

## 6) Industry Wide Collusion - Derivative HELOC Agreements - TODAY!!

Currently there is no HELOC Agreement in the banking marketplace with an earnable renewal clause and without a mortgage-ish repayment term. The lack of a pure HELOC agreement in the marketplace is in fact indicative of continued industry wide collusion among the Legal Departments of all big banks, to this day, and it's sitting in plain view.

Basically, bankers are selling crack and calling it cocaine and they have assumed that most are none the wiser.

To anyone in finance, real estate, or mortgage origination this situation is so obvious it's laughable. Unfortunately, the Banking Attorneys who have created it and who are currently controlling all of our banking are too ego-centric to realize just how NAKED they all are, just like the King and his new clothes.



ref: <http://bofa-racketeering-2015.weebly.com/>