

Dear United States Department of Justice Inspector General,

I am no one new to you. I have filed several complaints with you thus far, zero of which I have received a response for. I am of the belief that you are quite well aware of the United States Department of Justice ("US DOJ" or "Justice Department") sponsored cover-up of Wells Fargo's crimes against me. You almost certainly know that Wells Fargo is guilty of every crime that I allege against Wells Fargo, and you almost certainly know the same concerning the crimes of Wells Fargo's various accomplices. You almost certainly are privy to the actions that have been taken in the US DOJ sponsored cover-up of these crimes.

Nevertheless, I would like to, in this complaint, provide the entire account from the start until the present day. As I provide this account, I will generously insert my own reasonings, thoughts, elaborations, and explanations in different sections of the narrative. This will be my final complaint to you, and thus will be my last opportunity to help you see my side of this and to help you see that the actions of the Justice Department are deeply immoral.

In this complaint and the narrative contained therein, I will, more than once, bring up the topic of my mental health history. I will elaborate on it, explain it, dissect it, and reference other sources who have opined on it in one way or another. Why do I do this? Why do I talk about my mental health history? I'll tell you why- in my life there doesn't seem to be much else to talk about.

I have been character assassinated, behind the back, and in a manner that betrays complete cowardice, for now over 20 years. These behind the back character assassinations are predicated on the belief that my mental health history and my character are related, or even that they are one and the same. This is the result of a vulgar prejudice that seems to be widely shared. It is a form of sickening bigotry and also the only form of bigotry for which there is no widespread social taboo.

Before I became disabled, I had read something close to 1,000 nonfiction books; I had listened to hundreds of hours of audio courses; I had watched dozens or scores of hours of video courses. Almost all of the books, audios, and videos were studied for one or both of two practical applications- how to be the best person that you can be, and how to be the best at your profession.

Then you have my life, my upbringing, and all that I had to overcome. I was born an autistic child, to parents who were both high school dropouts. My father was a criminal and a psychopath. I was very severely abused throughout almost the entirety of my childhood, beginning with horrific sexual abuse that started when I was only a toddler. All of this set me back. All of this made life a challenge.

It started to seem, in about the middle of my childhood, that I had inherited some of my father's deficits. Here I am referencing his tendency to make his own rules, to be selfish, to be cruel to others, and to be dishonest. I was a chronic behavior problem in my middle school years, to the point that I was almost sent to a juvenile prison.

Seeing potential in me, my school and the authorities decided that instead of being sent to a juvenile prison, I would get psychological counseling. For this, I was assigned a very talented psychologist named Ray Powers, and he discovered something about me, something that might have been a surprise to others- I had a desire to do what is right. He also found out, very early on, that I was very capable of being honest; I seemed to have a desire to tell the truth too. Somehow, this counseling, through the imposition of structure on my life and the opportunity to have a healthy relationship with an adult, had opened up something in me that had largely went unseen.

The counselor wasn't quite the first to make this discovery. A few years earlier my paternal grandfather had reconnected with me and taken me under his wing. I was not much less than an angel when in the company of my paternal grandfather. I had always thought so highly of my maternal grandfather too, and he was another to consistently see the better side of me.

As I became a young adult and on into my twenties, I would find myself navigating life with a set of limitations- having a deficit in social abilities that resulted from my being autistic, having inherited part of my father's nature, and having to carry around the baggage of the damaged mind and damaged emotions that resulted from my childhood. These limitations would be combined with a desire to do what is right, while at the same time not fully understanding what it means to be human.

This strange combination, of limitations, of wanting to do right, and of not fully understanding what it means to be human, would set the stage for a pattern of learning, questioning, struggling, and striving that would define my adult life. I would read and study for long hours, and I would reflect on what it means to do right as a human being. I tried so hard to do right, and more often than not, I succeeded.

All of my efforts and all of my striving appear to have been a waste. They appear to have been for the sake of nothing. None of my efforts, which were often herculean, and none of my strivings, which I often undertook at great cost to me, will ever count, over the fact that I was voluntarily admitted to a minimum-security hospital at age 18, and that I was subsequently diagnosed with a harmless medical condition. Honesty appears to be a dubious virtue as well; the people who do not share this value appear to make it quite far.

In November 2013, my efforts and my striving would find their way into the Wells Fargo building on West Trade Street, in Charlotte, North Carolina. That building is called the CIC building. My arrival at the CIC building was preceded by over a decade of very hard work on myself. At this job, I tried as hard as ever, following my long-established pattern of always swinging for the fences. I soon became a superstar at this job, just like I had been a superstar at my previous job working at Bank of America.

Before working at Bank of America and Wells Fargo, I had moved to Charlotte, North Carolina. I had moved to Charlotte from my previous place of living in the mountains of western North Carolina. I had moved to Charlotte to get a new job, but much more so I

had moved to Charlotte to start a new life. I had left a life in the mountains that was a wreck and that was full of pain and hurt. While living in the mountains, I had accumulated some enemies. My intense ambition also had many people feeling like they had fire ants crawling under their skin. These people tried to hide this, but they could not, at least not from me. It was an environment of intense opposition, and those who opposed me had an ace in the hole- my history of hospitalization for mental health treatment. They used this to try to cripple me in life, and in it mostly worked for them.

While living in the mountains, I would watch the same pattern repeat itself over and over. I meet some new person and they really like me. They think that I am the greatest. Then, the next time that I see them, their opinion has clearly changed. I am treated as less a person or I am shunned. I will skip the details of how I know this, but the reason people would have a changed perception of me was that they were being told disparaging things about the reason that I was sent to this hospital. I was portrayed as “crazy”, in one form or another, and I have reason to believe that what was most often said about me was something that was exaggerated to a ridiculous and cruel extreme. This tactic was used, in particular, with the girls that I would meet. I have explained this in my original complaint to the US DOJ and elsewhere, so I will not expand further on this here, other than to say that this was incredibly frustrating and painful for me.

Then there was another problem I had while living in the mountains- a campaign to destroy me. Included in this campaign are people who tried to kill me and would try again if given the opportunity. These people had it out for me with intensity, and I have reason to believe they had access to a recording that was made of me near the time that I was sent to the hospital. People do not understand mental illness, and that recording could be used to prejudice people against me in a way that I could never recover from. I was especially concerned with the possibility that these people could share that recording with others and let it spread in a viral fashion.

As if all of this weren't enough, I had left behind, in the mountains, toxic relationships with some of my family members, in particular my mother's toxic relationship with me. My mother tries to control my life and she does so in ways that are humiliating and devastating. She does this with an intensity and she has to be kept at bay.

There is an argument to be made that I contributed to all of the problems that I had in the mountains. In fact, I believe that is the case, that I did contribute to them. It is also possible to make an argument that I am responsible for all of those problems. That argument I very strongly disagree with, and I can defend my position. Whoever's fault it was, all of these problems were things that I needed to leave behind and that I also had a right to leave behind, at least as far as my workplace was concerned. Neither my new life nor the life that I had left behind were supposed to be a subject of interest or discussion or in my workplace.

And so, I found myself in Charlotte, starting a new life, having left my old life behind me, working first at Bank of America and then at Wells Fargo. I also started getting healthcare at a facility now known as Atrium Health Behavioral Healthcare Charlotte. The life that I had when I moved to Charlotte can be described with one word- fragile. It could easily be broken and, above all, it needed to be handled with great care.

I will have to be quite summary in my recounting of what happened in ~ December 2017, and what happened beginning in and subsequent to April 2019; thinking about these events causes me incredible distress and shell shock symptoms. I have had terrible symptoms as I write this complaint up to this point. We can summarize these events to say that I am the victim of what is probably the worst crime spree in the history of American business. I know of no other instance where a company remotely close to the size of Wells Fargo has hit one person with everything that they've got. I know of no other company that has initiated a crime spree against a single employee that involves over a hundred felony counts. I know of no other instance where a company, in essence, takes over a city and then uses that city to abuse a disabled man. The people at Wells Fargo and the people at Atrium Health didn't handle my life with the required care; the people at Wells Fargo and the people at Atrium Health don't know the meaning of the word care. I am left a destroyed man with a destroyed life that I will never be able to recover.

Throughout the second half of 2019 and in the months leading up to October 2020, I had built an airtight case against Wells Fargo and the various entities that Wells Fargo induced into crime. I submitted my complaint on October 28th, 2020. What happens? What else. In the months between March 2020 and October 2020, Wells Fargo had

illegally obtained my healthcare records and shown them to the US DOJ. It is the same pattern that I've known for my entire life- people say disparaging things about my mental health history, they say them behind my back, I am shunned and treated as less than human, and I NEVER get to respond.

It is here that we get to the heart of the matter, and it is here that I want to emphasize that this matter we have is a very, very simple and straightforward matter. There is not a drop of complexity to be found, no matter how hard you look. It goes like this:

I go to work for Wells Fargo. I needed Wells Fargo to be an employer. That's what I signed up for. Wells Fargo needed me to be an employee, and that's what I signed up for too. Then, as a result of grotesque mismanagement of its business, Wells Fargo recklessly crosses the boundaries of our relationship. In doing so, Wells Fargo pours destruction all over my life and causes me horrific pain. Desperately wanting to contain the damage, I beg, in complete humiliation, to have an honest conversation about what had occurred. I do so repeatedly and under a promise of no further consequences for anyone. Wells Fargo responds by having me kidnapped, as a part of a vicious crime spree. The crime spree doesn't relent, and Wells Fargo corrupts my hospital, which had already been involved in crimes against me. My hospital begins to have unlawful contact with my mother, and I find myself in a situation where I cannot even talk to my own mother without it getting back to Wells Fargo.

Our narrative is that simple and it is that nice and tidy- Wells Fargo violates my rights; then Wells Fargo initiates a vicious crime spree against me, essentially taking over my city, corrupting my city in the process, and involving my city in criminal abuse of me.

Following this crime spree, Wells Fargo attempts to complicate things by showing the Justice Department illegally obtained healthcare records from the hospital that I was at

when I was 18. With these illegally obtained healthcare records, we have a new detail to add to our once tidy narrative-

Wells Fargo has broken the law again.

That's it in its entirety. Our once tidy narrative is as tidy as ever, with one more tidy detail added. Nothing further to think about and the most likely appropriate step would be to put the individuals responsible for this crime in handcuffs and place them under arrest.

Wells Fargo likely did not describe it to you this way. Wells Fargo didn't say: "we have a tidy set of facts to convey. We violated this man's rights; then we went on a vicious crime spree against him. Now we have broken the law one more time by illegally obtaining his healthcare records." I would doubt very seriously that they had such uncharacteristic and self-defeating candor. No, it most likely went more like this-

"This guy came to work for us and he was a great employee, but we noticed that something was off about him. We started to see signs that he might be dangerous. We needed to find this out for ourselves. We looked into his past, and we were told that he'd been sent to a mental institution because he was a psychopath. He claimed different to his friend Jenny. He told her that he was sent to a hospital because he used LSD and developed a mental illness as a result. We felt like we had an obligation to protect other people, and so we got these records. I want to show you this. Look at what we found. This guy is dangerous."

I have different variations of the preceding example, variations of what Wells Fargo might have said to defend committing this crime. I think it is possible that they said something like “we have a right to know who is working for us.” It is also likely, in my estimation, that they have given the Justice Department of some example behaviors and example signs that indicated, to Wells Fargo, that I might be “dangerous.”

There is a lot to go over here. I’ll start with “we have a right to know who is working for us” and “we have an obligation to find out. He might be dangerous to others.” “Knowing who is working for us” and “finding out” are code words for committing a crime by illegally obtaining my healthcare records. Add the words “we have a right” or “we have an obligation” and you have that it’s not that Wells Fargo is too big to fail; it’s not that Wells Fargo is above the law; it’s rather that Wells Fargo has a positive “right” or a positive “obligation” to commit crimes. If Wells Fargo has indeed used such a narrative, this is the position that the Justice Department takes when the Justice Department accepts such a narrative.

The next thing I will address is these claims- “we started to see signs that he might be dangerous”, “we needed to find this out for ourselves”, and “we felt like we had an obligation to protect other people.” You’ll notice how that in these statements it is axiomatic that Wells Fargo has the competence in psychiatry and psychology to determine if someone is dangerous and that Wells Fargo is the appropriate party to take on that responsibility. These strange sounding notions appear to be just assumed by everyone involved.

I do not see any evidence that the Federal Reserve or the Justice Department or any other party participating in this crime* ever bothered to ask where the people at Wells Fargo went to medical school, where they got their doctorate in psychology, what experience in psychiatry do they have, or where they got a license to practice. I do not see any evidence that anyone ever asked Wells Fargo why the people at Wells Fargo are imposing themselves on me and imposing themselves on the long line of professionals who treated me at this hospital and elsewhere. No one bothers to ask if there weren’t already qualified people in place who have the responsibility of addressing any such concerns.

*when you look at illegally obtained healthcare records as if they are any of your business, you are participating in Wells Fargo's crimes and other unlawful activities

And it is at this point that we are introduced to an elephant in the room- the doctors at that hospital saw every last page of those records. They personally wrote a good portion of those records. The doctors at that hospital have the explicit responsibility of determining if a given patient at that hospital is "dangerous" or a danger to him or herself or others. They have this responsibility because they have the education, training, expertise, and experience to make such determinations, and this is why they are licensed to do so.

Having full knowledge of what is on my healthcare records, these doctors determined that it was appropriate to send me home. This is again, an elephant in the room, which strangely goes unnoticed. But it's worse than that. We're not done yet. It's not just that there is an elephant in the room; it's that the room is so crammed full of elephants that you're going to find it hard to breathe, if you try to advance any such ridiculous narrative about Wells Fargo "seeing signs that I'm dangerous" or other similar nonsense.

It wasn't just one doctor at this hospital that determined that I should be sent home. Nope. On my first ward I went through 2 M.D. psychiatrists. These are medical doctors who have gone through an additional 4 or more years of training to be able to practice psychiatry. On that same ward, I had multiple Ph.D. psychologists and a social worker. I also had at least 4 nurses. Then, when they transferred me to my second ward, I had another M.D. psychiatrist and another Ph.D. psychologist, along with another set of nurses. Further, in my assigned programs I would attend classes, including some that were taught by Ph.D. psychologists. The doctors and other professionals who taught these classes were able to observe me over a long period of time, and not one of them ever even considered saying something so ridiculous as that I am a "dangerous" person. These people were fine with me going home too. The aggregate education and experience of the medical professionals who treated me at this hospital likely totals well over a century, and we're still not done.

Subsequent to my discharge from the hospital, I was immediately set up to receive care at a place called New River Behavioral Healthcare in Newland, North Carolina. I had regular visits to this facility from November or December of 1999 to approximately June or July of 2011. This is nearly 11 years of continuous treatment. My records from Broughton Hospital were sent to this facility as one of the first steps towards getting me outpatient care. Over the years at this facility, I went through 3 psychologists, 2 of whom each had a doctorate degree in psychology and decades of experience, and 1 of whom had a master's degree in psychology. I also went through 3 psychiatrists, the total experience among these psychiatrists being easily 40 to 50 years. At this same facility, I went through at least 3 nurses. Every last one of these doctors and medical professionals saw those records.

None of these professionals claim to have saw any signs that I am "dangerous" or a "psychopath" or such similar things. They didn't go and show my private healthcare records to any criminal law enforcement authorities, in order to "protect" others. The professionals at New River Behavioral Healthcare, like the professionals at Broughton Hospital, do not share Wells Fargo's expert judgment that I am so dangerous as to warrant openly committing crimes against me and then showing the evidence to the authorities.

Why do not these professionals share Wells Fargo's expert judgement? The first and most obvious answer, as you should by now realize, is that Wells Fargo doesn't have any expert judgement. Another answer is that these professionals are not facing prison time over their conduct towards me, as so many at Wells Fargo are. Then there is a third, very significant answer- my behavior while in this hospital and the things that I said while in this hospital are typical for someone in the condition that I was in while at this hospital. These professionals understand this very well, and they have saw this before.

What the people at the Justice Department and the people elsewhere who are involved in this do not seem to understand is that the things that I did and the things that I said while in that hospital are not deliberate, calculated behaviors of the type that is typical for most people in their day-to-day activities. It is rather the case that the things that I did and the things that I said while in that hospital are symptoms of a medical condition involving the brain.

When the people at the Justice Department look at the things that I did and said while in that hospital and try to make inferences about me from them, the people at the Justice Department are engaging in an exercise of practicing medicine. The same is true for anyone else who tries to make inferences from what I did or said while in that hospital. What this means is that it is a mistake for anyone who is not qualified to practice medicine to attempt to make inferences about me from what I did or said during that time.

To give an idea of what people who are qualified to practice medicine have to say about this, I will next share some excerpts from a book called *The First Episode of Psychosis*, which was authored by an M.D. and an MPH. The first excerpt will address Wells Fargo's claim (that I have deduced that the people at Wells Fargo have made) that I am a "psychopath" because of the things that are on my healthcare records:

"Psychosis is not psychopathy. The word psychotic describes someone who is experiencing psychosis. Psychopathy is a personality disorder in which people lack empathy, have no regret for criminal or violent behaviors, and are socially manipulative. Although both mental illnesses contain the prefix psycho, they are completely different. Most people diagnosed with psychosis are not violent, and most people diagnosed with psychopathy (also called sociopathy or antisocial personality disorder) do not have hallucinations or delusions. So, psychosis does not equal psychopathy or criminal behavior."

The next excerpt will address Wells Fargo's claim that I am or may be "dangerous." This is another claim that I believe that Wells Fargo has likely made as a defense for illegally obtaining my healthcare records:

“People with psychosis are not usually violent or a threat to others. In fact, they are at greater risk for injuring themselves than injuring others. Family and friends should understand that people with psychosis are rarely violent. They are suffering from an illness and need the same caring attention as people with any other health condition.”

The last excerpt I will share says something important about the behavior of someone who is experiencing a psychosis:

“It is important to realize that unusual thoughts or behaviors are part of a treatable illness. Family and friends should understand that their loved one often does not have control over these thoughts and behaviors. Although the symptoms of psychosis may be frightening to the individual and his or her family, there are good treatments for these symptoms.”

The takeaways from these are that 1) as symptoms of a psychosis, my behaviors at this hospital are not indications that I am a “psychopath”; 2) there is nothing about my condition while in this hospital that would indicate that I am a “dangerous” person; and 3) people in the condition that I was in while in this hospital are not in control of the thoughts and behaviors that result from their illness.

The conclusion of these 3 takeaways when considered together is that I should not at all be judged by what I did and what I said while in this hospital. They are not indications

that I am dangerous or a threat to others, and they are further something which I have no control over. This conclusion just happens to have been the conclusion of the over a dozen medical professionals that I have referenced so far in this complaint.

As I have stated, my behavior while at this hospital is typical and nothing new to these professionals. The quote below is from an online article by bestselling author and expert on bipolar disorder, Julie Fast. According to the website hosting it, this article was reviewed for accuracy by an M.D. named Harry Croft:

“Psychosis can make a person think the most awful, disgusting, shameful and embarrassing sexual, racial and violent thoughts. As terrible as this is, it's normal.”

You can find the entire article here: <https://www.healthyplace.com/bipolar-disorder/psychosis/why-can-psychosis-be-so-mean-and-scary>

In the past few months, I have also participated in discussions about this on Twitter threads. I will share excerpts from one such discussion about mental illness and Kanye West. The person to make the original Tweet made the claim that mental illness is not a reason for someone to make racist statements. A Twitter user who uses the username SaltyMD replied. As you read this, note that SaltyMD is a retired medical doctor and psychiatrist who presumably has many decades of experience. After seeing SaltyMD's tweet, another Twitter user named bo cau, who is a Ph.D. psychologist, joined the discussion. bo cau appears to have at least a decade of experience. Here is how the discussion went:

SaltyMD: As a psychiatrist, many of my patients, while actively having a psychotic or manic episode, have been racist or said horrible things. I can't speak to Kanye and his current mental status. I'm not defending him. Just stating such things do happen contrary to what others have said

bo cau: i agree with this 100. as a psychologist who has worked in locked units, i have observe manic and psychotic pts say some of the most foulest things i have ever heard, but after 7 days of being properly treated they can be a completely different person.

SaltyMD: Precisely. I, too, worked on locked units with the most severely mentally ill. The experience abounds. But I'll never forget one of my clinic patients - whenever she was becoming ill again, her first symptom was spewing racism. Once treated, she was the sweetest, quietest person

You can read this in its original form at the URL below:

<https://twitter.com/RealityDiplomat/status/1579480080149270531>

I will point out that Wells Fargo never bothered to make a comment in this Twitter discussion. I have no doubt that Wells Fargo monitors everything that I do on Twitter. Given that I participated in that discussion, Wells Fargo has seen it. Why doesn't Wells Fargo join in to opine and to share its expert opinions and to compare its expert opinions with those of these doctors? Also note how Wells Fargo doesn't take liberties to seek out the people those doctors referenced and illegally obtain their healthcare records. Wells Fargo seem to have no desire to "find out if they're dangerous" or to do any of the other things that it told the Justice Department were its justification for illegally obtaining my healthcare records.

Why is it that people will say foul, disturbing, extreme sounding things while in this condition? It has to do with the fact that there are primitive structures in the human brain. We have structures in our brains that resemble the brain structures of a crocodile. We share similar or common brain structures with many violent and aggressive, primitive creatures. This is the biological source of the dark side that all human beings share. The outer layer of the brain, called the cerebral cortex, sits on top of the other structures within the brain. Part of its function is to inhibit socially inappropriate responses produced by signals from the primitive structures located lower in the brain. When in a psychosis, the cerebral cortex will become under-activated or over-activated. Over-activation interferes with the cerebral cortex's ability to inhibit signals from the primitive structures that it overlays. The result of this is uncontrollable thoughts and behaviors of the type that I had while in this hospital, and that the others that all of these doctors are referencing had. In treatment, patients are prescribed medication that decreases over-activation and allows patients to exert control over their more basic impulses. This allows patients, over time, to return to work and relationships typical of their functioning prior to their psychosis.

Before I continue to the next topic, there is one more distraction to lay to rest- I say that my father was a psychopath and I describe having inherited part of his nature. What has to be said here is that inheriting part of his nature is not the same as inheriting his condition in its totality. There is nothing about having part of my father's nature that says that I cannot be a good person. Among the evidence that I have for this is my overall exemplary life, in which I have overcome many obstacles and in which I have worked extremely hard to be the best person that I can be. I am quite a far cry from being a psychopath, in nature and especially in deed.

All of this "psychopath" garbage that Wells Fargo spews is a ridiculous distraction that has dead zero basis in reality. This is added to the fact that whether or not I am a "psychopath" has nothing to do with the matter at hand. Even if this were true, Wells Fargo's actions are still vicious crimes, and Wells Fargo still has no business taking over my healthcare and my life. I know of no law that says that it is illegal to be a psychopath, and I know of no law that says that if someone is a psychopath, then others are permitted to commit crimes against him or her.

Given all that I have laid out here about mental illness and about my condition, things are looking to be quite different from the narrative that Wells Fargo has given the Justice Department. We have the following facts:

1. I am not dangerous
2. I was not sent to Broughton Hospital because I was dangerous
3. The disturbing sounding things that I said while at Broughton Hospital are harmless and uncontrollable symptoms of a medical condition involving the brain
4. The disturbing sounding things that I said while at Broughton Hospital are typical examples of the types of things that people will say while in an acute psychosis (which is the condition that I was in)
5. Items 3 and 4 are also true for the things that I said in the time leading up to my hospitalization (such as what is on the recording that I believe was made of me)
6. I am not a psychopath
7. Items 1 through 6 have been recognized by over a dozen medical professionals over a time period of more than a decade

What this means is that when Wells Fargo claims to have saw signs that I am “dangerous”, Wells Fargo is saying something that cannot be true. There are no signs that I am “dangerous” for Wells Fargo to see, because I am not dangerous. There never was a justification for illegally obtaining my healthcare records. There never was a justification for invading my privacy. All claims to the contrary are just bullshit that the people at Wells Fargo have made up as they go along.

Obtaining my healthcare records was a felony, plain and simple, and nothing else. Issuing derisory judgments of me based on what is in my healthcare records is just Wells Fargo putting its ignorance and its bigotry on display. This is one example of many, in the events that have taken place, where Wells Fargo has put its ignorance and

its bigotry on display. This type of prejudice towards people who have a mental illness raises another question about Wells Fargo's ability to run its business according to the law. The condition that I have and other mental health conditions are protected from discrimination under the law. I was treated like less than dirt after Wells Fargo found out that I have a mental illness.

This all raises the question- if the narrative Wells Fargo gave the Justice Department isn't true, what is true? What really happened? Here is an alternative narrative:

I go to work at Wells Fargo in November 2013. I am hired as a direct employee of Wells Fargo in March 2014. I stand out from day one, and I become a superstar employee. I kill myself working unbelievably hard for this bank. I am the most highly lauded employee in the history of the department that I worked for. I worked miracles for this bank, and I have the awards to prove it.

Wells Fargo, in its typical fashion, mismanages its business. As part of this mismanagement, a completely unqualified and inept man was placed in a senior management role. This senior manager ("Bill"), who would eventually have the scope of his responsibilities and the scope of his authority expanded, puts the entire department through hell. In particular, he makes my life hell. I have huge responsibilities at my job, and the mismanagement of my department puts me under traumatic stress, as I try to keep up the pace of my previous level of performance at my job. I cannot help but to tell the people I am assigned to (and to whom my department is accountable) of the terrible, crushing stress that I am under. This becomes a problem for Bill and Bill organizes a vulgar intrusion into my life.

In this intrusion, the girl(s) who were given this task are told that I have been to a "mental institution." They are also told other things about my life that are in some instances flat out lies and in other instances exaggerated, and there may have been some true things said too. The lies, the true things, and the exaggerated things are all things that are absolutely none of Wells Fargo's business. They are none of Bill's business. They are none of direct management's business. They are not of the quality assurance team's business. They are none of the business of the people who sit in the

cubicles in front of me, across from me, or behind me, or who sit anywhere else in our office space.

Following this, my workplace instantly becomes the stigmatizing hell that I had escaped from in the mountains. Employees and managers treat me like dirt and I am treated with a complete lack of respect. I am instantly in terrible pain and my life becomes something that is painful on a daily basis, as I have to come in to work every day to face this stigmatizing hell, and as I have to spend my off time wondering what had happened, concerned about the danger that could occur as a result of people speaking to people in the mountains, and worrying about the inevitable spread of this hell into my life outside of work.

As I deal with this terrible pain, I offer, repeatedly, to settle this matter with no consequences for anyone involved. I want a conversation. I want Jenny and Tunny to talk to me. I want to talk with all of the others whose attitude had changed. I wanted to know what is it that people say about me that is so taboo that I can't be told what it is even once in 20 years. Over and over again, I offer this, using terms like "it will all be completely forgiven", "there will be no consequence for anyone", and "just tell me and I promise you that it will all be ok."

How does Wells Fargo respond? The people at Wells Fargo run the most ambitious and brazen scam in the history of American business. They pay a crisis line to create a fraudulent healthcare record and to assist in a process whereby I am kidnapped. Wells Fargo does this to defend its own interests and its reputation, and Wells Fargo does this out of an arrogance and out of an arrogant belief that Wells Fargo is above the law.

Following this kidnapping, for which the process involved numerous very serious crimes, I begin to have post-traumatic stress disorder. I begin to suffer horrifically and to be disabled. This occurs as I am talking on an IM to my most recent manager at Wells Fargo, named Courtney. In my conversation with Courtney, I tell Courtney how that I am disabled. I tell Courtney how I am breaking down multiple times per day. I tell her how I am in horrible pain. I also offer to sign a non-disclosure agreement with all of those involved.

How does Wells Fargo respond to my suffering, my disability, and my offer to sign a nondisclosure agreement? Wells Fargo continues on in its crime spree against me. Wells Fargo makes a proposition to the finance lady at Atrium Health (“Shirley”), in an attempt to get my medical records. I catch them in this crime, just like I caught them in the kidnapping.

In an appointment following the very suspect call with Shirley that happened on June 7th, 2019, I tell my nurse practitioner Kathy about the suspect behavior coming out of the finance department. On this appointment, my concerns are discounted. Kathy thinks that I am overanalyzing the situation. In a subsequent appointment I share more details with Kathy, and at that time she starts to understand that something very suspicious was going on. Along with Kathy, other people at Atrium Health start to realize that their hospital is committing crimes for the ultimate benefit of Wells Fargo. Caring very much about their financier and not caring so much about their patients, Atrium Health begins to violate my rights. Atrium appears to have violated my rights with the aim of saving Wells Fargo and itself from consequences of the crime that they are mutually involved in.

I catch the Atrium in its numerous crimes and violations of my rights. I offer to help the people at Atrium if they will just help me. I contact their media department and tell them that I will help them save their image. I get no response from the media department. Instead, the people at Atrium fully throw their cards in with Wells Fargo. This decision was likely made under the influence of Wells Fargo, and I think it is likely that Wells Fargo has advised Atrium of Wells Fargo’s perceived status of being above the law. I believe it is likely that Wells Fargo has said “If they prosecute you, they would have to prosecute us too, and the authorities will not prosecute us.” Whatever the case, Atrium begins to commit crimes against me on a regular basis. My healthcare records do not reflect the profound impairment and suffering that I was experiencing, and this is deliberate. Because of this, I got denied for disability income, which I desperately needed. This is what Atrium Health does to a disabled man, who is disabled as a result of criminal abuse that Atrium Health participated in. This is another crime for Wells Fargo, this conspiring to have my healthcare records falsified for the benefit of Wells Fargo.

At this point in the narrative, I want you to stop and notice something- all of the cards are on my side. I was as perfect an employee as an employee can be for a bank. They violated my rights and I tried to talk it over at no consequence to anyone. In response to my request to have a conversation, Wells Fargo commits a vicious crime spree. Subsequent to this, Wells Fargo commits more very serious crimes against me as I am disabled. Wells Fargo is looking completely like the bad guy. What is Wells Fargo going to do?

What Wells Fargo is going to do is Wells Fargo is going to flail around in any and every direction that it can, trying to find one point that is in Wells Fargo's favor. Wells Fargo eventually figures out that it is child's play to get my medical records from Broughton Hospital. I am not sure how they were to be delivered to Wells Fargo. I tend to think that they were mailed. And so, the people at Wells Fargo have their holy grail. They have 20-year-old healthcare records from Broughton Hospital. They open their package and look through what they have bought. They see all of the disturbing and extreme sounding things that I said, including my threats of violence. I can only imagine the glee on the faces of these corporate thugs as they go through this. I'd bet high that at least one of them made a phone call to others involved- "wait until you see this", and I imagine them saying things like "we've got him." To them, it was a sudden and decisive change in the course of events.

I want you to stop again, at this point in the narrative. I want you to notice how this new, improved, and more accurate narrative doesn't require anything that is beyond Wells Fargo's abilities, and it doesn't require anything all that unusual for Wells Fargo. The claim that Wells Fargo and an incompetent manager at Wells Fargo's credit analysis department are experts in psychology, psychiatry, and medicine is absurd and outrageous. One has to tie him or herself in knots to even try to entertain such a ridiculous notion. But mismanaging its business, committing crimes for its benefit, and flaunting an arrogant attitude of being above the law- all of this requires no stretch of the imagination at all. It is quite easy to see Wells Fargo doing this, and these actions do not require skills or expertise that Wells Fargo wouldn't be expected to have.

To return to our narrative, the people at Wells Fargo have gotten their get out of jail free card. There is a slight problem that their get out of jail free card is evidence of a serious

crime, but all they've got to do is to get these records in front of someone's eyes. To Wells Fargo, my healthcare records are such powerful evidence in Wells Fargo's favor that Wells Fargo is feeling bold. Before this turn of events, any discussion that Wells Fargo entered into about its actions towards me would require some humility on the part of Wells Fargo and also would require Wells Fargo to admit that Wells Fargo has made a lot of very stupid mistakes. But not now, nope, Wells Fargo was right all along. Wells Fargo can take this series of mistakes, crimes, and vulgar intrusions into my life and wrap a narrative around it that would seem to have Wells Fargo smelling like a rose. That narrative goes something like this:

"This guy came to work for us...", followed at some point by something like "...and we started to see signs that he might be dangerous" or maybe "...there was something not right with him..." and it goes on.

I've given you a more complete example narrative earlier in this complaint. Perhaps some of this sounds familiar to you. In this narrative, one has to just be in awe of how smoothly Wells Fargo runs its business and of the breadth of the skillsets possessed by the people working at Wells Fargo. They are running a commercial lending business, while at the same time scanning their workforce to look for potentially dangerous people. They do this scanning with a level of acuity that has never been witnessed anywhere else; no medical professional has ever claimed to have such an extraordinary ability to spot dangerous people without even subjecting them to an examination. When the people at Wells Fargo spot someone who is potentially dangerous, they take over the situation and do their due diligence so that they can protect others. Wells Fargo's business is run at a level nearing perfection. The notion that Wells Fargo has made any mistakes is so foreign to this narrative that it never even comes to mind.

This crock of shit falls apart the second you look at it with a critical eye. I think that I have made that clear. The people at Wells Fargo are not expert psychologists. The senior manager at Wells Fargo's credit analysis department isn't even qualified to be a banker, much less an expert in practicing any form of medicine. Wells Fargo didn't have me kidnapped to protect others. Wells Fargo didn't illegally obtain my healthcare

records to protect others. Wells Fargo had me kidnapped and Wells Fargo illegally obtained my healthcare records to serve the self-interest of Wells Fargo. Wells Fargo's actions amount to vulgar intrusions into my life and a vicious crime spree for which there is no acceptable defense.

In the opening paragraphs of this complaint, I said that I would try to help you see my side of this. My side, I think, should be easy to understand. I fail to see how I have done the least bit of wrong in the events that have taken place. What is harder to see is your side, as a law enforcement authority with the duty to protect people and to enforce the rule of law. Here is a summary of what has happened:

I was massacred with crime by Wells Fargo, beginning in April 2019. The first criminal victimization in April 2019 left me severely ill, disabled, and living with horrific suffering. The crime spree doesn't relent, but instead escalates. The dog pile grows to include Atrium Health. As I disabled man, I continue to be pounded with crime for a year and a half.

During this same time period, when I am being victimized by Wells Fargo and the people all over my city who were corrupted by Wells Fargo, Wells Fargo is talking to the Justice Department about the fake accounts scandal. In these talks, I would presume that Wells Fargo promised the Justice Department that Wells Fargo had intentions to do better. The result of these talks is announced by the Justice Department in February 2020. Wells Fargo and the US DOJ entered into a deferred prosecution agreement.

Wells Fargo makes it almost exactly 1 month, to near the end of March 2020, before I am reporting to the Justice Department very serious crimes committed by Wells Fargo. These crimes were committed right under the Justice Department's nose, and this gives the strong appearance that the people at Wells Fargo lied to the people at the Justice Department to their faces. The people at Wells Fargo tell the Justice Department about the improvements Wells Fargo is implementing in its business and they promise the Justice Department of their intentions to do better, all while they are running a crime spree against me in parallel.

Whatever the case, the criminal division says that the complaint that I submitted isn't detailed enough. At this point I decide that I need to organize my evidence, in addition to making a more detailed complaint. I would make my case as nice and tidy as possible for the Justice Department. Still disabled and still suffering horrifically, I spend nearly every usable hour that I have building a web portal to house my evidence and writing a new and improved complaint.

A turn of events occurs at the end of September 2020, when I am involuntarily hospitalized at Novant Health. There was no justification for this, but the magistrate approved anyways and the doctors at Novant would not let me go home as I wished. They too had no right to hold me. At this point, I have been living in fear of criminal abuse of the mental health system for over a year. It looked like my fears about this were very apt to become a reality. This puts the gun on me to submit my complaint and get the US DOJ on the scene.

After returning from Novant in early October 2020, I begin to make the final edits to my complaint. It was nowhere near complete, but I did the best that I could to tidy it up to make it at least presentable. Due to the condition that I was in, it took me about 3 weeks to make the final edits to my complaint and I was unable to proofread it. After having my complaint in its final form, I make an intro video for my web portal. Having all my evidence and videos organized on my web portal, I submitted my complaint on October 28th, 2020. I had no idea what would happen, but I hoped for something good. I believed in the Justice Department and I had spent the preceding 18 months dreaming of the day that the United States Department of Justice helps me. The US DOJ would hold these people accountable and I would get my dignity back. The balance of this dog pile would shift in my favor, I had thought.

I wanted to help the Justice Department however that I could, and I had the grandest ambitions as to how this situation could be used to make a positive difference. I thought that this would be the perfect opportunity for everyone to acknowledge what a deeply broken institution Wells Fargo is and how many people it has hurt. We could end this pretending. I could get justice for the people I met online who have been victimized. We

could take the necessary step of acknowledging how things are, so that we could make things how they should be.

Then there is the finance industry as a whole. This industry has some issues and I thought that what happened to me would be the crime that was so extreme as to really take people aback. The finance industry would recognize that it has too often strayed from what is right and what is ethical, and all its players could collectively up their game. America and the American people would be better off. It would be real progress.

Then there is the widespread stigma and misunderstanding about mental illness. The bigotry and prejudice against me by the people that work at Wells Fargo is despicable and also very troubling. They are not the only ones, however, to have a prejudice against the mentally ill. I am also not the only person with a mental health condition who has been the target of bigotry and prejudice. I thought that we could make this be a broader discussion, which would soften the blow to Wells Fargo. What a great opportunity this would be to bring this issue front and center. Misunderstanding of mental illness has real costs for our society. Here we had yet another opportunity to make America better off.

I was willing to help the Justice Department with all of this. I wanted to help the Justice Department in any way that I could. I eventually figure out that going against Wells Fargo in any way is not the way to get help. I thought that the way that I could help the Justice Department would be to help Wells Fargo. That was another thing that I was more than willing to do. Rightly or wrongly, I perceived myself as being very capable and able to make big things happen.

What I eventually learn is that the Justice Department isn't interested in getting my help. This is because the Justice Department has no desire to make this a constructive situation and no desire to make this an opportunity to leave America better off. The Justice Department never was my friend. The Justice Department will not help me with the illegal use of the involuntary commitment process, like the incident with Novant Health, which had prompted me to get the US DOJ on the scene. I would come to realize that the stay at Novant Health involved numerous very serious crimes, and that

these crimes were sponsored by and perhaps even orchestrated by the Justice Department. Subsequent to this realization, I would be pounded by merciless abuse that was sponsored by the Justice Department.

The Justice Department, while declaring in public its aspirations to have no bias in favor of the powerful or against the powerless, mercilessly abuses a disabled man while it covers up the scores of felonies involved in Wells Fargo's crime spree. It does this while it is conscious of the fact that the poor and vulnerable patients of Atrium Health are in the "care" of people who have repeatedly committed crimes against their patient (and who would thus seem to pose a danger all of Atrium's vulnerable patients). The Justice Department knowingly allows public dollars intended for the most poor and vulnerable citizens of my state to be used to cover-up Wells Fargo's crimes. This all amounts to a breathtaking moral cowardice and a seemingly shameless and indecent outsourcing of the costs of Wells Fargo's conduct to, particularly, the poor, the powerless, and the vulnerable, and more generally, to anyone and everyone except Wells Fargo and the Justice Department.

I am a permanently injured, destroyed, and ruined human being. I have suffered unbearably for years, and I will suffer daily for the rest of my life, however long that will last. I will suffer like this because I asked Wells Fargo to have a consequence free conversation about a terrible wrong that Wells Fargo did to me, and because I flew into the spider's web spun by the United States Department of Justice, where the Justice Department lures you to your doom with its apparently false claims of being an impartial enforcer of the rule of law.

You will not help me, and so I ask you to make some very relevant disclosures to the American people, of whom you claim to have a responsibility and desire to protect. I want you to inform them of this state of affairs that they may not realize, that part of our responsibility as citizens of the United States is to absorb the consequences of Wells Fargo's misconduct. That we are engaged in a collective exercise, the participation in which most of us did not consent to, of paying the price for Wells Fargo's crimes. This is because it is against the rules for Wells Fargo to pay the price for its own criminal behavior.

Inform them that there is no price that is too much for any one of us to pay, for Wells Fargo's crimes and other violations of the law. Inform them that Wells Fargo will continue to be the squeaky wheel, and that as long as Wells Fargo maintains this status, Wells Fargo will be entitled to the metaphorical supply of grease of the entire world. Until Wells Fargo decides to clean up its act, so as to absolve the rest of us of this responsibility and of this burden, Wells Fargo will get the grease that would otherwise be reserved for single mothers, the poor, the mentally ill, children, babies, military veterans, active-duty soldiers, and this list goes on. Inform the American people that the only people who are not allowed to pay the price of Wells Fargo's crimes are Wells Fargo, the Federal Reserve, the OCC, and the Justice Department.

Tell the American people the lie that you seem to be telling yourself, that the people at Wells Fargo will one day decide to face the reality of how deeply broken their business is. Tell the American people that the people at Wells Fargo will one day decide to stop committing crimes. Tell the American people that both of these will happen, even as committing crimes is in Wells Fargo's self-interest, even as Wells Fargo never has to face any material consequences for its crimes, even as Wells Fargo is permitted to commit crimes to the knowledge of the authorities, and even as the people responsible for protecting the American people from Wells Fargo's crimes live well and sleep easy no matter what Wells Fargo does to the rest of us.