

# Fax Transmission

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DOC 70  
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**Attention to:-**

**Name: 17045951678**

**Company:**

**Date: 2016-01-15**

**Time: 12:04:39 P**

**From:-**

**Name: Bryan Canary**

**Company:**

**Telephone:**

**Pages: 6**

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

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**Comments/Notes:**

Hi Fil -

This is fax 2 of 2 for the day.

This is a copy of the update i sent to bofa execs today to make sure everyone was staying up on our current situation.

Please note, I did resend fax 1 of 2 today to you right after the first one, because I had spelled our last name wrong yet again. Must have carried over from that first time I got it wrong. Given these docs will be online for a long time, I want to try to respect everyone by getting all the names right.

This will be doc 70 in the docs list.

Please reply via fax to confirm receipt.

Thanks

Bryan

fax 410-837-1946



Bryan C <bryan@

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5 pages

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

1 message

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Bryan Canary <bryan@[redacted].com>

Fri, Jan 15, 2016 at 8:28 AM

To: "Watson, Betty W" <betty.w.watson@bankofamerica.com>, "Carlisle, Dwight G" <dwight.carlisle@bankofamerica.com>, "jennifer.k.bone" <jennifer.k.bone@bankofamerica.com>, "karen.l.spagna" <karen.l.spagna@bankofamerica.com>, "Tinkler, David K - Legal" <david.k.tinkler@bankofamerica.com>  
Cc: brian.t.moynihan@bankofamerica.com

Hello my "trusted" BofA Bankers, (Betty, Dwight, Jen, Karen, David, and Brian M)

Happy New Year. It's been a while and some things have transpired on my end, so I wanted to give you all an update on my world and our situation.

### === My recent payments ===

I've now made 3 payments over \$2600/month on my frozen HELOC (November, December and January). Compared to ~\$850/month interest payments on a line of credit secured by my home, that's a lot of coinage missing from my liquid cash satchel. (About \$5500 more or less..)

### === I was not a risk to anyone... ===

My home would currently appraise for ~\$375,000. My line of credit was for \$315,000 and in first position. I clear nearly \$6000/month after ALL real estate related expenses AND ALL federal and state tax liabilities. I have 10 accounts with BofA, I have a perfect payment record on all my accounts. My credit score is OVER 830. There is NO REASON UNDER THE SUN I shouldn't have been offered a renewal for my line of credit. As a small businessman who earns a living without receiving w2s, that was my working capital account. As w2 employees most of you are "totally clueless" as to how those of us who are freer and more responsible for our own time and energy might use currency and working capital (units of energy), and that is a huge part of this problem. Few in our society actually work for themselves anymore, it's a real shame.

For those wondering why I didn't just "refi", the answer is simple. I have a 2nd mortgage on this, and if I refi instead of renew, the 2nd mortgage jumps into first position, and trying to get a huge 2nd is both a train wreck and expensive from an interest rate perspective. And if I try to refi both loans, well, that gets even more complicated and expensive now doesn't it. Especially when those behind the mysterious rate sheet curtain claim consolidating two liens into 1 is a cash out refi if the two were not originated at the same time for a purchase!! Now THAT is another MAJOR racket that should be investigated, but for another conversation.

You ever wonder why I have a first that was a line of credit and a 2nd that was a line of credit? Simple. It was because the BofA appraisal done in 2005 at time of origination was \$50k low. You see, you guys didn't want to lend on lines of credit back then either and you did whatever you could to minimize lending back then too. You couldn't deny me back then, but you could ask for an appraisal that came in 15% low to encourage me to go elsewhere.

A note on underwriting self-employed citizens is appropriate here too. Do you all realize you also did me and the world a favor by showing how crooked you are with underwriting self-employed people in this process? You showed that if a bank doesn't want to make any type of underwriting approval, they will do nearly anything to just NOT make it happen, and they have more ways to do that with self-employed people, and especially those in real estate. In the case of your FAKE underwriting it wasn't just about making up debt values, you all exposed far more about the inner workings of deviance and I thank you for that. (1) You all took my average income from 2 years tax returns and then lowered it by applying irrelevant 01-2015 proforma info. That may sound logical to some not in

FAR more relevant, you all REFUSED to account for the fact you used post-tax income in risk ratios which inherently assume pre-tax income is being used. That stunt alone makes me appear 1/3 more risky than I am. You all literally could NOT have done a better job showing the world how you manipulate not only ratios, but all aspects of analysis to force consumers into corners and into higher rate/higher profit lending products. And all of that also feeds into more CREDIT CONTROL on self-employed citizens. The destruction of stated income loans was a direct attack on self-employed individuals. In the beginning, they were VERY DIFFICULT to get because underwriters scrutinized proper items, but they were different than what w2 borrowers were scrutinized over. Underwriters were bought off, they were issued to people who should never have gotten them, that created a bubble, and when it popped, those of us who were legitimate stated income applicants (small business owners with tax write-offs and lots of reinvestment in our own companies) were left with NOTHING from a lending perspective. The elimination of stated income products is actually a BOON to bankers, and ALL truly self-employed people are now under much greater levels of credit control than prior, and that lowers business start up competition and forces more startups to go venture capital routes. And venture capitalists are just another name for "bankers"....

Ironically, even with those games you played by decreasing my income with q1 2015 data and not adjusting the risk for my post-tax income, I still qualified for a payment reduction, so that's when you all 1) manipulated the debt value by using an irrelevant payment period by using a minimum payment for an irrelevant 15 year term and 2) you left out my tax value to create the "close but no cigar" appearance because the manipulated value was too high and 3) you presented a ratio as if it was for the 25 year term. You all, as a GROUP, did ALL OF THAT to give the illusion of risk which was non-existent, to decline a payment reduction, which should never been an issue, because my HELOC should have been renewed to start with...

It is mind-blowing to think about how much human energy went into the choreography and my fake underwriting process alone. It is mind-blowing to think about how much human energy you have STOLEN from citizens such as myself. By my estimates, you all have about 750,000 consumers trapped like me, and just under half should have already gone thru this process, with the other half to follow in 2016-2017. This bullshit wasn't thought up on the fly...this was very, very, very well thought out and the training to get everyone to participate was also very extensive. This would also never have been executed without the advanced cover of Bank of America Legal (if they weren't the masterminds of it all to start with).

From an emmy, oscar or golden globe perspective, the writing and execution was actually quite good, but not good enough not to get caught. And the real problem is that the nefarious games EACH OF YOU are participating in are so destructive for fellow citizens and our economy, that it should be considered DOMESTIC TERRORISM. And if/when you understand the history of money from my a higher perspective, you would also realize your behavior is actually closer to TREASON than anything else. Now, these are just my opinions, and what do I know, right? I'm just a small businessman trying to make his way thru a rather fascinating time in our planets history. Well, what I do know with 100% confidence is that the stress you all are imposing on people you have never met destroys families, and it is a catalyst for depression, suicide and civil unrest. IF you are here in this lifetime to work for the negative energies of the universe, all I can say is "job very well done", but it's time to let up now. IF you are not here to do nefarious work, you may want to consider a very rapid change of course.

### === Banking is "supposed to be"... ===

Banking is supposed to be about to managing money for others and offering risk based products to enable economic prosperity. Everything related to banking should be about risk vs reward (in a financial sense). You all have made it purely about PROFIT FOR BANKERS and CONTROL OF YOUR FELLOW CITIZEN. I guess from your perspective maybe you are in fact using risk management in your processes. I can only imagine your risk management conversations go something like this... "Let's create a scam that brings in \$20 billion in cash by freezing helocs and forcing payoffs. We'll cover it up by claiming these were mortgages. Worst case, if we get caught, we'll be looking at some fines, but they'll likely be limited to about 10% of what we bring in, so its worth the risk". Sound about right?

I hope the feeling of POWER you FEEL by "CONTROLLING PEOPLE" thru nefarious work felt good while it lasted (or still lasts). Apparently "controlling others" provides a euphoric feeling to those who are cross wired. A very unfortunate twist that you can undo with lots of work, should it be

of interest (and should you be willing to suffer the same stress you have inflicted on others).

### ==== A short history lesson for you ===

Individuals in America give up some individual power to form state gov't to benefit them as a group. State gov'ts give up some of their power to create a federal gov't to benefit the group. We all need "currency" to facilitate the exchange of energy (aka commerce) so we've hired a "private, for profit bank" (the FED) to do the job!! What a f---ing ignorant move, and we've been doing it with only 1 reprieve since 1792.

For-profit banks, such as Bank of America, are setup to work with the FED to manage the distribution and inventories of money, so now we have a "network" of "for-profit" banks controlling our money. To add to the illogic, the FED bankers have access to print money as 'they see fit', contrary to the story fed to the masses. And finally, to add to the illogic, all the bankers take "ownership" of the money as if it was "their product" and they have the masses believing that's how it "should be". It's such a strange situation when you realize that bankers don't remember their power to bank was granted by those they are manipulating, and when those they are manipulating feign helplessness due to the bankers!

Wow, talk about a really f---ed up system. Are each of you aware there were 2 times in our history when "we the people" actually controlled the printing of "our money" and it actually went well? The first was in the 1750s or so. When England got wind of how well it was going they outlawed it, and forced British currency control back in. We were in a depression just a year later that lasted pretty much until the revolution. Are any of you aware of the fact that freedom from economic/debt control is what actually lead to the America Revolution, not freedom of speech and religion and such as we've all been taught?

The second time we were free from this f---ed up system was in the 1830s when Andrew Jackson "exiled" the Federal/international bankers. AND coincidentally, that is the only time in our Government's history that we ran with a balanced budget and no debt! Simple and brilliant. Mr. Jackson's position against the bankers was nearly deadly but he survived, unlike those that followed in his footsteps fighting against federal banking ( Lincoln, Garfield, McKinley and Kennedy-- ALL assassinated presidents had negative positions on federal banking... coincidence? No).

As soon as Andrew Jackson left office, the nefarious international bankers starting shoving their way back in via their trolls in congress (1840s), and it was a long, slow, downhill slide until 1913 when Woodrow Wilson authorized the FED and became the largest Presidential sell out in our nations history.

If you study history closely from about 1908 thru the run up to the FED and shortly there after, the intervention of the bankers in almost all aspects of humanity in the US and abroad is transparent. Take a look at the changes in the supreme court justices that coincided with the establishment of the FED and the trend since then, and the games become more transparent.

Fast forward to 2016.... literally 100,000's of citizens such as yourselves are employed by BIG BANKS, and you all are unknowingly (and some of you are knowingly) sustaining that nastiest CONTROL and MANIPULATION game on the planet. How does that feel? It must feel good since you continue to get up each morning and go to work, but does it feel as good now that you've been educated more, caught in nefarious work and outed to the world for as long as the internet shall live?

And now you know the rest of the story....

### ==== Our situation ===

**Ripoff report** -- In early December, I decided to create a CHRISTMAS GIFT for each of you (a HANUKKAH gift for the Jews in the group). Have any of you stumbled on it? if you google your last name and "bank of america" you will find it. (google "tinkler ripoffreport" for example)

<http://www.ripoffreport.com/r/Bank-of-America/nationwide/Bank-of-America-David-Tinkler-Karen->

In that post, I've provided sound logic as to why you all should look at this as an opportunity to make lemonade from lemons!! I've also provided some resources for whistle blowers and very clearly shown you all how I've done the hard part for you by posting all the info online. Your job is simple compared to other whistle blowers. You are just corroborating my story and adding to it, a much simpler job than those who try to come out solo from the employee side of the curtain. BTW, you all are free to post responses to that ripoffreport post if you'd like. BUT do remember that Ripoff report postings are final once submitted and can not be edited (final as in for the life of the internet once submitted). So if you do post anything, think thru it very carefully before posting it. If anything lacking in truth goes up from your end, it could cause you more problems. Frankly, I wish I had proof read my post once more before posting it, because there was some mediocre wording in there that could have been better. Given it was a lifelong gift, I'm sorry it's not as polished as it could have been, but oh well. It makes for a decent memorial plaque, internet style. I hope you like it. Happy belated Holidays!

**CFPB Case 151221000345** - Congressman Sarbanes provided me some assistance in getting the attention of the CFPB. I told all of you, in initial emails and in the phone conversation with Betty, that I felt this would likely end in Congressional Hearings. This CFPB Case could be the first step in that process. That said, I realize there are many lobbyists and many in Congress who are supported by bankers who would NEVER want this to make it that far, so the final disposition of this is still really unknown, but let me tell you, I have done my best to provide some ammo to sink your ships, both individually and collectively.

<http://bofa-racketeering-2015.weebly.com/cfpb-case-0345.html> -- A few statements of facts, a list of documents and **67 documents** and counting are all posted on just his one webpage!

Oh, and the following just made it to social media:

"Congressman Sarbanes replied to an email I sent to his office by asking the CFPB to investigate my situation. On 12/22 the CFPB found it worthy enough to open a Case and they notified BofA. On 12/23 BofA Enterprise customer service called me, indicating they had 30 days to respond to the CFPB. They asked me if I had any docs related to my experience. HA! DO I HAVE DOCS! How about 20 pages of emails with BofA execs and legal detailing all their nefarious games, FOR STARTERS. My BofA contact indicated she was very versed in mortgages so I spent 45 minutes detailing the nefarious games. I checked in w her a couple of times during our conversation, and she followed the plot very well. She recognized the grossly flawed scripts in the fake underwriting process as easily as I did! I've posted 60+ docs related to my experience on my website and forwarded website to my BofA contact. She responded confirming receipt of URL but needless to say, she has since gone silent, contrary to her promise of transparency and communication. Stay tuned, and PLEASE PASS THIS AROUND. This is directly relevant to 3.3 MILLION OTHER CITIZENS and indirectly, this affects ALL OF US economically, as the cash cull is in the Billions of dollars (less spendable income for millions and will cause as many as 66,000 unwarranted foreclosures). This is way more than just one, isolated, bad banking experience."

**==== Could this be the beginning of a Tsunami? ====**

Man-made energetic Tsunami's are a little different than those created by mother nature. They take much more time to conjure, especially without media support and without the support of everyone in Congress, and most especially when they do not benefit the wealthy. Just a common sense fact. Could this be the beginning of a Tsunami? I'm not sure. I'm not delusional enough to believe there aren't some pretty powerful people who can manipulate things in magical ways and I'm sure there's more than one person walking around who could make this (and me) disappear on short notice. But as the old banking saying goes, "no risk, no reward". Lets face it, I'm really not much of a needed cog in the wheel now that everything is posted online and that info is getting some proper attention. As a betting man, I'm currently putting 80/20 odds on the idea that something pretty large and negative is heading your way. Do try to protect yourself and your loved ones as best you can.

**==== Next Steps... ====**

My contact at Bank of America Enterprise customer service, Fil Sarabia, indicated a response was

due to the CFPB by 1/22/16, BUT after starting out of the gates pretty good, she seems to be getting some cold feet with regards to keeping an open line of communication with me. It's amazing how all of you promise support and communication, but then how all of you go mysteriously silent when the troubles hit!? It must be something in the water or the Muzak they pump into your consciousness. You all should ask some of the behavioral Psychologists BofA employs to look into this "silence" problem!

Well, that's it from my end from now. I hope you enjoy the holiday gift and I'll let you know more when I do related to this matter.

Happy 2016. Stay safe, and remember, making the best choices available to you isn't a bad way to be.

Ciao for now,  
Bryan