denied opportunity to work since Nov. 1991, I am deprived my federal employment at DSCC Columbus since Jan. 10. 97 as an escalated reprisals for two EEOC formal complaints intentional discriminations on base national origin, lack of promotions, unlawful practice of promotions, details, conducting false desk audit, deprivation of training, retaliation for filed first EEOC complaint, intimidation by police forces at DSCC, Gestapo tactics of examination: discrimination complaint in vacated warehouse No 1 instead of new operation Center at DSCC, where were discriminating circumstances

...deteriorating environmental, brutal attack was committed on me by policemen chief of DSCC-IP, as a result left wrist of hand became broken and after X-ray put in cast). Next on 24 Mar. 97 - Black Monday, DSCC prepared shabby conspiracie to hunt me during delivery letter to Commander of DSCC, where the Agency assigned special code number #1052. My ribs were injured as shows Xray taken at Cigna Care, I had a very high blood pressure 170/110, chest pain after confrontation (hunting, brutalities) with DSCC police, left in care of DSCC police, as states in report of Whitchell Ohio, EMS. Next, I was transferred to civil agent of... whose handcuff my both hands by using two black plastic stripers (1/2" x 12") and one white striper which connect two stripers bend around my hands. I was delivered to U.S. Court in Columbus and put into prison room on 10 Floor. This shabby conspiracy took about five hours. My wife was awaiting four hours in car on parking lot at DSCC Credit Union. It was shame and scandal brutal attack on advanced educated, Master Science in Electrical Engineering, enslaved Federal employee whom average performance is 4.5 of 5 during over eight years outstanding electrical engineer designer. I was depraved a Federal Civil Rights and this criminal offenses are protected by Title 18, U.S.C. Chapter 13, Sections: 241, 242, 243, 245, 248. See EEOC - Andrew Zukowski request for file lawsuit by the Attorney General.

2.

The Agency DSCC- is continuously violating Civil Rights, Amendments: I, IV, VI, VII, and XIV of the United States Constitution.

I never forget this barbaric, brutal attacks against me, Gestapo tactics of discrimination examination, fasizm method to breake my hand, injured ribs, high blood pressure, as human being I had refused mandatory medical service and to be transferred to the hospital, not to DSCC police! Shame on you all! Never again repeat these hate crimes! against defenseless citizens of the United States, leader of democracy in the world!?

How we can live in dignity, integrity without of any suitable professional work?

How anybody can pay a property tax without of employment and his property does not bring any profit? STOP THIS UNLAWFUL PRACTICE

AGAINST ZUKOWSKI'S FAMILY.

Did you support?: Return working Americans the freedom Congress shall never have taken from them the freedom to choose as individuals whether to join or support a union.

Why we do not have a professional employment?

Why do we not have granted a Federal welfare support? Why do we not have a medical insurance, medicaid? Why do we not have to live in dignity, integrity and prosperity as millions Americans families?

My family is living without of income, on credit.
We have to borrow monies to cover everyday cost of
our living. We have to pay a high interest over 12%
for bought food by credit card.

Poverty Law for three members of family provides
income \$20,500.00. We have zero, 0, nothing!
How long this treat to our life will be continuing?
President Clinton is during four days tour in the
poor states of the United States!
Is it not too late? I think it is better later
than never!

**STOP CONFISCATION OF OUR SINGLE FAMILY
HOUSE. IT IS OUR SHELTER.**

I do strongly believe in help of you and 106 Congress
of the United States. I await for mandatory
redresses which shall be powerfully executed
from Federal executive branch by this
Powerful 106 Congress of the United States.
God bless America, God bless you all!

Sincerely,

Andrew G. Zimowski
453 Woodmark Run Dr.
Gahanna, OH 43230
ph. #(614) 478-1593

P.S. EEOC three discrimination complaints are not solve
so far. They are pending since April 1995.

A.