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May 5, 2026

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Ms. Stewart Knox, Secretary
California Labor and Workforce
Development Agency
PAGA Claim Notice Filed Online

Bank of America, N.A.
Attn: Legal Department
100 North Tryon Street
Charlotte, NC 28255

NOTICE OF LABOR CODE VIOLATIONS PURSUANT TO LABOR CODE
SECTION 2699.3

To: The California Labor and Workforce Development Agency and Bank of America, N.A.

From: Ramin Mohajer, on behalf of himself and current and/or former employees for violations of the California Labor Code.

To Whom It May Concern:

We have been retained by Ramin Mohajer to seek redress for himself and others similarly situated, who have been subject to violations of the Labor Code sections referenced herein.

Factual Statement:

Ramin Mohajer ("Claimant"), on behalf of herself and similar current and former employees of Bank of America, N.A. ("Bank of America"), assert Bank of America improperly deducted wages from all mortgage loan officers of Bank of America who had a portion of their commission withheld or deducted as a penalty or disciplinary action.

Labor Code § 221 provides: "It shall be unlawful for any employer to collect or receive from an employee any part of wages theretofore paid by said employer to said employee." Bank of America violated Labor Code § 221, by deducting 40% or more from Claimant's commissions, earned on a quarterly basis, based on perceived violations of employment duties.

As a consequence of its conduct, Bank of America has failed to comply with Labor Code Sections 221 and 226, and Industrial Welfare Commission Wage Orders 4-

2001. Bank of America failed to provide accurate, timely and itemized pay stub accounting records to Claimant in violation of Labor Code Section 226(a). Claimant is informed and believes that such violations are ongoing, systematic and continuous. Claimant intends to bring an action against Bank of America under the Private Attorney General Act (“PAGA”) to recover penalties and compensation as provided by California law¹.

Theories of Labor Code Violations and Remedies:

Claimant alleges that this action arises out of Bank of America’s practice of unlawfully deducting 40% or more of commissions from its mortgage loan officers pay as a penalty for a perceived work violation. Bank of America unilaterally imposed a substantial increase in this penalty amount by changing commission payment from monthly to quarterly, without offsetting the penalty amount. Thus, the penalty of 40% or more now applies to 3 months of commission, instead of one month, and the period where a violation could occur was extended. Bank of America’s practice improperly punishes employees by losing wages based on indeterminate and arbitrary factors, in an unconscionable amount, in violation of, among other statutes, Labor Code §§ 204, 221, 226, and 2751, and Civil Code §§ 1670.5 and 1671.

Bank of America knowingly and intentionally failed to furnish and continues to knowingly and intentionally fail to furnish Claimant and all other employees with timely and accurate itemized statements showing the gross wages earned by each of them, as required by Labor Code § 226 (a), in that the payments owed to Claimant and the

¹ Without limitation, Claimant, if permitted, will seek any and all penalties otherwise capable of being collected by the Commission. This includes, each of the following, as is set forth in Labor Code Section 2699.5, which states:

The provisions of subdivision (a) of Section 2699.3 apply to any alleged violation of the following provisions: subdivision (k) of Section 96, Sections 98.6, 201, 201.3, 201.5, 201.7, 202, 203, 203.1, 203.5, 204, 204a, 204b, 204.1, 204.2, 205, 205.5, 206, 206.5, 208, 209, and 212, subdivision (d) of Section 213, Sections 221, 222, 222.5, 223, and 224, subdivision (a) of Section 226, Sections 226.7, 227, 227.3, 230, 230.1, 230.2, 230.3, 230.4, 230.7, 230.8, and 231, subdivision (c) of Section 232, subdivision (c) of Section 232.5, Sections 233, 234, 351, 353, and 403, subdivision (b) of Section 404, Sections 432.2, 432.5, 432.7, 435, 450, 510, 511, 512, 513, 551, 552, 601, 602, 603, 604, 750, 751.8, 800, 850, 851, 851.5, 852, 921, 922, 923, 970, 973, 976, 1021, 1021.5, 1025, 1026, 1101, 1102, 1102.5, and 1153, subdivisions (c) and (d) of Section 1174, Sections 1194, 1197, 1197.1, 1197.5, and 1198, subdivision (b) of Section 1198.3, Sections 1199, 1199.5, 1290, 1292, 1293, 1293.1, 1294, 1294.1, 1294.5, 1296, 1297, 1298, 1301, 1308, 1308.1, 1308.7, 1309, 1309.5, 1391, 1391.1, 1391.2, 1392, 1683, and 1695, subdivision (a) of Section 1695.5, Sections 1695.55, 1695.6, 1695.7, 1695.8, 1695.9, 1696, 1696.5, 1696.6, 1697.1, 1700.25, 1700.26, 1700.31, 1700.32, 1700.40, and 1700.47, paragraphs (1), (2), and (3) of subdivision (a) of, and subdivision (e) of, Section 1701.4, subdivision (a) of Section 1701.5, Sections 1701.8, 1701.10, 1701.12, 1735, 1771, 1774, 1776, 1777.5, 1811, 1815, 2651, and 2673, subdivision (a) of Section 2673.1, Sections 2695.2, 2800, 2801, 2802, 2806, and 2810, subdivision (b) of Section 2929, and Sections 3095, 6310, 6311, and 6399.7.

Notice of Labor Code Violations

Re: Bank of America

(PAGA Notice)

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employees for commissions unlawfully deducted, were not included in gross wages earned by them.

As a result of Bank of America's issuance of inaccurate itemized wage statements to Plaintiffs and members of the Class in violation of Labor Code § 226(a), Plaintiffs and the members of each Class are each entitled to recover penalties pursuant to § 226(e) of the Labor Code. Therefore, Claimant and the other employees who are part of the PAGA representative action are entitled to recover pursuant to California Labor Code § 2802 and PAGA laws.

Claimants and the other employees he seeks to represent were at all times entitled to their rights under the California Labor Code and IWC Wage Orders. Claimant and all other similarly situated employees are entitled to recover penalties and unpaid wages, and are entitled to an award of attorneys' fees and other penalties, as permitted under Labor Code.

Very Truly Yours,

HAFFNER LAW PC

A handwritten signature in black ink, appearing to read 'V. Mikayelyan', written over the printed name.

Vahan Mikayelyan