

Fax Transmission

Attention to:-

Name: 17045951678

Company:

Date: 2016-01-15

Time: 12:01:25 P

From:-

Name: Bryan Canary

Company:

Telephone:

Pages: 3

DOC 69
3 pages

RE: CFPB Case: 151221000345 -- BofA Racketeering -- Industry Wide Collusion -- Heloc Crisis 2014-2018

Comments/Notes:

Hi Fil --

This is fax 1 of 2 for the day for you.

You've refused to return two phone calls from last week. That doesn't make me feel good nor important.

See attached 2 page fax. This will be document 69 on my docs list.

Please reply to this via fax to confirm receipt. More on that in attached letter.

Regards

Bryan

fax 410-837-1946

FAX

Date: 1.15.2015
To: Fil Sarabia, Bank of America Enterprise Customer Service
Phone: 877-471-4367 x436494
Fax: 704-595-1678 efax
RE: CFPB - Case: 151221000345 -- Your silence is both childish and deafening...

Hello Fil -

I received your secure email (and subsequent paper copy) dated 1/5/2016 informing me that your goal is to reply to me and/or the CFPB by 1/21/2016. BUT oddly enough, the dialogue went on to indicate if you don't reach that goal you will continue to keep me updated.

So what was a solid deadline date in our initial conversation is now a soft date, and from my perspective that's really not appropriate at this point in time. I wanted to get a little more insight from you before trying to communicate with the CFPB and others in Congress and/or law enforcement and/or the public who might have and/or find a vested interest in this.

I left voice mails for you on Wednesday 1/6/2016 and Friday 1/8/2016 politely requesting a call back so we could have some baseline conversation about this extension. BUT you didn't call me back did you? Frankly Fil, I'm now NOT seeing the healthy communication you seemingly promised me in in our initial dialogue nor in your initial written correspondence. Are you sure you were sincere when you implied you would maintain respectful communication with me? OR are you as insincere, hollow and FAKE as those that put together and executed the FAKE underwriting process? You can't be both given only one scenario...

I am interested in information related to your progress on my case, your implications that you might not hit your deadline, and to the notice I received from the CFPB indicating I may not hear anything from you or them for 60 days.

The difference between your soft promise for a 15 day response and CFPBs promise for a 60 day response is very SIGNIFICANT given I'm paying \$2600/month for what was an \$850/month line of credit. It is also very SIGNIFICANT given each day that goes by you all are continuing with the cash-cull on all involved. It is also very SIGNIFICANT given each day that goes by you all can/are pushing more people into illogical repayment periods using arbitrary policies and committing various levels of fraud. (not to mention the FAKE underwriting process being executed after the arbitrary push, to give the allusion of societal support when none is intended).

From my perspective 60 days is utterly inappropriate for a response at this point in time. The 5 execs, which include one Assistant General Counsel, were warned in my dialogue with them in July that this very situation could manifest (a government/congressional level inquiry) , so they've all had plenty of time to digest their actions.

Furthermore, Brian Moynihan and Anne Funicane were notified in September via email, along with literally

hundreds of other banking execs at most of the big banks that I was going to be in pursuit of some balance on this, so this isn't new news to anyone but you (and that may not even be a true statement).

Fil, it doesn't take 60 days to document the FAKE math used to create FAKE ratios used to execute a FAKE denial in a FAKE underwriting process. No, 60 days is way more than is needed for that.

Statement of Facts #3 -- To help you and Bank of America FOCUS on the most glaring problems related to the FAKE underwriting process, I've posted **Statement of Facts #3 - Bank of America FAKE underwriting process details** on the website. All this info is included in other documents, but this helps make the most obvious fraudulent matter very clear. <http://bofa-racketeering-2015.weebly.com/cfpb-case-0345.html>

Document count is at 70 and rising -- Also, if you have not checked recently, please note that my supporting document count is at 70 and it typically goes up every other day or so. **PNC is adding fuel for the industry fire** -- Via a woman currently going thru a PNC reset, I've actually engaged PNC in more dialogue regarding their nefarious reset process. PNC is slamming folks into 20 year repayments, BUT they are changing the rate basis from prime to the 3 year treasury bond AND adding a fat margin causing her \$331 payment to jump to \$831. Ironically and not coincidentally, PNC actually uses the same letter template now as Bofa.

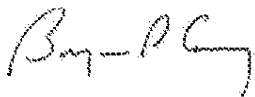
BofA Exec update -- In order to make sure the execs who executed this mess are not left in the dark, I sent them a nice email update this am. You will get a copy of that in a separate fax. There is info in there about whistle blowing support I've provided, so it's worth a read.

Your position in this: Fil, I need to get a better feel for the lack of responsiveness from you. I need to know if your lack of responsiveness is due to your own incompetence or due to limitations put on you. If you have been instructed NOT to communicate with me via phone, fax, and/or email, now is the time to send me a fax letting me know the limitations put on you. A simple one liner fax back from you is reasonable. "Bryan. I received your fax. I have been instructed not to communicate with you other than to confirm receipt of information. Thank you for understanding. Fil" I will wait until COB business Monday 1/18/2016 for a confirmation fax from you before I decide how I'd like to document our relationship.

Appropriate short term relief: Have you all considered charging me interest only for my line of credit balance until this is resolved? If you all are sincere about treating fellow citizens with respect, that seems like a more than reasonable and appropriate gesture of sincerity at this point given the level of fraud perpetrated thus far. Just a thought.

I'll look forward to a fax response confirming receipt of this document by COB Monday. If I don't get that, I'll assume silence as your response.

Regards



Bryan Canary
fax 410-837-1946