

Fax Transmission

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5 pages

Attention to:-

Name: 14108328898

Company:

Date: 2016-02-04

Time: 09:27:04 A

From:-

Name: Bryan Canary

Company:

Telephone:

Pages: 5

RE: HELOC Crisis - Industry Wide Banking Collusion - Bank of America Racketeering - CFPB Case 1151221-000345

Comments/Notes:

Dear Congressman Sarbanes, Senator Sanders, Senator Warren, Senator Shelby, Senator Brown, Senator Paul,

Attached is a 3 page letter requesting immediate Federal Action related to this very nefarious banking situation. The information I had provided via my website <http://bofa-racketeering-2015.weebly.com/> has now formally entered in the Federal System via a Case with the Consumer Financial Protection Bureau thanks to the help of Congressman Sarbanes.

Hopefully now that that info has been submitted in detailed form to the CFPB, under penalty of perjury and other Federal violations, I have demonstrated personal confidence in the claims I've made and the material I've provided. With this step, hopefully you all now have both the information and the confidence you need to take action on this matter.

I will be reaching out to Congressman Sarbanes shortly to pick up a verbal dialogue on this matter.

Thank you all for your constant and endless efforts to keep our country in balance by continuously reeling in those who seek perverse joy via nefarious endeavors.

Regards

Bryan Canary
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HELOC Crisis Unmasked - Bank Contrived - 3.3 Million Citizens - \$15 Billion/year

CFPB Case 151221-000345 - BofA Racketeering and Industry Wide collusion

From the Desk of Bryan Canary

2/4/2016

RE: HELOC Crisis - Industry Wide Banking Collusion - Bank of America Racketeering

Dear Congressman Sarbanes

Senator Sanders

Senator Warren

Senator Shelby

Senator Brown

Senator Paul

other named Senators, Congressmen on the cc list

I recently reached out to many of you regarding nefarious HELOC Renewal/Reset practices being executed by all Big Banks. I provided a link to my website which details this situation with Bank of America and PNC Bank through supporting documentation (<http://bofa-racketeering-2015.weebly.com/>). I would like to personally thank Congressman Sarbanes for forwarding information to the Consumer Financial Protection Bureau, which in turn opened a Case (151221-000345). Bank of America's misleading response to the Case makes it clear that I, along with 3.3 million citizens caught in this \$15 billion/year banking scam, need your immediate help for rectifying this contrived financial crisis targeting individuals, households, communities and economies across our country.

The HELOC Crisis 2014 - 2017 - Starting in 2014, our Federally Chartered Banks began refusing to offer HELOC renewal processes to existing customers, while actively originating new HELOCs. The refusal for renewals is an intentional tactic to trap "A paper" customers in what was at the time of origination explained away as a "superfluous" repayment term. Customers were told that "renewal applications were obligatory", both in promise and practice. I have documents connecting Bank of America, PNC Bank and Harris Bank to the same perverse practices, pointing to industry wide collusion for the sake of Big Bank gains and citizen destruction. The crimes being committed include False

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**Advertising, Conspiracy to Commit Fraud, Fraud, Mail Fraud, Extortion and Racketeering.
Banking crimes are committed by fellow citizens, not business entities.**

Bank of America - The Prodigal Son - Bank of America has gone further than the rest to turn this nefarious situation from quietly deviant to overtly perverse. Like others, they offered relief to those they've fraudulently trapped (which in and of itself indicates the "superfluous" default repayment terms were predatory), BUT they then turned around and executed two levels of fraudulent underwriting denials for the relief they voluntarily extended. When I confronted BofA legal via email detailing all of the nefarious behavior, I was offered the relief I had been fraudulently denied, as long as I signed a non-disclosure agreement. The gist of BofA's perspective was: "We'll give you what we fraudulently denied, as long as you don't tell anyone what we are doing". I refused that offer, which would have reduced my monthly payment burden by \$700/month in order to be the voice for 3.3 million citizens being affected, and I now need your help to rectify this situation. This adds **Reverse Black Mail** and an entirely different set of **Conspiracy to Commit Fraud, Fraud and Mail Fraud, Extortion and Racketeering** to the list of criminal acts for **Bank of America**.

Court Battles are not an option for short term relief -- Bank of America and all Big Banks are fully aware that a civil court case launched from an individual such as myself represents economic futility for me. Furthermore, Bank of America and all Big Banks know they can fight class action lawsuits in court for years, even decades, and bankers are now including Binding Arbitration/Mediation clauses to remove class-action as a balancing system for future criminal behavior. These commonly known facts have become the cornerstone for ever more overt and brazen violations of the law by our Bankers. Big Bank vs Individual Consumer warfare needs to come to an end, and our broken civil and white collar criminal system needs massive reform.

Immediate Federal intervention - Immediate Federal Intervention is the only thing that can assist me/us at this time. I am but 1 of 3.3 million consumers caught in this trap that will affect communities and economies around the country to the tune of \$15 Billion/year, and that number is cumulative over the next 3 years from a merchant perspective. My \$814/month Line of Credit payment has been converted to a predatory \$2615/month forced installment loan payment. Without Federal intervention in this racket, as many as 66,000 "A paper", financially responsible citizens may end up in foreclosure due to this scam. We need Federal intervention in a matter of days or weeks, not months or years.

HELOC Crisis Unmasked - Bank Contrived - 3.3 Million Citizens - \$15 Billion/year

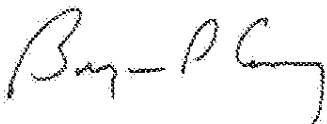
CFPB Case 151221-000345 - BofA Racketeering and Industry Wide collusion

From the Desk of Bryan Canary

CFPB - With the help of Congressman Sarbanes, the CFPB opened a case on this on 12/21/2015. On 1/21/2016 Bank of America provided a very misleading and non-transparent response to that inquiry on. Angered by the continuation of games and deviance, I upped my supporting docs from 40 to 80, and I drafted 70 pages of testimony (Dispute Doc 0 of 6 through Dispute Docs 6 of 6) with detailed references to my 80 supporting documents. Copies of my Dispute Docs should be available to you via the CFPB and/or they are posted on the home page of my website at <http://bofa-racketeering-2015.weebly.com/>.

I and all those caught in this situation are fully dependant at this time on Federal Intervention, as there are no other reasonable avenues available to us for quick and appropriate escape from these Bankers run a muck. I'm hopeful the preliminary information I provided to many of you in late 2015 made an impression, and I'm hopeful that now that my information has been formally submitted into the Federal System under penalty of perjury, you all have the ammunition needed to quickly intervene in this very nefarious situation.

In pursuit of personal financial relief, proper banking, and truly competitive markets,



Bryan Canary

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mobile - Please email or fax me to obtain my mobile phone number

cc:

Congressman Sarbanes

Congressman Grayson

Senator Sanders

Congressman Jones (NC)

Senator Warren

Senator Shelby

Senator Brown

Senator Rand Paul

Former Congressman Ron Paul

HELOC Crisis Unmasked - Bank Contrived - 3.3 Million Citizens - \$15 Billion/year

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This page is blank and was included by accident.

When 3 page dDoc converted to pdf, it added blank 4th page and I didnt pick up the mistake.