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FROM:

Consumer Financial Protection Bureau

P.O. Box 4503

TO:

Iowa City, IA

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Congress of the United States
House of Representatives
Washington, DC 20515-2003

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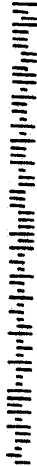
John P. Lub...
M.C.

Ms. Catherine Galicia
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552-0003

ESJ



JAPUSP1 20552



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House of Representatives
Washington, DC 20515-2003
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November 6, 2015

Ms. Catherine Galicia
Director of Legislative Affairs
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552-0003

Dear Ms. Galicia:

Enclosed, please find a copy of correspondence from my constituent Brian Patrick Canary.

This individual has expressed some concerns about home equity line of credit products offered by Bank of America. I would appreciate it if you would carefully review their comments and provide a response to these concerns.

Should you have any questions about this matter, please contact Peter Gelman of my staff at 202-225-4016.

Thank you for your attention to this matter.

Sincerely,



John P. Sarbanes
Member of Congress

JPS/pg

Email Viewer



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 Date: 10/20/2015 6:35:34 PM
 To: "md03ima@mail.house.gov" <md03ima@mail.house.gov>
 Cc:
 Subject: Personal matter on Housing and Foreclosure

<APP>CUSTOM
 <PREFIX>Mr</PREFIX>
 <FIRST>Bryan</FIRST>
 <MIDDLE></MIDDLE>
 <LAST>Canary</LAST>
 <SUFFIX></SUFFIX>
 <ADDR1>627 S. Paca St</ADDR1>
 <ADDR2></ADDR2>
 <CITY>Baltimore</CITY>
 <STATE>MD</STATE>
 <ZIP>21230</ZIP>
 <ZIP9>2411</ZIP9>
 <EMAIL>bryancanary70@gmail.com</EMAIL>
 <PHONE>4438312978</PHONE>
 <ISSUE>Housing and Foreclosure</ISSUE>
 <MSG>

Hello John --

Iâ€™ve just posted a website related to my experience with a racketeering situation at Bank of America and industry wide collusion related to Home Equity Line of Credit Products. Governor Hogan was notified of the situation via UPS overnight mail this AM. Your copy of the letter and documents sent to him are posted for your review on the website below.

website: bofa-racketeering-2015[dot]weebly[dot]com (replace [dot] with .)

This is a big deal to me for both myself and my fellow citizens. This racket affects my monthly payment by \$1700/month, and thereâ€™s a chance i could loose my home due to this crap. And hereâ€™s the very important partâ€¦. approximately 66,000 other Marylanders may get caught in this same type of racket between 2014 and 2017. MD could experience \$300 million in reduced consumer spending each year for the next 2-4 years due to the banks cash-cull. MD can expect to see as many as 1320 foreclosures due to this racket alone.

After calling bullshit on Bank of America for the scam, I was offered a reduced payment as long as I signed a non-disclosure agreement, which I declined.

This is just too big of a deal to cover up. Bank of Americaâ€™s screw-ups are so blatant, and the industry wide collusion is so blatant, this is a no brainer to identify and shut down. Itâ€™s sitting in plain view. Iâ€™ve explained everything on the website and Iâ€™ve provided documentation and

https://lmiq007.us.house.gov/IQ1/view_eml_2.aspx?rid=8992835&oid=771945&did=&fro... 11/6/2015

emails to support everything.

Please reach out to Governor Hogan, Senator Shelby, and your fellow MD constituents to figure out how to address this problem. Hogan, Shelby, Cardin, and Mikulski have been notified of this situation and this website. The contact us pages of all 50 governors were also used to notify every governor in the country. There's no excuse not to get this right.

Please reply to confirm receipt of this notice and to acknowledge you've received the information posted on the website on the "Gov. Hogan" tab.

Regards

Bryan Canary
bryancanary70@gmail.com

</MSG>
<RSP>yes</RSP>
<AFFL></AFFL>

</APP>

