



# SIGTARP

Office of the Special Inspector General  
for the Troubled Asset Relief Program

## Federal Court Sentences Former Bank of America Banker to Supervised Release

In April of 2019, a Federal court sentenced Patricia Zavala, a former Bank of America official, to two years supervised release for her role in an investment scheme that caused victims to lose substantial amounts of money. The court sentenced Zavala to pay \$910,329 in restitution. Zavala was essential to a massive fraud scheme by Jerome Arthur Whittington, who the court sentenced In October 2018, to 10 years in federal prison for conspiracy, wire fraud and passport fraud. She played a critical role in helping Whittington defraud victims out of large amounts of money.

Zavala's participation as a Bank of America short sale specialist was critical for deceiving victims into believing Whittington's claims and handing over their money. Whittington told one victim who was worried he might lose his house not to worry about the lender Bank of America because he was "in bed with" the bank and had an "in" through his "girl" who could "pull the short sale properties and lock them down," referring to Zavala. Zavala provided Whittington with lists of short sales properties including the owners' names and identifying information, which she had access to at the bank. She also used her position at the bank to coerce victims to pay Whittington money, participating in telephone calls with the victims, during which she helped Whittington trick the victims. Zavala provided critical credibility to Whittington's claims, and as a result, two victims were defrauded out of a combined nearly one million dollars. One victim family lost their chance to save their home from foreclosure. SIGTARP was joined in the investigation by the Federal Bureau of Investigation. The U.S. Attorney's Office for the Central District of California prosecuted the case.