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May 2, 2004

Mr. Pasquale J. Damuro [(212)384-1000; emergency (212)384-5000]
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Dear Mr. Damuro,

I hereby submit to the Bureau evidence of bankruptcy fraud and judicial misconduct. Evidence of the latter initially involved the Chief Judge of the Bankruptcy Court for the Western District of New York, the Hon. John C. Ninfo, II, and then implicated the Chief Judge of the District Court for that District, the Hon. David G. Larimer. I filed a complaint about them (1, infra) only to be shocked by evidence of misconduct on the part of the Chief Judge of the Court of Appeals for the Second Circuit, the Hon. John M. Walker, Jr., (10 and 15, infra), against whom I also lodged a complaint, which, like the initial one, has neither been dismissed nor investigated. The gravamen of the complaints is that these judges together with administrative officers have disregarded the law, rules, and facts so repeatedly and consistently as to give rise to a pattern of non-coincidental, intentional, and coordinated acts of wrongdoing.

Now evidence has emerged of circumstances that not only point to the underlying forces that may be driving such wrongdoing, but that also indicate the presence of the most powerful driver of government corruption: a lot of money! This is the result of the concentration of *thousands* of bankruptcy cases on each of a handful of appointed private trustees (20 and 23.XI, infra). They have every financial interest in rubberstamping as many bankruptcy petitions as possible, not only regardless of their merits for relief under the Bankruptcy Code, but also especially those with the least such merits. From each petition approved by the court, the trustees are paid at least a legal fee as a percentage of the debtors' payments to the creditors. Are judicial officers and U.S. trustees being paid not to stop this scheme or even to exercise their power to extend it?

There is money to spread, for this scheme is self-reinforcing. The more people learn that bankruptcy petitions can be rubberstamped by paying due attention to certain steps, the more they have every incentive to binge on their credit, for they know there is no repayment day, just a bankruptcy petition waiting to be filed with one or more fees (21.X and 29, infra). As the scheme develops, it also claims more victims: the creditors, whose interests are ignored by their representatives, the trustees. The latter are being protected, despite the evidence (11-12; 23.1-4, infra), by the local and regional U.S. trustees, just as Chief Judge Walker has taken no action on the complaint about Judge Ninfo in *nine* months! How did he become a member of the panel hearing my appeal (03-5023)?, which was, by contrast, dismissed. How big is this scheme?!

I respectfully ask that you **do not** refer this matter to your Buffalo office, let alone that in Rochester, located in the same federal building where the judges and U.S. trustee sit, and whose agent refused to investigate it out of fear for his career. To discuss his reaction and similar evidence from the Circuit Executive and Court of Appeals Clerks (26 and 28, infra), I request a meeting with you. If you won't do anything about his matter either, which is taking a tremendous toll on me, I will bring it to the media by May 19.

Sincerely,

Dr. Richard Cordero

Table of Exhibits

of the evidence submitted on May 2 and 6, 2004
to the U.S. Attorney's Office and the FBI Bureau in New York City
of a pattern of non-coincidental, intentional, and
coordinated acts of wrongdoing by
judicial officers and bankruptcy trustees in CA2 and WDNY
supporting bankruptcy fraud

by
Dr. Richard Cordero

1. Dr. Richard Cordero's **Statement of facts** of **August 11, 2003**, in support of a **complaint** under 28 U.S.C. §351 submitted to the Court of Appeals for the Second Circuit **concerning** the Hon. John C. **Ninfo**, II, **U.S. Bankruptcy Judge** and other court officers at the U.S. Bankruptcy Court and the U.S. District Court for the Western District of New York ....1 [C:63]

2. Clerk Patricia **Allen**'s **acknowledgment** of September 2, 2003, of receipt **of** the **complaint** about Judge Ninfo, docketed as **03-8547**..6 [C:73]

3. Dr. **Cordero**'s letter of **February 2**, 2004, **to** the Hon. John M. Walker, Jr., **Chief Judge** of the Court of Appeals for the Second Circuit, **inquiring about** the status of the **complaint** about Judge Ninfo ....7 [C:105]

4. Chief Judge **Walker**'s reply of **February 4**, 2004, by Deputy Clerk Allen **returning** unfiled Dr. Cordero's February 2 **letter of inquiry** ....9 [C:109]

5. Dr. Cordero's **Statement of facts** of **March 19, 2004**, setting forth a complaint under 28 U.S.C. §351 about the Hon. **John M. Walker, Jr., Chief Judge of the Court of Appeals** for the Second Circuit, addressed under Rule 18(e) of the Rules of the Judicial Council of the Second Circuit Governing Complaints against Judicial Officers to the circuit judge eligible to become the next chief judge of the circuit..10 [C:271]

6. Dr. **Cordero**'s letter of **March 24**, 2004, **to** the Hon. Dennis **Jacobs**, as the circuit judge eligible to become the next chief judge of the circuit, to ask two questions **concerning** Clerk **Allen's handling** of the misconduct **complaint** of March 19, 2004, **about** Chief Judge **Walker** ....15 [C:316]

7. Clerk Allen's **acknowledgment** of **March 30**, **2004**, of receipt **of** the **complaint about** Chief Judge **Walker**, docketed as **04-8510** ....18 [C:326]

8. **Circuit Executive** Karen Greve **Milton**'s letter of **March 30**, 2004, responding **to** Dr. **Cordero**'s letter to members of the Judicial Council ....19 [C:143]

9. A **trustee with 3,909** ***open*** **cases** cannot possibly have the time or the inclination to check the factual accuracy or internal consistency of the content of each bankruptcy petition to ascertain its good faith ....20 [C:1335]

10. A case that illustrates how a **bankruptcy petition** riddled with red flags as to its good faith is **accepted without review** by the trustee and readied for approval by the WDNY Bankruptcy Court ....21 [C:1337]

11. Another **trustee with 3, 092 cases** was upon a performance and fitness to serve complaint referred by the court to the Assistant U.S. Trustee for a "thorough inquiry", which was limited to talking to him and a party and to uncritically writing their comments in an opinion that the U.S. Trustee for Region 2 would not investigate....23 [C:1340]

12. Dr. **Cordero**'s letter of **April 28** to Clerks **MacKechnie** and Allen, and of **April 29**, 2004, to Circuit Executive **Milton** ....27 [C:510-511]

13. **Bankruptcy petition** filed on **January 27**, 2004, by David and Mary Ann **DeLano**, in the WDNY Bankruptcy Court, **docket no. 04-20280,** suspicious but accepted without review by the trustee ....30 [C:1401]

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Analysis of Evidence

of judicial wrongdoing and bankruptcy fraud

submitted on May 2 and 6, 2004

to the U.S. Attorney's Office and the FBI Bureau in New York City

by

Dr. Richard Cordero

Table of Contents

I. A Chapter 13 trustee with 3,909 *open* cases cannot possibly have the time or the inclination to check the factual accuracy or internal consistency of the content of each bankruptcy petition to ascertain its good faith 1335

II. A case that illustrates how a bankruptcy petition riddled with red flags as to its good faith is accepted without review by the trustee and readied for approval by the bankruptcy court........ 1337

III. Another trustee with *3,092 cases* was upon a performance-and-fitness-to-serve complaint referred by the court to the Assistant U.S. Trustee for a "thorough inquiry", which was limited to talking to the Trustee and a party and to uncritically writing down their comments in an opinion, which the Trustee for Region 2 would not investigate 1340

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I. A Chapter 13 trustee with 3,909 *open* cases cannot possibly have the time or the inclination to check the factual accuracy or internal consistency of the content of each bankruptcy petition to ascertain its good faith

1. Pacer is the federal courts' electronic document retrieval service. The information that it provides sheds light on why trustees may be quite unwilling and unable to spend any time investigating the bankruptcy petitions submitted to them by debtors to establish the reliability of their figures and statements. When queried with the name George Reiber, Trustee, -the standing Chapter 13 trustee in the Western District of New York- it returns this message at https://ecf.nywb.uscourts.gov/cgi-bin/login.pl: "This person is a party in 13250 cases." When queried again about open cases, Pacer comes back at https://ecf.nywb.uscourts.gov/cgi-bin/login.pl?601512709478669-L_916_0-1 with 119 billable pages that end thus:

Table 1. Illustrative row of Pacer's presentation of Trustee George Reiber's 3,909 *open* cases in the Bankruptcy Court

2-04-21295-JCN	bk	13	William J. Hastings and Carolyn M. Hastings	Ninfo Reiber	Filed: 04/01/2004	Office: Rochester Asset: Yes Fee: Paid County: 2-Monroe

Total number of cases: 3909

Open cases only

PACER Service Center

2. Trustee Reiber has 3,909 *open* cases at present! This is not just a huge abstract figure. Right there are the real cases, in flesh and blood, as it were, for Pacer personalizes each one of them with the debtors' names; and each has a throbbing heart: a hyperlink in the left cell that can call that case to step up to the screen for examination. What is more, they are in good health since Pacer indicates that, with the exception of fewer than 44, they are asset cases. This means that Trustee Reiber has taken care to "consider whether sufficient funds will be generated to make a meaningful distribution to creditors, prior to administering the case as **an asset case**" (emphasis added; §2-2.1. of the Trustee Manual). By the way, JCN after the case number in the left cell stands for John C. Ninfo, the judge before whom the case has been brought.
3. Trustee Reiber is the trustee for the DeLano case (section 10, infra). For him "meaningful distribution" under the DeLanos' debt repayment plan is 22 cents on the dollar with no interest accruing during the repayment period. No doubt, avoiding 78 cents on the dollar as well as interest is even more meaningful to the DeLanos. By the same token, that means that the Trustee has taken care of his fee, which is paid as a percentage of what the debtor pays (28 U.S.C. §586(e)(1)(B)).
4. Given that a trustee's fee compensation is computed as a percentage of a base, it is in his interest to increase the base by having debtors pay more so that his percentage fee may in turn be a proportionally higher amount. However, increasing the base would require ascertaining the veracity of the figures in the schedules of the debtors as well as investigating any indicia that they have squirreled away assets for a rainbow post-discharge life, such as a golden pot retirement. Such investigation, however, takes time, effort, and money. Worse yet from the perspective of the trustee's economic interest, an investigation can result in a debtor's debt

repayment plan not being confirmed and, thus, in no stream of percentage fees flowing to the trustee. (11 U.S.C. §§1326(a)(2) and (b)(2)). "Mmm…not good!"

5. The obvious alternative is "never investigate anything, not even patently suspicious cases. Just take in as many cases as you can and make up in the total of small easy fees from a huge number of cases what you could have made by taking your percentage fee of the assets that you sweated to recover." Of necessity, such a scheme redounds to the creditors' detriment since fewer assets are brought into the estate and distributed to them. When the trustee takes it easy, the creditors take a heavy loss, whether by receiving less on the dollar or by spending a lot of money, effort, and time investigating the debtor only to get what was owed them to begin with.
6. Have U.S. Trustees contributed to the development of such an income maximizing mentality and implementing scheme by failing to demand that trustees perform their duty "to investigate the financial affairs of the debtor" (11 U.S.C. §§1302(b)(1) and §704(4)) and to "furnish such information concerning the estate and the estate's administration as is requested by a party in interest" (§704(7))?
7. This income maximizing scheme has a natural and perverse consequence: As it becomes known that trustees have no time but rather an economic disincentive to investigate debtors' financial affairs, ever more debtors with ever less deserving cases for relief under the Bankruptcy Code go ahead and file their petitions. What is worse, as people with no debt problems yet catch on to how easy it is to get a petition rubberstamped, they have every incentive to live it up by binging on their credit as if there were no repayment day, for they know there is none, just a bankruptcy petition waiting to be filed with the required fee…or perhaps 'fees'?

II. A case that illustrates how a bankruptcy petition riddled with red flags as to its good faith is accepted without review by the trustee and readied for approval by the bankruptcy court

8. On January 27, 2004, a bankruptcy petition under Chapter 13 of the Bankruptcy Code (Title 11, U.S.C.) was filed in the Bankruptcy Court for the Western District of New York in Rochester by David and Mary Ann DeLano (case 04-20280; 28, infra). The figures in its schedules and the surrounding circumstances should have alerted the trustee and his attorney to the patently suspicious nature of the petition. Yet, Chapter 13 Trustee George Reiber (section 9, supra) and Attorney James Weidman (11-12, supra) were about to submit its repayment plan to the court

for approval when Dr. Richard Cordero, a creditor, objected in a five page analysis of the figures in the schedules. Even so, the Trustee and his attorney vouched for the petition's good faith. Let's list the salient figures and circumstances:

9. The DeLanos incurred scores of thousands of dollars in credit card debt,
10. at the average interest rate of 16% or the delinquent interest rate of over 23%,
11. carried it for over 10 years by making only the minimum payments,
12. have ended up owing $98,092 to 18 credit card issuers listed in Schedule F,
13. owe also a mortgage of $77,084,
14. have near the end of their work life an equity in their house of only $21,415,
15. declared earnings in 2002 of $91,655 and in 2003 of $108,586,
16. yet claim that after a lifetime of work their tangible personal property is only $9,945,
17. claim as exempt $59,000 in a retirement account,
18. claim another $96,111.07 as a 401-k exemption,
19. make a $10,000 loan to their son and declare it uncollectible,
20. but offer to repay only 22 cents on the dollar without interest for just 3 years,
21. argue against having to provide a single credit card statement covering any length of time 'because the DeLanos do not maintain credit card statements dating back more than 10 years in their records and doubt that those statements are available from even the credit card companies', even though the DeLanos must still receive every month the **monthly** credit card statement from each of the issuers of the 18 credit cards and as recently as last January they must have consulted such statements to provide in Schedule F their account number with, and address of, each of those 18 issuers, and
22. pretend that it is irrelevant to their having gotten into financial trouble and filed a bankruptcy petition that Mr. DeLano is *a 15 year bank officer!*, or rather more precisely, a bank **loan** officer, whose daily work must include ascertaining the creditworthiness of loan applicants and their ability to repay over the loan's life, and who is still employed that capacity by a major bank, namely, Manufacturers and Traders Trust Bank. He had to know better!
23. Did Mr. DeLano put his knowledge and experience as a loan officer to good use in living it up with his family and closing his accounts down with 18 credit card issuers by filing for bankruptcy? How could Mr. DeLano, despite his "experience in banking", from which he should have learned his obligation to keep financial documents for a certain number of years,

pretend that he does not have them to back up his petition? Those are self-evident questions that have a direct bearing on the petition's good faith. Did Trustee Reiber and Attorney Weidman ever ask them? How did they ascertain the timeline of debt accumulation and its nature if they did not check those credit card statements before approving the petition and getting it ready for submission to the court?

24. Until the DeLanos provide financial documents supporting their petition, including credit card statements, let's assume arguendo that when Mr. DeLano lost his job at a financial institution and took a lower paying job at another in 1989, the combine income of his and his wife, a Xerox technician, was $50,000. Last year, 15 years later, it was over $108,000. Let's assume further that their average annual income was $75,000. In 15 years they earned $1,125,000…but they allege to end up with tangible property worth only $9,945 and a home equity of merely $21,415!, and this does not begin to take into account what they already owned before 1989, let alone all their credit card borrowing. Where did the money go? Or where is it now? Mr. DeLano is 62 and Mrs. DeLano is 59. What kind of retirement are they planning for?

25. Did Trustee Reiber and Attorney Weidman ever get the hint that the figures and circumstances of this petition just did not make sense or were they too busy with their other 3,908 cases and the in-take of new ones to ask any questions and request any supporting financial documents? How many of their other cases did they also accept under the motto "don't ask, don't check, cash in"? Do other debtors and officers with power to approve or disapprove petitions practice the enriching wisdom of that motto? How many creditors, including tax authorities, are being left holding bags of worthless IOUs?

26. For his part, Trustee Reiber is being allowed to hold on to the DeLanos' case to belatedly "investigate" it, which he is doing only because of Dr. Cordero's assertion of his right to be furnished with financial information about the DeLanos (para. 6, supra). Yet, not to replace the Trustee –as requested by Dr. Cordero- but rather to allow him to be the one to investigate the DeLanos now, disregards the Trustee's obvious conflict of interest: It is in Trustee Reiber's interest to conclude his "investigation" with the finding that the DeLanos filed their petition in good faith, lest he indict his own agent, Attorney Weidman, who approved it for submission to the court, thereby rendering himself liable as his principal and casting doubt on his own proper handling of his other thousands of cases.

27. Indeed, if an egregious case as the DeLano's passed muster with them, what about the others?

Such doubts could have devastating consequences for all involved. To begin with, they could trigger an examination of Trustee Reiber's other cases, which could lead to his and his agent-attorney's suspension and removal. Were those penalizing measures adopted, they would inevitably give rise to the question of what kind of supervision the Trustee and his attorney have been receiving from the assistant and the regional U.S. trustees. From there the next logical question would be what kind of oversight the bankruptcy and district courts have been exercising over petitions submitted to them, in particular, and the bankruptcy process, in general.

28. What were they all thinking!? Whatever it was, from their perspective it is evident that the best self-protection is not to set in motion an investigative process that can escape their control and end up crushing them. This proves the old-axiom that a person, just as an institution, cannot investigate himself zealously, objectively, and reassuringly. A third independent party, unfamiliar with the case and unrelated to its players, must be entrusted with and carry out the investigation and then tender its uncompromising report to all those with an interest in the case.

III. Another trustee with *3,092 cases* was upon a performance-and-fitness-to-serve complaint referred by the court to the Assistant U.S. Trustee for a "thorough inquiry", which was limited to talking to the Trustee and a party and to uncritically writing down their comments in an opinion, which the Trustee for Region 2 would not investigate

29. At the beginning of 2002, Dr. Richard Cordero, a New York City resident, was looking for his property in storage with Premier Van Lines, Inc., a moving and storage company located in Rochester, NY. He was given the round-around by its owner, David Palmer, and others who were doing business with Mr. Palmer. After the latter disappeared from court proceedings and stopped answering his phone, the others eventually disclosed to Dr. Cordero that Mr. Palmer had filed a voluntary bankruptcy petition under Chapter 11 on behalf of Premier and that the company was already in Chapter 7 liquidation. They referred Dr. Cordero to the Chapter 7 trustee in the case, Kenneth Gordon, Esq., for information on how to locate and retrieve his property. However, Trustee Gordon refused to provide such information, instead made false and defamatory statements about Dr. Cordero, and merely referred him back to the same people that had referred him to Trustee Gordon.

30. Dr. Cordero requested a review of Trustee Gordon's performance and fitness to serve as trustee in a complaint filed with Judge Ninfo, before whom Mr. Palmer's petition was pending. Judge

Ninfo did not investigate whether the Trustee had submitted to him false statement, as Dr. Cordero had pointed out, but simply referred the matter to Assistant U.S. Trustee Kathleen Dunivin Schmitt for a "thorough inquiry". However, what she actually conducted was only a quick 'contact': a substandard communication exercise limited in its scope to talking to the trustee and a lawyer for a party and in its depth to uncritically accepting at face value what she was told. Her written supervisory opinion of October 22, 2002, was infirm with mistakes of fact and inadequate coverage of the issues raised.

31. Dr. Cordero appealed Trustee Schmitt's opinion to her superior at the time, Carolyn S. Schwartz, U.S. Trustee for Region 2. He sent her a detailed critical analysis, dated November 25, 2002, of that opinion against the background of facts supported by documentary evidence. It must be among the files now in the hands of her successor, Region 2 Trustee Deirdre A. Martini. It is also available as entry no. 19 in docket no. 02-2230, Pfuntner v. Trustee Gordon et al. (www.nywb.uscourts.gov). But Trustee Schwartz would not investigate the matter.

32. Yet, there was more than enough justification to investigate Trustee Gordon, for he too has *thousands* of cases. The statistics on Pacer as of November 3, 2003, showed that since April 12, 2000, Trustee Gordon was the trustee in 3,092 cases!

Table 2. Number of Cases of Trustee Kenneth Gordon in the Bankruptcy Court compared with the number of cases of bankruptcy attorneys appearing there
https://ecf.nywb.uscourts.gov/cgi-bin/login.pl

NAME	# OF CASES AND CAPACITY IN WHICH APPEARING SINCE					
	since	trustee	since	attorney	since	party
Trustee Kenneth W. Gordon	04/12/00	3,092	09/25/89	127	12/22/94	75
Trustee Kathleen D.Schmitt	09/30/02	9				
Attorney David D. MacKnight			04/07/82	479	05/20/91	6
Attorney Michael J. Beyma			01/30/91	13	12/27/02	1
Attorney Karl S. Essler			04/08/91	6		
Attorney Raymond C. Stilwell			12/29/88	248		

33. Chapter 7 Trustee Gordon, just as Chapter 13 Trustee Reiber (section 0, supra), could not possibly have had the time or the inclination to spend more than the strictly indispensable time on any single case, let alone spend time on a person from whom he could earn no fee. Indeed,

in his Memorandum of Law of February 5, 2003, in Opposition to Cordero's Motion to Extend Time to Appeal, Trustee Gordon unwittingly provided the motive for having handled the liquidation of Premier Van Lines negligently and recklessly: "As the Court is aware, the sum total of compensation to be paid to the Trustee in this case is $60.00" (docket no. 02-2230, entry 55, pgs. 5-6). Trustee Gordon had no financial incentive to do his job…nor did he have a sense of duty! But why did he ever think that telling the court, that is, Judge Ninfo, how little he would earn from liquidating Premier would in the court's eyes excuse his misconduct?

34. The reason is that Judge Ninfo does not apply the laws and rules of Congress, which together with the facts of the case he has consistently disregarded to the detriment of Dr. Cordero (1-5 and 11-12, supra). Nor does he cite the case law of the courts hierarchically above his. Rather, he applies the laws of close personal relationships, those developed by frequency of contact between interdependent people with different degrees of power. Therein the person with greater power is interested in his power not being challenged and those with less power are interested in being in good terms with him so as to receive benefits and/or avoid retaliation. Frequency of contact is only available to the local parties, such as Trustee Gordon, as oppose to Dr. Cordero, who lives in New York City and is appearing as a party for the first time ever and, as such, in all likelihood the last time too.

35. The importance for the locals, such as Trustee Gordon, to mind the law of relationships over the laws and rules of Congress or the facts of their cases becomes obvious upon realizing that in the Bankruptcy Court for the Western District of New York there are only three judges and the Chief Judge is none other than Judge Ninfo. Thus, the locals have a powerful incentive not to 'rise in objections', as it were, thereby antagonizing the key judge and the one before whom they appear all the time, even several times on a single day. Indeed, for the single morning of Wednesday, October 15, 2003, Judge Ninfo's calendar included the entries in Table 3:

Table 3. Entries on Judge Ninfo's calendar for the morning of Wednesday, October 15, 2003

NAME	# of APPEARANCES	NAME	# of APPEARANCES
Kenneth Gordon	1	David MacKnight	3
Kathleen Schmitt	3	Raymond Stilwell	2

36. When locals must pay such respect to the judge, there develops among them a vassal-lord

relationship: The lord distributes among his vassals favorable and unfavorable rulings and decisions to maintain a certain balance among them, who pay homage by accepting what they are given without raising objections, let alone launching appeals. In turn, the lord protects them when non-locals come in asserting against the vassals rights under the laws of Congress. So have the lord and his vassals carved out of the land of Congress' law the Fiefdom of Rochester. Therein the law of close personal relationships rules.

37. The reality of this social dynamic is so indisputable, the reach of such relationships among local parties so pervasive, and their effect upon non-locals so pernicious, that a very long time ago Congress devised a means to combat them: jurisdiction based on diversity of citizenship. Its potent rationale was and still is that state courts tend to be partial toward state litigants and against out-of-state ones, thus skewing the process and denying justice to all its participants as well as impairing the public's trust in the system of justice. In the matter at hand, that dynamic has materialized in a federal court that favors the locals at the expense of the sole non-local who dared assert his rights against them under a foreign law, that is, the laws of Congress.

38. Hence, when Trustee Gordon 'made the Court aware that "the sum total of compensation to be paid to the Trustee in this case is $60.00", he was calling upon the Lord to protect him. The Lord came through to protect his vassal. Although Trustee Gordon himself in that very same February 5 Memorandum of Law of his (para. 33, supra) stated on page 2 that "On January 29, 2003, Cordero filed the instant motion to extend time for the filing of his Notice of Appeal", thereby admitting its timeliness, Judge Ninfo found that "the motion to extend was not filed with the Bankruptcy Court Clerk' until 1/30/03" (docket no. 02-2230, entry 57), whereby he made the motion untimely and therefore denied it! Dr. Cordero's protest was to no avail.

39. Are the local assistant U.S. trustee with her supervisory power and Trustee Gordon with his 3,092 cases and the money in a vassal-lord relationship to each other? Does the Region 2 Trustee know that a non-local has no chance whatsoever of turning the trustee into the subject of a "thorough inquiry" by the local U.S. trustee? Consequently, should she have investigated Trustee Gordon? What homage do local and regional U.S. trustees receive and what fief do they grant?

Dr. Richard Cordero

May 2, 2004

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