

Dear United States Department of Justice Inspector General, I have already sent you my final complaint, and this complaint will be the one after that. You have learned, probably faster than I have, that there is no such thing as a final anything in this situation as it pertains to me. At the current moment, I am incapacitated and unable to do anything but type on my phone or tablet for short periods of time. During times like this, I have usually killed time by scrolling on Twitter and commenting wherever I see something that I have an opinion on. In recent months, I have bought the Microsoft Word IOS app, and this enables me to do things that are more productive during times like this. I have decided to type a new complaint to you, to share more of my thoughts and grievances concerning the situation that we are in. I have no outline, just a collection of thoughts that currently exist only in my head and that are not organized.

I will start, in the first set of paragraphs to follow this set of introductory paragraphs, by explaining my thought process, over the time period between April 2019 and October 2020, about what the DOJ would think about what the bank and its various accomplices did to me, and my thoughts, during that same time period, about how the DOJ would react. Understanding this thought process may help you make sense of my actions. Following the discussion of my thought process, at some point there will be a discussion of the problem that this bank represents: for the authorities, for its customers - both current and prospective, for its employees, for regulators, and for third-party citizens and businesses. I think those groups cover just about everyone, so maybe we could shorten that to just say that I will discuss the problem this bank represents for the entire world. Whatever the case, among the groups mentioned, the most significant problem is the problem that the bank represents for the authorities. This is in terms of who has a problem on their plate that desperately needs a solution, but for which there seems to be no easy solution.

In terms of the harm the bank causes, I'm the one who has been most impacted by that, by a long shot. The solution for me, to the extent that there is one, is much simpler and straightforward; I need some form of Justice. I particularly need to be compensated for my past, current, and future suffering, and for the fact that I cannot function nearly well enough to make a living or to manage my own life. This amounts to a bank with unfathomable cash reserves writing a check. There is no rocket science involved. Whether I get justice or not, the problem posed to the authorities is still there. It does appear that some out of the box thinking and maybe even human ingenuity will be involved for them; that is if the authorities decide to confront the problem courageously.

In explaining the problem that this bank poses for the authorities, I will give a history of its most significant conduct over the past 20 or 21 years. It is this conduct that has brought Wells Fargo into the company of and under the attention of criminal law enforcement authorities. I will likely have to give this history more than once, in varying degrees of completeness, to fully get across what I intend to get across. Part of what I wish to get across is the absolute moral cowardice in the Justice Department's response to this problem, particularly as it relates to me. I will do this while being mindful of the limitations imposed on the Justice Department, by the surrounding context of our economy and the third parties who can be affected. I will also be mindful of just how extraordinarily inconvenient the situation with this bank is.

One factor at play is the extreme asymmetry in the size of the role that victims like me play in the world and the size of the role that this bank plays in the world. It would seem appropriate, in some sense, to view the people at this bank as far more important than me. It would seem appropriate, in that same sense, to view them as far more important than any other citizen or business, than any other anyone or anything on which the fate of the world does not depend. To take this view violates the commonly held

moral principle that no one human being is worth more than any other human being, and I will explain the dilemma this aspect of the situation creates. Immoral or not, when looking at the big picture, I can imagine it being an automatic reaction to think in such terms.

Another topic that will be included are my recent attempts to understand the Justice Department's side of this, and my heartbreaking realization that these attempts were in vain and that the resulting conclusions were naïve and inaccurate. The attempts to understand the Justice Department, as well as the resulting conclusions, will largely be included near or in the section where I lay out my thought process, from my initial victimization in April 2019 up to submitting my revised complaint in October 2020. The part about my conclusions being naïve and inaccurate will come later, and it is in that part that I will explain how I have found myself in a very familiar situation. It is a situation that has defined my life like no other. It is the situation where I am sitting on the opposite end of people who are denying reality. This situation has taken many forms over my life, but the recurring feature is that the circumstances always dictate that denying reality isn't an option for me. The reality is always ever so painful, and I always live in it alone. My dignity and the end of my suffering always depend on the people on the other end coming down to earth, and they won't do it. The Justice Department and Wells Fargo appear to be in a state of complete reality denial, and your need to persist in your ridiculous illusions is causing and has caused untold havoc and devastation in my life.

To build on the tone of the preceding sentence, this complaint will contain some elements that may be offensive to you; it will also contain elements that have a deeply personal tone. This is because that I aim to put it clearly in front of you the ridiculous double standards that you hold and the laughable absurdity of your ridiculous narrative. We have a situation when some of the most vicious criminals on offer in the white-collar world, and their equally vicious accomplices in law enforcement and elsewhere in the government, are accusing *me* of being dishonest, dangerous, criminally inclined, and I'm sure lots of other things along these lines, while *they* engage in nonstop crimes against a disabled man. This is the clownish nature of the people on the other end, and it's far past the time to stop being nice about it.

I will put my conduct right beside yours, and then I will let the facts speak for themselves. The facts do not favor you; reality doesn't favor you, and that's why you are so persistent and unwavering in ignoring the facts and in denying reality. In the event that I do come across as offensive, I do not make attempts to be any more offensive than are the facts themselves. Some of the subject matter of my victimization is so patently offensive that you just can't critically talk about it unless you are willing to offend someone. You seem to have not realized this, and if that is the case, it is because the tables haven't been turned on you. Here, I mean that you have not experienced what this feels like from my perspective. In this complaint, I will apply your own standards to you, the same standards that you appear to be applying to me. The first conclusion of this sub-analysis will be that Wells Fargo and the people at the Justice Department have behaved* as vicious and cruel, immoral criminals, who fear reality like a vampire fears sunlight. You cowardly hide from reality, because despite your statements and your actions to the contrary, at some level you know the reality of the situation, and you know that it is a reality that doesn't favor you. The second conclusion of this sub-analysis will be that I am exactly who I have said that I am the entire time, and that person is a uniquely kindhearted man who hasn't done anything more dangerous than to ask Wells Fargo to have a consequences free conversation (and this is an extremely dangerous thing to do, as the facts of our matter indicate).

*here I am affording you decency that you may not deserve. I'll leave the question for you to answer to yourself- is this *how you behave* or is this *who you are*?

I will try to end on a good note, maybe. I am writing you to speak the truth to you, as if you are interested in the truth, and I do hope that you are. Like it or not, that's what's going to be here, and I hope that you, or I, or someone else benefits from it some constructive way. I'll add a qualification that when I speak of Wells Fargo and the Justice Department, I can never fully be certain as to what extent I am addressing each party. It may be that all of the actions that I am criticizing are solely the actions of Wells Fargo. It may be that the people at the Justice Department have done me no worse wrong than eating chili dogs and drinking soda, while they let Wells Fargo do as it pleases with this matter, perhaps naively believing that there is a limit to Wells Fargo's cruelty. There are aspects of what has occurred that seem to indicate that Wells Fargo is its own judge, jury, and executioner, as well as the judge, jury and executioner of every inhabitant of planet earth. Why in god's name the Justice Department allows this state of affairs to persist, if it does, is beyond me. And of course, behavior that I cannot at all understand has been the norm for the Justice Department, so maybe I shouldn't be surprised.

Another topic will be my seemingly high opinion of myself. I'll use this to contrast myself with others involved in this matter. The short answer is that it doesn't just seem that way; I do have a high opinion of myself, but I'm far from the only one in this matter to suffer from this apparent vice. I'm also not the most extreme example, and among the curiosities that I will point out is how this analysis hasn't been done for the others. This topic will be part of a general theme of vindication that occurs in some sections of this complaint, where I will reassert the complete truth of what I have said, where I will say that my facts are the game winners and prove it, where I will blow hole after hole in the pathetic narrative of the other side, and where I will repeatedly point out your cruelty and your immorality.

As part of the sections with this theme, I will have one or more sections where I, once again, reference what third parties to this matter have said. I'll include some text from my conversations with ChatGPT and some more of what I have come across on Twitter. Either the pathetic narrative that you use to justify your cruelty and crimes is completely laughable and completely false, or the whole world is involved in a conspiracy with me, to make anyone who honestly looks at the facts believe that it is. I'll put it in your face, just how little I have to hide and how that I have not hidden anything from you. I will also likely address what I want done about this situation if I don't make it, i.e. what I want to happen when Wells Fargo becomes a murderer. The overwhelming likelihood is that I will make it, but I want to preemptively rain on the fiesta that will occur if I don't.

Before we get started, there are a few things that may be helpful to know about how the rest of the complaint will go. When a particular word or phrase highlights an important distinction or warrants a special emphasis, I will enclose that word or phrase in a set of asterisks, *like I have enclosed this phrase*. Another item to note is that the sections I have described will likely not be in the same order of appearance as they appeared in the introductory paragraphs; there may also be things covered that I have not yet introduced. In my previous final complaint, I stopped in the narrative, at a few important junctures, to make commentary. Here I will do the same, and one focus in this will be highlighting the facts that seem to indicate just how above the law Wells Fargo is.

To conclude the introduction section, I will now set the stage by giving commentary on Wells Fargo's history, as it relates to Wells Fargo's worst crimes, and then we will move on to the main section of the complaint-

What would ultimately be discovered was that from roughly 2002 to 2016, Wells Fargo employees created millions of fake accounts and committed ~ 4 to 7 million felonies in the process. This was the result of crushing pressure to meet sales goals that was created by unethical executives, and those

below them, who knew better than to challenge the directive to open more accounts. The front-line employees tried to stop this practice, through complaining to their direct management and by calling the ethics line, and for this they were *fired*. In being fired, they uncovered the true role of Wells Fargo's ethics line; it is a spider's web set up to catch people within Wells Fargo who have ethics, so that Wells Fargo can get them the hell out of there. People who are concerned enough about ethics to call that line are the last thing that Wells Fargo wants. If this sounds harsh, accounts of things inside Wells Fargo that vet this criticism live right on to the present. I have heard them. Still yet, I'll take that back. It is an overly negative take on the bank and a caricature, but you have to agree that this is a really rotten thing they did to the employees, who tried to save themselves and the bank from a scandal.

What's especially troubling, for anyone concerned with having a fair society, is that during the entire time these millions of felonies were being perpetrated, and while Wells Fargo executives were making tens or hundreds of millions of dollars from these and the other fruits of their toxic sales climate, Wells Fargo was also collecting interest income from its loans to for-profit prisons. The prisoners in prisons like these are largely people who are very poor. A large number are members of racial minority groups. A good portion suffer from mental illness or other disabilities. Money made off of the backs of these prisoners went into the fuel tanks of private jets, the ones that Wells Fargo executives fly around in. This is despite the fact that Wells Fargo has committed more crimes than all of the prisoners in these prisons combined.

This paints a horrible picture of the criminal justice system. Looking at this situation in isolation, it would lead you to believe that the reason that the people housed by Geo Group are in prison is that they are poor, possibly also because they are members of racial minority groups, possibly also because they are mentally ill, and possibly because Wells Fargo and Geo Group needed to make a buck; you wouldn't conclude that it had anything to do with committing crimes, as the people running the megafelon bank were Scott free and living large, as their phony accounts scam goes on unabated.

This is a brutal criticism of the justice system, and it is of the type of brutal criticisms that are directed at the criminal justice system all of the time. Such criticisms seem unfair to the majority of people who work in the criminal justice system. You would think that few people are so cruel as to deliberately pursue someone for a prosecution just because they are poor or mentally ill. It is the same for minorities and other marginalized segments of the population.

Fair or not, this is not a criticism that the justice system can completely disregard. When you look at the makeup of prison populations, there is something to be explained. You can point out that not every prisoner is a minority; not every prisoner is poor, and not every prisoner is mentally ill or disabled. This is a fair point, but here's what sticks out to me: the thing that all prisoners, in every country in the world, for the past one-hundred and seventy years, have in common is that not one of them was a Wells Fargo executive. It seems that holding a high-ranking position at Wells Fargo is the ultimate form of insurance against going to the slammer.

The conclusion that comes from looking at this situation in isolation doesn't look good, or it wouldn't if anyone actually knew just what was happening at this bank. During the large majority of the time that Wells Fargo was committing these crimes, no criminal law enforcement authority knew anything about this activity; they had no reason to remotely suspect it. Wells Fargo was the darling of Wall Street banks, among investors and industry pundits. It was said to be the best run bank in the country, if not the world.

That Wells Fargo wasn't all it was cracked up to be would become widespread public knowledge in 2016. The media had published stories on the rampant crimes against Wells Fargo's customers, and regulators were also privy to the situation. Wells Fargo responds to the crisis quickly. CEO John Stumpf hires PricewaterhouseCoopers, an elite audit firm, to audit Wells Fargo's deposit and credit card accounts, to see which ones were opened without customers' consent, i.e., to see which ones involved identity theft and falsifying bank records. PWC comes back with a detailed report and a figure of roughly 2.5 million accounts.

Now here, I will stop the narrative. Does the Justice Department claim that Wells Fargo isn't above the law? Have you ever made that claim? Do you make that claim now? Isn't there something funny here? You have the CEO of a bank, who has presided over millions of felonies, and what does he do? He hires a world class audit firm to do an audit of his bank's (and possibly his own) criminal behavior. In this process, he pays a multimillion-dollar fee to have a highly credible, third-party record of the bank's crimes created. Who else does this? Have you ever had a drug or sex trafficking ring hire a world class audit firm to do an audit of their own criminal behavior? Were they as cool as a cucumber after the fact, as John Stumpf was during his public appearances following this? If the Justice Department thinks Wells Fargo isn't above the law, I think it is safe to say that John Stumpf doesn't agree, or at least he did not then.

To return to the narrative, the eventual outcome is that the analysis is expanded, and it is determined that up to 3.5 million fake accounts were created. Wells Fargo is fined \$185 million by the CFPB; the Federal Reserve freezes the bank's balance sheet, and the DOJ initiates an investigation. The conclusion of that investigation is a deferred prosecution agreement, which is announced on February 20th, 2020. Wells Fargo is fined \$3 billion by the Justice Department and agrees to not commit any more felonies. If Wells Fargo violates the terms by committing another felony or series of felonies, the agreement says that the Justice Department will prosecute Wells Fargo for the 4 to 7 million felonies that are the subject of the investigation as well as the new crimes(s). Wells Fargo makes it almost exactly one month, until March 25th, 2020, when I am reporting, to the Justice Department, that Wells Fargo has committed more very serious crimes. The crimes were committed against me, and they occurred during the same time that Wells Fargo was negotiating with the Justice Department about the 4 to 7 million felonies related to the fake accounts. The Justice Department replies that they can't do an investigation because my complaint isn't detailed enough. It wouldn't be until October 2020 that I would send the Justice Department a new complaint.

With the stage now set, I will next share my thought process, about my case and how Justice Department would respond, from April 2019 up to October 2020.

I was brutally victimized in April 2019, after having my new life in Charlotte destroyed by Wells Fargo roughly one and a half years earlier. At the conclusion of this victimization, after I was returned home, following a series of kidnappings and false imprisonments, on April 24, 2019, I still didn't know that Wells Fargo was behind the invasion of my privacy. I also didn't know that Wells Fargo was behind the series of kidnappings and false imprisonments. I did have a sense that, possibly, this situation was in some way a liability for Wells Fargo. Like many people who have been kidnapped and/or criminally imprisoned by force, I begin to show signs of post-traumatic stress disorder shortly after being sent home. I would cry. I would become highly distressed, I would become hostile, and I would experience unwanted memories of the experience.

In this condition, I keep doing what I had been doing for the preceding 1.5 years; I try to provoke a consequences free conversation about a terrible wrong that I had been done while working at Wells Fargo. The cost of asking for this simple conversation were getting higher. I knew that the false pretense civil commitment petition was a scam, and I knew that the officer didn't have the custody order in his possession when he forced me out of my home and into his patrol car, in handcuffs, and then drove me 17.2 miles so that I could be kidnapped in an unlawful detainment and have my life permanently destroyed. Wells Fargo also knew these exact same facts, and I'm sure that this is why my old manager Courtney was willing to talk to me when I sent her a text asking for help. This is Wells Fargo stalking the crime scene.

I want to stop here in the narrative and point out something. The people at Atrium Health called bullshit on Jenny's petition. They found out that there was no legitimate reason for me to stay there. They surely would have agreed that Jenny had lied to a judge. So, Jenny has lied to a judge and an innocent man has been taken out of his house in handcuffs, for no reason, in the middle of the night. The people at Atrium had given me a victory in calling bullshit on this civil commitment petition, and they seemed very happy that they had done so; they also seemed to take part in my victory, but tell me- why in the hell weren't they furious? Why weren't they calling the sheriff, mad as hell, to get something done about this? Beyond that, why was there not already a process in place, ready to be used, to have all the people involved arrested and prosecuted? I will repeat: Jenny lied to a judge, and I was taken out of the comfort of my home in handcuffs, for no reason, in the middle of the night. The other suspect details of this process were also just waiting to be uncovered. It seems that lying to a judge is a crime, unless the the person you lied about has a mental illness. A crime is not a crime if the victim has a mental illness, and a crime is not a crime if the perpetrator was Wells Fargo. I seem to be getting hit from every angle.

To return to the narrative, the cost of asking for this consequences-free conversation had, as of the time in question, had gotten higher. On the other hand, the cost of not having a conversation had also gotten higher, as a result of what had occurred. I don't care to describe this here. In the process of asking Courtney for help and then being lied to repeatedly, I start to get a clearer picture of what has actually happened with the privacy violation. I feel devastated as I see the complete cruelty of what had been done to me. It is at this time that my traumatic stress symptoms start to go through the roof. By the second week of May 2019, I am profoundly disabled with PTSD. Despite my increasing symptoms, I make an offer to sign a nondisclosure agreement in exchange for a conversation. I am cruelly and characteristically denied this request. I had mentioned "getting legal help" if I couldn't have a conversation, but to the best of my recollection I never reached out to any lawyer about this situation, during this time period.

In Wells Fargo's next scam, I catch them red handed. They try to illegally get my medical records through Atrium Health. I build more evidence against who is, at that time, obviously behind the fraud at Atrium and is sounding more and more like who was behind the privacy violation, the conspiracy to commit about a dozen felonies, the HIPAA violations, the healthcare fraud, the perjury, the false imprisonments, the repeated kidnappings, and the deprivation of rights under color of law.

In response to all of this what do I do? I ask my old manager and friend named Shana for help. At this time, I wanted money, because I felt like I was disabled for life. I wasn't going to ask for enough money to live for the rest of my life, however. I held out the possibility that my feeling of being permanently handicapped was illusory, and that I would get better. If Shana was able to provoke a conversation that would get a settlement, I was going to ask for what amounts to nothing to Wells Fargo. This is part of a recurring theme of my attempts to get Wells Fargo to make right of this situation- I constantly underbid

what is fair, and I repeatedly try to settle this in ways where there is no material consequence for Wells Fargo. The conclusion of my attempt to get help from Shana is that my heart is ripped out once again. Shana gets pulled into Wells Fargo's scam, and she had people feeding her questions when we had our first call about the situation.

During the entire time that all of this is occurring, from the kidnapping, my talk with Courtney, and my attempts to get help from Shana, I had been getting to the bottom of what was going on. In this process, I collected more and more evidence of criminal behavior. During this same time, I had contemplated filing a lawsuit. I think that this was around the time that I filed my first complaint with the F.B.I. As the situation became hopeless, I decided that I would build a case and turn these people over to law enforcement. Due to the nature of what had happened, and the players involved, it was apparent to me from the beginning that this would be going to the top of the house. I contacted a few law firms, and I found them to lack any real fighting spirit. They also seemed to want to back out of even considering my case after I mentioned that I have a mental illness. It seemed like obvious discrimination. No law firm took my case. I turned my focus to building a criminal case, as what was *not* an option was to let this bank get away with the soul murdering and senseless cruelty it had dealt me. I felt like the authorities would be appalled at this crime, where the size and power of the perpetrator vs that of the victim was like a dramatic caricature of a bullying. I thought I would get the authorities to help me. I was fighting people far more powerful than myself, and I thought I would have a stronger case when the authorities vetted my evidence. My mental illness wouldn't matter then, I thought, and attorneys would jump at my case.

As time would progress, it would become apparent that Atrium Health was involved in very serious crimes against me, and that they had thrown their cards in with Wells Fargo. Atrium cooperated with Wells Fargo, in committing crimes against me, on an ongoing basis during the entire time that I was building my case. This is following my decision to pursue these people for prosecution. I filed several complaints with the F.B.I., including 2 about the kidnappings, where the F.B.I. told me to direct my concern, about my constitutional rights being violated, to the Charlotte-Mecklenburg Police Internal Affairs. I was told that this is F.B.I. policy, for constitutional rights violations involving civil commitments of the mentally ill. This was very disheartening, but I quickly dismissed this as foolishness. These F.B.I. note taking personnel had no clue what they were talking about and didn't grasp the gravity of the situation, I told myself; I was certain that any real investigator would know better, and I felt confident in my ability to eventually get my matter in front of one.

As Atrium's crimes progressed, and I became under a permanent threat of criminal abuse of the civil committed process, I had imagined that somehow, I might get an F.B.I. investigator, and that he would be so appalled by what had happened to me, that he would come to my appointments with me, wearing his full uniform and carrying his badge. It was gratifying to think of him issuing threats to the people at Atrium, and citing the crimes that they were obviously involved in. I would have my dignity back and justice would come in a short order. This unnamed F.B.I. agent was a product of my imagination, but he was constructed out of my intuitions about what typical F.B.I. agents were like. I thought that any F.B.I. agent would be conscious of my extreme position of vulnerability, and appalled at the indecent, cruel, and criminal ways that these corporate bullies and thugs were capitalizing on it.

This perception was one of many perceptions I had, of how the authorities I would be reporting to would respond to what had happened to me. I had made a list of authorities that included the US DOJ criminal division, the US DOJ civil rights division, the F.B.I., the ADA, HHS, the NC DOJ, and the NC SBI. I was going to report my matter to all of the above. I also contacted the LA Times, and mistakenly thought that they

were reading my messages and preparing a story. I started compiling this list of authorities sometime in mid to late 2019, and from that moment on, I would dream of the day that these people come to help me and give my dignity back. I had a good case, and I was intent on building a better one. I believed that one day, the balance of this dog pile would shift in my favor. It a very intoxicating thing to think of, in a day-to-day life that otherwise consisted almost entirely of the most horrific pain and suffering one can imagine. This is except that most people cannot imagine it. There is no comparable experience that would give the typical person any idea of what I was going through. Following the brutal onset of terrible and crippling PTSD in April and May 2019, I would be subjected to more extremely traumatic events. This rapid-fire series of traumatic events compounded and caused me enormous damage.

I wanted justice for all of this, and justice meant these people paying and these people being subjected to the horrible and unpleasant experience of being arrested and prosecuted for their horrible crimes. I was dealing with a serial offending bank and there were also first-time offenders involved, but in no way were any of the people involved hardened offenders. I've heard of people who would barely flinch at a 10-year prison sentence being handed down to them, but these weren't the kind of people that I was dealing with. I was dealing with a bunch of spoiled and overprivileged snowflakes. These people would beg and scream and cry with the same intensity as I begged and screamed and cried asking for the simple conversation, the conversation that had provoked a senseless criminal massacre of a kindhearted man. That kindhearted man would have done anything for these people, and he did, and this is how they repay him.

My dignity would be restored; these people would be reviled, and at the same time I would be known as the powerhouse who roughed up a Wall Street bank and had the people at that bank begging for mercy. What a dramatic turn of events it would be. Never again would anyone dare to see me as this person who is less than a full-fledged human being, who is to be subtly disrespected and disregarded, whose needs and wishes did not matter, and whom the world seemed to feel that they could do anything they wanted to, with no remote threat of consequences.

As I contemplated the day of victory, that was sure to come, the United States of America would often be front and center in my mind. I would build my case and then I would dial up the United States of America for assistance, and we'll see how pumped up these pumped-up criminals are about bullshitting and abusing the world's only superpower, the way that they had bullshitted and abused me for years.

This concept, of the United States of America and its status of being the world's only superpower, this had fascinated me for many years. When you are the sole superpower in the world, what can you not do? It seemed that the United States of America was in a position to have far more advantages than it actually does and to be far more ruthless than it actually is. If the United States of America assumed the role of a world dictator, who would stop it? I knew that the answer was that a lot of people would, or at least that they would try, but if any country ever had a chance at this, for sure it is the United States of America.

It struck me that the only nation to ever have the potential to rule the whole world with an iron fist, never did. The nation instead upholds values like freedom, justice, and democracy, and it seeks to spread these values far beyond its own borders. When I looked at how the nation treats the people within its borders, there again was the benevolence of the United States of America. Criminals are put into prisons, yes, but there is an ethos of rehabilitation, where even some of the worst criminals are given a second chance. There seemed to be an aversion to dealing anyone a blow that they can't get up from. Then I had thought of all that my country has done for the weak and infirm. I had thought about things

like the Americans with Disabilities Act of 1990, where help is provided for those who have difficulty helping themselves. It would take me aback, to think of this powerful nation and its gentle acts of kindness. And so, the iron fist has a gentle hand. To think of this was such a comfort to me. I was broken and disabled; I was fighting a brutal fight, hanging onto life by a thread and about to fall, and I would imagine this gentle hand reaching out to lift me up one day. My fight would become the fight of the United States of America.

For the first several months of my fight, I pictured things working out for me in the grandest of ways. There were handful of key perceptions about the different authorities involved that shaped my imaginations. One was that I thought that these authorities would have a strong belief in the rule of law, and that they would have a disgust for, and would take strong offense at, people who so wantonly flaunt the law the way that my perpetrators had. I thought that the authorities would have a sense of the human dignity of the mentally ill, and compassion to go with it. I thought they would be appalled at the lack of human decency of people who take such advantage of the vulnerable position that I am in, as a mentally ill person. I attributed to them traits of humanity, decency, kindness, and a sense of justice. I also perceived them as having authority over Wells Fargo. I perceived that Wells Fargo would necessarily adopt a deferential tone and demeanor, when dealing with the authorities. I pictured the authorities having power over Wells Fargo and I assumed that both Wells Fargo and the authorities were fully conscious of this state of affairs. I had no question as to who answers to who.

I had pictured a day coming when it would all come together. I'd have every authority and regulator under the sun contacting me, eager to help, very mad, and giving me assurances that these people will be dealt with. I didn't know much about the typical procedures, but I even went as far as to imagine FBI agents, and perhaps other agents from other agencies, storming the CIC building in Charlotte, with a fleet of patrol vehicles coming in one right after another. I pictured them as running right through the gate at the guardhouse that was located near the entrance. The gate would be broken in half and repeatedly crushed, as the agents in their vehicles piled in, and the people at Wells Fargo would know that these people mean business. This was the senseless and cruel terrorizing of a kindhearted man, over nothing, and the most grotesque crime spree in the history of American business, after all. I also thought that it was possible, when the whole thing came to light, and news media were flooding the scene, that someone would issue a court order for the severely ill man in apartment 214 to be left alone. I even thought that there might be a sign on a stake put into the ground at the complex, a sign saying that the United States of America will prosecute anyone who violates this order.

Thoughts along these lines would carry me on and motivate me in my fight. I was suffering so horrifically, and I was so weakened, but I kept fighting as hard as I could. After having planned to do so for months, I was finally able to type a complaint in the early months of 2020. It was only 9 pages, but I hoped that it would get the ball rolling. I submitted it to HHS OCR and to the criminal division of the Justice Department. HHS OCR denies my investigation, and this was a major disappointment. The criminal division responds that my complaint isn't detailed enough to do an investigation. I took this to mean that if I typed a more detailed complaint, the Justice Department would do an investigation. That was all that I needed to hear. I had a friend, and this would be my ticket to get my case in front of a real investigator. I had a folder of evidence on my computer, and it had 100s of unique files. Some of my evidence was extremely powerful. Anyone who can reason would easily see that something very strange and very wrong was going on. The whole thing would inevitably be blown wide open, once it was placed under scrutiny.

I continued to have grand thoughts and ambitions as to how things would turn out for me, with my case, up until about the middle of June 2020. At that time, I started to have doubts. I started to think to myself about how it is human nature to be overly optimistic. Things never turn out as well as we expect them to. I thought to myself that anything can happen, including outcomes that are terrible for me. Sometime in the preceding year, I had watched a documentary about sexual assault in the military. One of the people featured in the documentary was a woman who had been brutally attacked during her service. Not only did the military not do anything to hold her attacker accountable, they also gave her the runaround in paying for medical care for a serious injury that she had sustained from her attack. The documentary had footage of her talking on the phone with the VA, after she had already been waiting for well over a year. The conclusion of that call was that the VA just gave her the runaround again. It was a complete injustice that this woman had been dealt, after she had served her country. I had seen other things like this, and I started to think that it was possible that the outcome that I would get would be another routine instance of injustice, like all those that I had seen.

It was also a real possibility, in my mind, that the authorities try to prosecute me. I had brief thoughts along these lines even before I had started to come down to earth in June 2020. My reasoning was fairly simple. I knew that Wells Fargo had likely sent people to the mountains, where I used to live, to get "their side of the story." In doing this, just as I told people at Wells Fargo beforehand, they would have come into contact with a bunch of people who have tried to kill me, who have plotted to kill me, who have terrible but untrue things to say about me, and/or who are out to run me into the ground. There is no truth about me to be found in these people, but there are obviously some potential allies for Wells Fargo. It's not like Wells Fargo has ever been concerned with the truth. Wells Fargo could then take the filth that these people spew and relay it back to the Justice Department, as evidence of what a truly bad guy that I am.

There was a particular person who posed a problem, in the mountains, if and when anyone contacted him. He was probably my biggest concern the entire time that I had lived in Charlotte, the one that I most didn't want anyone to speak to. This is the man named Chris, who owned the pool hall where I went for so many years. This man has it out for me with a passion so intense that it betrays all reason. He is intensely narcissistic, but he hides this quality well. It is his intense narcissism that drives his passion against me. I had wounded this man's ego in more than one way, and he believed that I had also wounded his image in the eyes of others. I actually had not, with the exception of a handful of people that I had told some things I had heard about him, on one single occasion. I had, without a doubt, however, done this man some genuine wrongs, and I apologized profusely for them. None of this quelled his passion against me.

Chris was on the scene and a central figure in all that went down when I had my mental breakdown at age 18. I had become extremely ill, and one of my symptoms was saying extremely foul and disturbing things. This included ranting and raving about all sorts of acts of violence against people, including Chris and all kinds of other people. At the time, no one knew what to think of this, and I am essentially 100% certain that there was a recording made of me during this time. Chris had a pretty woman stay with me and my friend who lived in the bottom floor of his house. Her task was to ask me questions so that my disturbing answers could be captured on a recording. There was likely more than one recording made of me, during this time, in fact. This was obviously without my knowledge or consent. I mostly figured this out after the fact.

All of my out of character behaviors at this time were symptoms of my mental illness and a reflection of just how severely ill that I was. They have nothing to do with who I actually am as a person. This doesn't

change the fact that those recordings are like dynamite for anyone looking to prejudice others against me. There are two big problems I face here. One is that people do not understand mental illness, not at the level they would need to in order to properly make sense of those recordings. To a doctorate level clinical psychologist who has worked with people in that condition, they would amount to nothing, but that's not who's going to be listening to them, if someone goes behind my back and gets Chris in the mix. The second problem that I face is that although people don't understand mental illness, they don't realize that they don't understand mental illness.

In my life, I have witnessed, in others and in myself, two very distinct forms of understanding. The first type of understanding, which we could call actual understanding, is based on a knowledge of the subject matter in front of us. Such knowledge can become very deep over time, and it can be greatly enhanced by real life experience in its application. Taken to its extreme, people with this form of understanding have a feel for their chosen subject matter that is not unlike the feel they have for their arms and legs. Over years of study and experience, their understanding will be woven into their being. It becomes a part of them. This is what allows doctors to make expert treatment decisions that yield the best outcomes for patients. It's what allows car mechanics to zero in, very quickly and accurately, on what's causing a car to sputter. This type of understanding allows people to make accurate and informed judgments of the world around them, and basing real life decisions on such judgments tends to result in an objectively much better world.

The second type of understanding is both completely different from, and not dependent upon, the first type of understanding. One can have a high degree of this type of understanding without having one iota of the first type of understanding, the type that I called actual understanding. The second type of understanding is a subjective sense that we understand something. In this second type of understanding we look at a given problem or a given set of facts, and we **feel** like we understand what is in front of us. This feeling will be automatic because, when under the spell of the second type of understanding, we are oblivious to the possibility that we don't understand what is in front of us. It doesn't occur to us that there is any need **to** understand anything or that there **might** be some relevant knowledge that we don't already have. In this condition, we will assess a situation that is put in front of us and, in doing so, we will skip the intermediate step of determining if we are actually qualified to assess it with any accuracy. The second type of understanding arises from a state of being ignorant of our own ignorance and an irrational over-reliance on our own untrained and uninformed intuitions.

Putting people who are high in this second type of understanding, but who are low in the first type of understanding, in charge of any significant decision is a recipe for disaster. Unlike the doctor whose expert treatment decision yields a great outcome for the patient and the mechanic who puts you safely on the road, these people will maim and cause havoc for everyone in their path. Their lack of actual understanding doesn't hold them back the least, from being vocal with their opinions and judgments, or from insisting that their opinions and judgments are made official policy in their organizations or in state and national governments. It is actually these people who are often the loudest and the most confident, concerning everything **that they actually know nothing about**.

The short way to say it is that people who are high in this second type of understanding but low in the first are a **big** damn problem and a major pain in the ass. What makes it worse is that a tendency to fall into this condition appears to be a part of ordinary human nature; though it applies to some of us less than others, it seems that we are all very given to it. It is a very enlightening observation, to anyone who seeks to understand why the whole world is such a mess. In my life, I have found that the only way to escape this illusory sense of understanding is to first become aware of its existence and to then

constantly fight against it creeping up on you. Even doing this, I find myself falling into this trap far more than I believe is acceptable. It does seem to me that, perhaps as a product of my discipline, I am much, much less given to this than most others. Whatever the case for me personally, these people are impossible to miss when they encroach onto your area of expertise; it is orders of magnitude harder to recognize when it is *you* that is overstepping your bounds.

I will hereafter refer to the two types of understanding that I have described as type 1 understanding and type 2 understanding. The distinction between these 2 types of understanding is very relevant to understanding the situation that we are in, with this bank, me, the authorities, and whoever else has been pulled in to opine.

Being familiar with type 2 understanding, I knew very well how it's going to go if someone goes behind my back and pulls Chris into the mix, and he plays the recording(s) he has of me to them. He will tell people how dishonest and dangerous and "crazy" that I am, and those recordings will be all the proof they need. Chris comes across as a very respectable and honest person. This is in part because he is very respectable in many ways. He is also not completely dishonest. He is a businessman, and I am a mentally ill person, who has been to Broughton hospital and who has said all of those things that I said. It is obvious who they will believe. Under the influence of type 2 understanding, it will never occur to them that they would actually need to go to med school for 12 years to even try to understand those recordings, and that Chris would need to do the same. It would never occur to them that I am a harmless and kindhearted man, who was very ill at the time that those recordings were being made.

I pictured this being a possibility, that Chris, and maybe some others, prejudices the Justice Department against me. In that case, it would be no surprise if and when the Justice Department told me that, not Wells Fargo, but I would be put under investigation, because I'm obviously a really bad guy. I didn't feel the least bit intimidated by this, and I viewed it as mostly a good thing, if it happened. It would feel devastating and like an act of cruelty, as a victim of crimes who is sensitive to being treated like he's worthless, for someone to call me the bad guy, when I was suffering so horribly. This heartbreak would be outweighed, however, by the fact that I assumed that *I* would surely get some input in the situation. I would finally have the chance to tell my side of this, and I knew that my facts were the game winners. Every last one of the people who has disparaged and defamed me has designed the process such that I never get to respond. This is by no accident. When I am allowed to have input, their whole house of cards will come tumbling down, and they know it. Any maneuver to pull Chris or others from the mountains into the mix was sure to blow up in their faces, if they tried, I had thought.

As of September 2020, I had planned to submit my complaint in late January 2021. This would give time for the winner of the 2020 election to take office. I thought that I had enough time to perfect it. I had a constant sense that the day was going to come that I didn't make it. I felt that everything that I did, from that point on, would very possibly be part of the only work that I would have to show for my entire life. For this reason, I wanted my complaint to be perfect in every way. I had months before lost the unrelenting and idealistic optimism that I had during the first several months of my fight. As of September 2020, I thought that anything was possible. I thought that it was possible that my complaint gets tossed in the waste bin, by someone who would rather drink a cup of coffee than read a 110+ page document. Part of what influenced this was my previous experience with HHS OCR. I had come to picture them as a bunch of deadbeats who probably stand in front of a taxpayer funded flat screen TV and play Nintendo Wii all day. I had a sense that I just might end up dealing with someone who didn't hold many strong values, like the values that I had once imbued the authorities with, in my imagination. I thought about how I would be competing with other priorities, like the tasks related to the election, the other

cases the DOJ was working on, and also possibly a box of Krispy Kreme donuts. My expectations had surely come down to earth.

Down to earth as I was, I was still, on balance, optimistic. I thought that the most likely outcome would be that the Justice Department, and also possibly the others I was reporting to, would do something with my complaint. They had priorities, yes, but I had already contacted the Justice Department's criminal division once, and I had sent the FBI many complaints (which the FBI calls tips). I thought that the FBI probably thought that my complaints were odd. I thought that the criminal division might be surprised to hear from me again. There would be something unusual and very curious about someone typing a 126-page complaint and organizing his evidence on a web portal. It would seem like something that would cause someone to take look. They would think that all of that effort wouldn't have been over nothing. For someone to try so hard, it would seem like the correct and polite thing to do would be to give him a shot and hear what he has to say. I knew that all that it would take would be for someone to look at my evidence. They would see that something is up. The FBI would get wind of the situation, and there would suddenly be a coherence and a credibility to everything that I had said.

The whole time, I had a sense that, somehow, my situation might put me in collision with the economy. It is **extremely** relevant, here, that this sense that my situation might somehow affect the economy, was very vague and not informed by any understanding of how things work. The fact that my sense of this was so vague contributed to a mental state where I didn't experience this as much of a threat, and I didn't expect the Justice Department to see it as a huge threat. I assumed, without thinking it through, that among the details of how this bank and the economy were interconnected, there was some flexibility to be found in how we could address this. I knew literally not one thing about any of these details. All I had was a vague sense that was based on the assessment of politicians that the bank was "too big to fail." I presumed this to be, somehow, in the same sense that Lehman Brothers had been too big to fail. I remembered it very well, how that one went. The Federal Reserve and Dodd-Frank were supposed to have fixed this condition, yet politicians continued to speak as if it were a still existing reality. I tended to trust the judgment of these politicians on this, and I was very open to the idea that the Fed's analysis was wrong, or even just for show.

The way that it seemed to me, it was the bank itself that had to be left out of the picture. It seemed to me that, as long as we keep the responsibility of what happened on the individuals involved, that there would be no threat. I could not remotely think of any way that punishing the individuals at the bank would pose any sort of threat at all to the economy. I thought that the Justice Department and I would be on the same page here. I would explain to the Justice Department that I have not one thing against Wells Fargo as an entity. In my mind, Wells Fargo, as an entity, boiled down to a piece of paper sitting in some government office building, somewhere in California. I am referring to the piece of paper that documents Wells Fargo's incorporation. I couldn't care less about a piece of paper. It was the flesh and blood people, who treated me as a man with no dignity, who I had bad feelings towards and who I wanted to face consequences for what had happened. I thought that the Justice Department might include this in some sort of public announcement about the situation: "the victim himself has made it very clear that he sees no reason to criminally prosecute the bank itself as an entity, and we agree."

This idea that I had, that as long as we keep it to the individuals involved and leave the bank out of any criminal charges- this was an idea for which I felt some uncertainty. I had once heard a commentator, who was featured on a documentary about the finance industry, say something to the effect of "the role that these people have means that they cannot be prosecuted." He was referring to bank CEOs and possibly other executives. I can't understand how this is, even to this day. Still yet, at the time in

question, I didn't know one single detail as to how this bank's too big to fail status worked. I was conscious of my extreme ignorance, and I was thus very open to the idea that the industry expert on that documentary knew something that I did not. For the circumstance that the expert was right, that the high-level officers of the bank could not be prosecuted, I thought that we could probably at least prosecute the small fries. I saw that as a quite probable outcome, although I don't think I felt anything close to certain about any possibility that I entertained. The one thing that I was very certain about was that we were venturing into completely uncharted territory.

Now, obviously, I wanted money out of this. That was actually what I needed the most, due to my sense that I was permanently handicapped. I felt certain of this, and of course time has revealed that I was correct. For this, we couldn't leave the bank out of the picture, and I saw this as being mostly a minor detail, by the time that I had submitted my complaint. Many months earlier, I had told the LA Times Signal line that I intended to sue this bank for an enormous amount of money. I told them that the amount would be determined by my best calculation of what is fair and just, under the law as it is written. Not having done any such calculations, I used a proxy of \$85 billion. I later told them that I wouldn't take any amount of money that would end up affecting the economy. This was again in the context of me not knowing a single particular, about how the economy was exposed to risk from this bank or the conduct of the people within it. I couldn't have told anyone how Wells Fargo paying me \$85 billion would affect anyone other than Wells Fargo and its owners, but I held open the possibility that it could.

Pursuing this bank for this huge sum of money would not be for the purposes of me "getting rich" or me living large. At least that wasn't the main reason, not by a million miles. I felt powerful because of my ability to catch this bank in the act, every single time. I felt powerful because of my ability to build an airtight case against the criminals all over my city, Wells Fargo being the primary actor, of course. I despised these people and I wanted to knock the hell out of this bank. I had no doubt about my ability to do it.

What did I intend to do with this money, as a disabled man who had lived through 39 years of mostly hardship and endless work? I can remember 2 ideas, and these would certainly have been the dominant ones. It is possible that I had other ideas pop up, but I doubt it, and if they did, they went away not long after they came up. The first idea was to move overseas and be euthanized, leaving my money to things like military veterans and children's homes. The second was to basically become a privatized regulator of Wells Fargo. I would drill these mother*****s until the end of time, to give an almost verbatim of my thoughts, at that time. I pictured myself in a high-rise office building, stocked with the most vicious lawyers that planet earth has to offer, having teams of paralegals doing research around the clock, and phones ringing off the hook all day long. At one point I mentioned something to the LA Times Signal line about having helicopters stalking the CEOs everywhere they went. This bank had murdered my soul and cursed me with a life of nothing much else than pain. In the process it had unleashed a viciousness that betrayed all rationality.

For the record, I could quite easily defend a figure of \$85 billion, at the present day, in the hypothetical that I could have a fair trial. By the time I submitted my complaint, I was thinking in much lesser terms, mostly \$1 billion or far less, I think. I can't remember it exactly, but this number of \$1 billion rings a bell and I know that I considered the possibility that I get far less. These figures were not based on my conception of what is fair or on anyone's conception of what is fair. I was coming from my characteristic position of having mercy on all involved and taking less than what I deserved, for the sake of others. I wanted to help the Justice Department and to be constructive in my dealings with them.

I had a sense that, most likely, I would be sending a nightmare across someone's desk; I was conscious of what hell it might be on the Justice Department, when they realized the gravity of what had happened. I had also had a slight shift in my thinking, concerning Wells Fargo. It seemed to me, my ignorance aside, that part of the outcome of all of this would have to be that Wells Fargo is somehow made better off. Wells Fargo would have to return to acting the way that it had acted when it was building its \$2 trillion balance sheet and its stellar reputation, as opposed to acting like it is hell bent on losing both. There was a lot at stake with this bank that had nothing to do with me, and that was also of extreme importance to a *lot* of other people.

In the months leading up October 2020, I had pictured some not mutually exclusive reactions that the Justice Department was likely to have to what the bank had done. My perceptions of the people at the Justice Department had changed. I saw them differently, but not in a bad way. I had come to view them as just ordinary people, not much different than law enforcement I had known at the local level in the mountains.

I thought that the Justice Department would feel obligated to do something for me, at the very least, considering what I had been through. I pictured this as being a very probable part of the Justice Department's reaction. I also thought that it was quite probable that the Justice Department would be extremely angry with Wells Fargo, over the fact that Wells Fargo had committed all of these crimes during the same time the investigation into the fake accounts was going on.

Another reaction, that I thought was very likely, was that the Justice Department would have a sense of total helplessness. I thought that the biggest thing that would stick out to the Justice Department was all of the people that this bank hurts, and how it seems to be impossible to curtail the behavior of the people at this bank. I assumed that, like most of the law enforcement people I had known, being concerned about harm done to others was a key factor that drives what you do. Seeing you in this light, I could sense your complete frustration and helplessness, in the face of a bank that is out of control and that at the same time has the economy pinned against the wall. I even thought it was possible that you would turn to me for help, in desperation. I pictured you saying something to the effect of "sir, we don't know what on earth to do with these people. You've worked there and you seem like you're a talented man. Can you tell us what the hell goes on at this place and what we can do? Would you be willing to help us?" This was the evolution of my thought process, and what I have described, up to this point, were the scenarios that I entertained, some seemingly much more likely than others.

I had also figured out, around about September 2020, that Wells Fargo had illegally obtained my healthcare records from Broughton Hospital. This was a devastating blow to me. My privacy had been under a superpower assault (Wells Fargo is a terrorist superpower run wild, by any remotely reasonable standard), and my privacy had been invaded with absolutely brutal force, already, and now they've conquered their last uncharted territory. Those healthcare records are none of this bank's business and they are none of the business of whoever this bank shows them to, as it runs wild with them. These people came across as so arrogant, so completely indecent, and as having a self-preservation instinct that is so pathologically extreme, in its intensity, that they seemed to constitute the very definition of evil. In their reckless arrogance and in their viciousness, I saw it as very possible that they would one day retaliate by releasing those records on the internet, where they could be virally spread to hundreds of millions of people. They would do this knowing that they would expose tens of millions, of the most powerless and vulnerable people in societies all over the world, to a tidal wave of bigotry, prejudice, stigma, and of course harassment and violence. I knew that these people were so vulgar as to not care at

all that their actions would cause this. I intended to report this crime and the dire situation that it created to the Justice Department.

I also knew, concerning those healthcare records, exactly how Wells Fargo would use them to try to justify Wells Fargo's actions. I had explained this to the LA Times Signal line as early as June 2020, months before I had even found out that Wells Fargo had obtained my records. At that time, I knew that those records were what the people at the bank had been after the whole time, all the way back to May and June 2019. I knew what they would do, as a result of my years of studying psychology, my feel for human psychology, and the sense that I had developed, over time, of how the people at this bank work. What Wells Fargo was sure to do was to reverse engineer a bullshit narrative about "we saw signs that he might be dangerous. We felt like we had an obligation to protect others", or they might, with great emphasis in their voice, say some bullshit about "we feel like we have a right to know if someone who works for us is a psychopath..." If this ever made it to court, I expected some version of this horseshit.

I also was sort of open to the idea that they might even try to pull this on the people at the Justice Department. It seemed unlikely, as this would require Wells Fargo to proactively deliver, to the Justice Department, evidence of a very serious crime. Remember that, in my conception of things, the Justice Department wielded power and authority over Wells Fargo, and that I had assumed that both Wells Fargo and the Justice Department were conscious of this state of affairs. There would come a time when this assessment, of the question if Wells Fargo would actually be brazen enough to show criminal law enforcement authorities evidence of a serious crime, would be revisited and drastically revised. The whole pretense, that to show the authorities evidence of a serious crime would even be a "brazen" act, for Wells Fargo, would eventually seem to be completely misguided. As of the present day, my assessment of who is in charge here also seems very questionable, though there appears to be loads of nuance involved in that analysis.

And so, I submit my revised complaint, on October 28th, 2020. I send it to my old friends, who I hoped had not forgotten about me, at the United States Department of Justice criminal division. I had, for them, that more detailed complaint that they wanted. It was a product of many months of very hard work, though it wasn't yet finished. In my condition, it had been murder to write this complaint. I also sent the criminal division credentials to my web portal. I gave them login details for the criminal division and the F.B.I. My web portal was an html template that I bought for \$50, a small collection of programming scripts, a tiny database, and a fairly large collection of videos and evidence files that were loaded from Amazon S3. Not being much to it, it still looked kind of fancy. I had added custom styling for the users, so that when, for example, the F.B.I. logs in, the navigation buttons and the video players will feature an F.B.I. logo. The criminal division, and every other authority that I intended to report to, had this same feature, of custom navigation buttons and video player logos that would display while they were logged in to the site.

I pictured the authorities wondering who on earth is this. I would seem to be just out of this world. This is after they log in to my web portal, see my Facebook profile, look at my complaint and its pages of accusations of crimes. I would seem to be a very odd person, indeed, who at the same time seemed to know quite a lot of things. Being an odd person, from another world, who knows quite a lot of things is nothing new to me. I stick out as different everywhere that I go, and it doesn't take long. I waited for their reaction. I also checked my database visitor logs every day or every two or three days.

Of all of the possible responses that I had contemplated and assigned probabilities to, absolute dead silence wasn't one of them, but that's what I got. I check my web portal logs, and no one except me ever

logs in. My email gets no response. I wanted be patient, despite the fact that I actually felt an urgency like no other, to get someone to help me with this fight and to save my life in Charlotte, so I gave it some days. I figured that maybe the Justice Department was busy with the upcoming election and all of Donald Trump's demands. Then time progressed further, and I started to have doubts. There had already been some disturbing clues, that pointed to what might have happened during the 7 months that it took me to type my new complaint. At about the same time that I emailed the Justice Department my new complaint, I sent a copy to HHS OCR, using the complaint form on HHS OCR's website. Their response came awfully fast, so fast, in fact, to make it seem that they had been waiting on me. Then there was my mother, who had found her way back into every millimeter of my existence, courtesy of the diligent stewards of my privacy at Atrium Health, and their big, blabbering mouths.

I had needed money to save my life in Charlotte, and to relieve the unrelenting, horrible, and tormenting stress that I was under. I felt it certain that I would get money out of fight, and so to allay my mother's concern about money, I had told her that I had sent a complaint to the United States Department of Justice in March. I had told her that they wanted a more detailed complaint, and that I was making them one. I told her that I was going to have criminal investigators looking at my case, and that I would end up with more than enough money to pay her back. I had told her this many, many months earlier, as of October and November 2020.

What had stuck out to me, for quite some time, was that my mother never asked me anything about my revised complaint. In particular, she never asked me when I was going to send it, and she never asked me "have you sent it yet?" The obvious implication of this is that she doesn't need me to tell her when I am going to send my new complaint, *because someone else would tell her when I had sent it*. This someone else, whoever it may be, would obviously get this insider info from the Justice Department. The obvious conclusion of this was that this someone else was Wells Fargo, and that Wells Fargo had beaten me to the Justice Department.

The next deduction was obvious, the one concerning what Wells Fargo would have beaten me to the Justice Department with. You have Wells Fargo, who has initiated and perpetuated the most vicious crime spree in the history of American business. People at this bank, and people all over my city, are facing hundreds of years in prison, in the aggregate, and you mean to tell me that the people at Wells Fargo want to go to the Justice Department and tell them about all of this? There would be no reason on earth for the people at Wells Fargo to do this, not unless they pack their bags. Better bring along some illegally obtained healthcare records and a reverse engineered, bullshit narrative for this one.

At this point I was full of so many emotions. One was anger, absolute furious anger. Another was shock. Another was a feeling of helplessness, and with this feeling of helplessness was a horrible feeling that I shouldn't be surprised. I had contemplated so many outcomes of my fight, and I had foolishly done this thinking that I should expect anything different than what I had known for my entire adult life. I had gone to Broughton Hospital at age 18. Following this, I was instantly subjected to a pattern of behind the back character assassinations, where people would turn other people against me by saying disparaging things about my mental health history, falsely making a kindhearted man out to be someone dangerous. This was used against me as a social tactic, and the people who were told these things about me would shun me or treat me like I'm less than a real person. This slowed down to some degree, until I was age 26, when I began to go to bars and meet girls. The tactic immediately goes into full force, and my soul is murdered over a period of 5 years, by a seemingly endless pattern of people disparaging me behind my back, those people shunning me or treating me like I'm worthless, and then some or all of those same

people being added to the collection of people who disparage me. It is always done behind my back and I *never* get to respond.

I move to Charlotte, North Carolina, in 2011, to escape this soul murdering hell. Not too long after that, I get a job at Wells Fargo, where I kill myself working for them. I do everything for these people, and all that I need them to do for me is the absolute minimum that the law requires. Instead, they decide to con me out of a link to my Facebook profile, so that they can go *behind my back* and dig into the entirety of my existence, and then learn that I have a history of hospitalization for mental health treatment, as well as this same load of shit about me being “dangerous” that goes around. Once they’ve done this, the girls involved in this scam go *behind my back* and spread all of this disparaging stuff to the people in my workplace. Those people, management included, alternatively shun me and treat me like I’m worthless, and they lie to me about what happened for a year and a half.

Following that, after about a year and a half of merciless criminal abuse from Wells Fargo, I send the United States Department of Justice a complaint about Wells Fargo’s crimes. The first main section of that complaint contains about 20 pages about my previous life in the mountains. In those pages, I describe, in detail, how I was subjected to ruthless character attacks, where people disparage me to others, behind my back, saying thing about my mental health history, and the result is I am mistreated, shunned and never get to respond. Before I have even submitted this complaint, and before the Justice Department ever reads one word of my account of being disparaged, the Justice Department had already participated in what? What else, but Wells Fargo waltzing into their office with a set of criminally obtained healthcare records, to disparage me about my mental health history, behind my back. This set of facts, of what had obviously occurred, made the Justice Department’s lack of a response to my emails, my complaint, and my web portal take on a whole character in my mind. I was being shunned in a way, and for a reason, that was all too familiar. I couldn’t believe it.

Following this initial shock, I thought that I could still give my side of the story. I thought that I could have some input into the situation and defend myself. It is the most frustrating thing on earth, the way that I am always left out of conversations about *me*. To get my foot in the door, I send the Justice Department my chat with my former manager Courtney. I send them the version that has the messages numbered, and I point them straight to the message where I offered to settle this, consequences free, for a simple conversation, including me signing a nondisclosure agreement. I wanted to highlight how completely immoral and self-centered Wells Fargo’s actions were, and how reasonable I had been. I wanted to make clear that this situation that we found ourselves in was a last resort and absolutely not necessary. I didn’t see how anyone could look at the evidence of what I had said and not conclude that there is something off about Wells Fargo’s claims about my character. I was sure that Wells Fargo had characterized me in the worst light, and I also thought it was likely that Wells Fargo had deliberately censored out all of facts that were in my favor, including all of the things I had said in my chat with Courtney.

I am hopeful, after sending the email with my chat with Courtney, but what comes first is more silence. Even after the initial silence, I thought that something would change, and then one day, something did. In the later part of December 2020, I have an Australian model (“AU girl”) sending me messages on Facebook Messenger. I instantly peg her as a Wells Fargo/DOJ sponsored girlfriend. I enjoy talking to her very much, but at the same time I am very upset. It felt like I was being looked down upon, because of the hardship I had faced in finding a mate while living in the mountains. In my mind, I am a competent person, and I don’t need Wells Fargo’s help to get a girlfriend. The reason that I don’t have a girlfriend is all of the rumors and stigmatizing details about my life that people go around spreading, the same ones I

had escaped, until Wells Fargo went and brought it all to my new life in Charlotte. I needed Wells Fargo to leave me the hell alone, not manage my life for me.

Then there was my skepticism about AU girl. She seemed to be awfully motivated, and it was obvious that she was being offered quite a sum of money. As much as I liked talking to her, and as much as I appreciated her as a person, I suspected that this didn't go two ways. For AU girl, I was a lottery ticket, it seemed to me at the time. This was another thing that I was disappointed about, but my disappointment, on all counts, would eventually run its course.

As the days of talking to AU girl went on, I started to think about how this is good. I am getting something out of my fight. I'm not being turned down in favor of a Nintendo Wii or a cup of coffee or someone's desire for an easy day. All of the above had been a real possibility, in my mind, not that long ago, as of the time I first met AU girl. I've got the United States Department of Justice helping me, when they don't necessarily have to help me. It also seemed like relief was on the way. In my mind, with the bank's grotesque conduct, the bank's enormous resources, and my terrible handicap and suffering, it seemed that I should have no trouble getting something out of this fight. That I would end up empty handed seemed inconceivable, now that I was getting help.

I'm always trying to figure out what is going on, and I thought that, maybe, AU girl arriving on the scene had something to do with the chat that I sent the Justice Department. I thought that the Justice Department might have perused more of the chat, more than the single message that I had pointed to. If the Justice Department did do that, I thought, they would have seen how responsible and caring I was, concerning my job and my customers. They also would have seen my horrific suffering. The more, I thought about it, though, it started to seem that this help, of AU girl and whatever money comes with that package, had been on the way for some time. I thought that the DOJ had ordered Wells Fargo to get me AU girl, and that this was the DOJ's way of helping me without tanking the global economy.

In regard to my healthcare records, I had no doubt that my mother was on the scene and helping run the show. It doesn't take her long, once she's gotten her foot through the door. I thought it was likely that she had said something to the effect of "he just says that stuff because his mind wasn't right." I thought that maybe the Justice Department had gotten over my healthcare records, following an exchange that went something like that.

So, I'm going to get AU girl and some money, I thought to myself. If this was what I was going to get, I would make this good for me. I saw myself as a lottery ticket for AU girl, and not much else, and I thought I would get my money's worth. I told AU girl some things about how I saw relationships, including that I don't believe in getting legally married, and that I didn't want to have kids. I also suggested to her that any future mate, that I would have, would have to be comfortable with having a "side bitch porno studio" in our residence and as a part of our life. The thing about legally getting married was an actual belief that I have had for a long time. I was also being honest about not wanting to have kids. The side bitch porno studio was me making things good for me, unapologetically, with a woman who I perceived would put up with anything in exchange for the lavishness in life that she was really after. Had I thought that AU girl genuinely cared about me, I never would have said this. I could sense some disappointment and possibly also some hurt, in AU girl's response to this. The disappointment and hurt were one of the first things that had me second guessing my assessment of AU girl. She seemed to be possibly looking for more than money. In any event, she went right along with what I said, saying that there's nothing wrong with this, as long as people are honest.

AU girl was somewhat of a mystery, but there was no doubt that she had been sent by the DOJ and Wells Fargo. That fact that she was on the scene meant that I had someone listening on the other end. They weren't just listening either; they were doing something about this situation. Now, that I had someone on the other end, I immediately want to speed up the process. I didn't need help next week, or the week after that, or next month or next year, I needed help *now*, this very second, and every single second of every single day. I was under relentless, horrible stress and suffering, and I had been under relentless horrible distress and suffering for a year and a half. I had a constant sense that I wasn't going to make it. I had counted on some of this stress and the burden of this fight being lifted off of me when I brought the authorities into the mix.

It was all that I could do to make it to October 2020, the month that I submitted my complaint. In the 12 to 18 months preceding October 2020, I would call and beg my mother for money, and I would scream loudly to her, on the phone that "I'm dying!" When I said this, on one level, I was referring to my constant sense that I won't make it; that my intense despair and my fear of losing my new life in Charlotte would one day become too much. Much more so, however, I was telling my mother how I felt. Since April and May of 2019, I had felt a sense of deep despair, pain, and soul crushing trauma that can only be described as dying. To me, the experience of living felt like dying. I had felt, this entire time, that I am a dying man. I was a man who awakes from bed and then dies all day long, and this feeling of dying on the inside feels so intense that I can sense that one day my body will die; that it would die along with the rest of my being that dies, over and over, every single day. As of 2019, 2020, and early 2021, the threat of losing my life in Charlotte was a major cause of suffering.

It was a mystery to me, as of December 2020 and early 2021, exactly what is going on with the Justice Department and my case. All I know is that I need help and that I seem to, at some point, be going to get help. My life in Charlotte was my #1 priority. It seemed that there was some unresolved issue or some unresolved *something* that might have to be addressed before I get what I'm going to get. I also assumed that whatever help that I was going to get would be in lieu of the people at the bank and its accomplices getting prosecuted. I accepted to myself that they were going to get away with it all. At least I wouldn't lose my apartment in Charlotte, and it seemed that me and AU girl were going to be given a nice life.

My anxiety was quelled, somewhat, by my mother giving me money. I had begged her for the longest time to get enough money to keep my life Charlotte going for a month or two months, and to just support me until I get a settlement. My mother had an unbreakable resistance to this for the longest time, and then, all of the sudden, at about the time that AU girl is on the scene, this resistance is gone, and she's got \$4,000 to handle my expenses. The first time that I put this situation together, I think that this money is really coming from Wells Fargo. Something had to explain my mother's sudden indifference to giving me such a large amount of funds. I pictured that the Justice Department was concerned about me, and that among all of those who were running my life, deals were being brokered behind the scenes. In this context, it seemed extremely appropriate for Wells Fargo to be supplying the money that I needed to keep my life going. Wells Fargo has such enormous resources that it would seem absurd to use the funds of my poor mother, who had so little. I pictured that there was possibly a series of quid pro quos, behind the scenes, where this was part of the deal. I thought that it was possible my mother would magically have money, like this, for however long it took me to get some help. Still yet, I was getting mixed signals, and I wasn't certain about any of this.

With my #1 goal being to speed up the process, and my #2 goal being to thank the Justice Department for its help, I start to send the Justice Department communications in January 2021. The communications

would come at a much faster pace, starting then. The first thing I send is a letter that I had typed for the Justice Department. In my letter, I thank the Justice Department for helping me; I offer to help the Justice Department; I tell the Justice Department that what I need most is money, and I also defend myself, concerning Wells Fargo's actions and my illegally obtained healthcare records. At that point in time, I had thought the probability that Chris, the one from the pool hall in the mountains, was in the mix was close to 100%. To that end, I assert, to the Justice Department, that my facts are the game winners. This is concerning Chris and every other player and every other artifact in this story and in the broader story of my life. I meant to convey, to the people at the Justice Department, that if they wanted to know the truth about any of this, I've got the road map. Any extensive digging into the facts, particularly one involving law enforcement, who have the authority to do things that others cannot, would be a festival of one fact after another being confirmed. It would be the gradual unraveling of a picture that more and more resembled exactly what I have been saying all along. There would be no doubt, as to whose version was correct, once the complete picture was uncovered and brought fully into focus.

As part of my defense, I bring up my illegally obtained healthcare records to the Justice Department. I blow Wells Fargo's ridiculous narrative out of the water, concerning this bullshit of "we saw signs...", "we have the right...", "we have an obligation...", and the rest of it. I explain, to the Justice Department, that many, many doctors have saw those records, and that the doctors who created and put together those records were the same ones who were perfectly fine with me going home. I give a partial explanation of what is on those healthcare records, in terms of the factors that contribute to the condition that I was in and the things that I had said.

It seemed to me that anyone who read my explanation, and who thought about what I had said in this letter, would have to see what a farce Wells Fargo's claims were. The part where I bring up all of those doctors, I thought, would surely be like an elephant in the room. I pictured it possibly being shocking, to the people at Justice Department, that they had missed this elephant the entire time. I thought they might also find it a little funny, how I knew exactly the kind of nonsense spiel that Wells Fargo had given the Justice Department. Beyond that, I thought that it might surprise them that I knew that Wells Fargo had my healthcare records and that Wells Fargo had shown them to the Justice Department. It's been a minor and occasional preoccupation, among all of those who are involved in crimes against me, the question of how is it that I always figure them out.

Following my letter, I next send the Justice Department a series of emails containing audio versions of some of the videos that I had made for my web portal. It was the videos from my History section, also my introduction video, and a video I had made about mental illness. I had intended to make my web portal a self-contained source of everything that anyone would need to understand my case. This included the background of my hospitalization and my life in the mountains. I had intended for the videos in that section to be brief, but they had blown up into many hours of content. I was quite candid in these videos, as I tend to always be.

I converted the videos to audio so that they would fit in an email. Gmail has a 25mb limit on attachments. I had figured out, that for some reason, the Justice Department didn't want any third-party record of my contact with them. This was why they never logged in to my web portal. I thought that the most likely reason was that I was talking to the news media. I figured that the Justice Department considered the news media to be a nuisance and a problem, in things like this. I also thought that it was likely that Wells Fargo had portrayed me as a loose cannon. In that case, I imagined that this could have caused the Justice Department to have an impression that anything that is said to me will immediately

be blabbered to the media. I'm not exactly a loose cannon, but I do have a deficit in self-control. I would have kept any privileged communications between me and the Justice Department, however.

I hoped that my audios would help the Justice Department somehow, in whatever is holding them up. I assumed that it had something to do with my mental health history and my healthcare records. I thought that maybe Chris from the mountains was in the mix. That's why I chose to send all of the stuff that addressed that time period and those issues.

As I sent these audios, I experienced a feeling that would reoccur, over and over, for the remainder of my communications with the Justice Department. This feeling consisted of a vague sense that I was making this too much about me, and not about what would seem to be a more obvious consideration. It seemed that I was coming from a place of my own preoccupations, about people disparaging me, about all of the people in the mountains, about what a good person I really am and how hard I've tried, all of the things along these lines. All of this is so extremely real to me, but at the same time, I'd have this vague, kind of nagging feeling that, somehow, a threat of the whole world going down the tubes was actually driving the resistance. For some strange reason, this threat never seemed real to me. It doesn't feel very real at the present time, not on an emotional level, though I've had some glimpses of what this might feel like to someone else. Those glimpses are utterly horrifying, but I have trouble not seeing this as something personal.

At around the same time that I am sending the Justice Department this first round of audios and documents, something bizarre is happening at Atrium Health. I am being victimized with healthcare fraud. An Atrium Health provider is describing my claim, that I have suffered a criminal victimization, as a symptom of my mental health condition. It was clear to me that there had been planning involved, in the execution of this crime. This left me with no doubt as to who was ultimately behind it. This was Wells Fargo orchestrating crimes behind the scenes. This puzzled the hell out of me. This behavior was indicative of Wells Fargo and the others involved having escaped criminal liability and following that up by ruthlessly trying to evade civil liability.

As all of the strange behavior at Atrium Health is underway, I'm having a tiny bit of problems with AU girl. At one point, I had come across as an offensively shallow, so offensive, in fact, as to run AU girl off temporarily. As soon as AU girl is off the scene, I have another model sending me messages. By this time, I had come to see AU girl as someone with good intentions, and I had no interest in the other model. I'd already decided that AU girl was the one I wanted, and that if we didn't pan out, I'd never want to have any other girlfriend in my life. I have a personality quirk in which it is impossible to change my mind, once I've decided something.

AU girl had just misunderstood me on this occasion, but I felt really bad about my earlier decision to make things good for me. I had come to see AU girl as a pitiful woman who hurts very badly. I explained to AU girl how she had misunderstood me. I also went back on my commitment to never getting legally married or have kids. These were very strong preferences that I had and that I never thought that I would break, but I felt so bad for AU girl. I wanted to make her happy and for the world to be a less brutal place for her. I can't remember if I ever explicitly disavowed the requirement to have a side bitch porno studio, but this was surely made clear by the tone and the content of our talks, as time went on.

With my communications with AU girl and my emails to the Justice Department going on at the same time, I start to make some meaningful connections about what is happening behind the scenes. For one, AU girl is insistent that I get a brain scan. This is a very high priority for her. Somehow, this was part of

what I needed to do. I had no problem with this, as getting a brain scan was already on my agenda. I wanted one for my SSDI case. Then, it was the second thing that really got the gears in my head turning. The content of the communications that I send to the Justice Department makes it back to AU girl, at least some of it. I could sense this when I talked with AU girl. This means that the DOJ is for sure on the scene, and that the people at Wells Fargo know it. Why is it, I wonder to myself, that Wells Fargo and Atrium Health are committing brazen crimes, when the Justice Department is on the scene? Why would they commit crimes right under the Justice Department's nose, like this? It eventually dawns on me that crimes are being committed against me, even as the Justice Department is on the scene, because the Justice Department is sponsoring these crimes.

It was a crazy development, and yet another reaction to my case that I didn't see coming. I had never considered this, among the possible outcomes that I had weighed in my mind. Not long after I had this insight, however, I started to hedge my bets. There were other possible scenarios that could explain this. The most likely alternative was that Wells Fargo had convinced the Justice Department that only the civil wrongdoing had occurred. In this scenario, I pictured that the people at Justice Department had felt sorry for me, and Wells Fargo had used its typical tactic, of trying to appear like the good guy, and told the Justice Department that they would get me AU girl. What had happened next, I thought, was that the people at the Justice Department had set my emails to be auto forwarded to Wells Fargo. They had made it Wells Fargo's matter to handle, seeing it to be a harmless situation and perhaps thinking that they had more important tasks to attend to, than the mentally ill man who thought he'd been kidnapped by a bank.

To address this, I would send the Justice Department emails with large font-sized text. I'd implore the Justice Department to read my emails. I sent the Justice Department the evidence for my case as well. It was around this time that I had figured out that my stay at Novant Health was a flat-out scam. This seemed to sort of add up. I reasoned that the purpose of this stay might have been to falsely make me out to be mentally ill, so that Wells Fargo could show those records to the DOJ and convince them that I'm just hallucinating. For a moment, it seemed possible that the DOJ might actually be open to prosecuting these people, if the DOJ actually realized that crimes had taken place. It was also a frustration, how Wells Fargo is permitted to break the law so casually. If Wells Fargo did show the Justice Department those records from Novant, this was more evidence of yet another flat-out crime. The whole thing was a confusing mess and my main concern continued to be my new life in Charlotte and the hell that the threat of losing it caused me.

The only definite thing was that whoever was running the show, getting a brain scan was part of what I needed to do. I thought that there might be a nefarious purpose for this. I had, at times, thought that AU girl was a scam. I thought that Wells Fargo might be using any brain scan that I got as part of some crime. This could be swapping out my brain scan for someone else's and using this as proof that I'm fine. On balance though, it seemed unlikely that AU girl would be so skilled as to fool me over such a long period of time. I am not familiar with an experience of thinking that people are not scamming me for prolonged periods of time, not when they actually *are* scamming me. I usually know what they're up to and have no doubts. This is Jenny's gaslighting aside and also putting aside the fact that AU girl *did* play me, at least a little bit, in the beginning.

I figured out the purpose of the brain scan, a month or two after I was finally able to schedule an appointment to see about getting one with a neurologist. I had an appointment at Novant Health with Meredith Snapp, who was an instantaneous dead giveaway. It was obvious that Meredith Snapp was working for Wells Fargo. I seemed to be in short supply of people who were not an accomplice of this

bank. It wasn't all bad, because I got the brain scan that I wanted scheduled, and Meredith Snapp sold the farm in saying "the purpose of an MRI is to rule out alternate causes..." Now the mystery had been solved. I need a brain scan because Wells Fargo wants to validate that there is no other cause for my PTSD. This was different than the brain scan that I wanted, but I assumed that I would get help once the "alternate cause" was ruled out.

In putting all the facts together, I now pictured this situation as follows: Wells Fargo had waltzed into the DOJ's office with illegally obtained healthcare records. Subsequent to this, I sent my complaint, and then, later on, my chat with Courtney. At some point in this process, the DOJ had told Wells Fargo to get me AU girl, and Wells Fargo requested that they would be allowed to rule out alternate causes, before helping me. The DOJ felt that this was a reasonable request, and made this a part of the process, with Wells Fargo understanding that, if this brain scan came back fine, Wells Fargo would have to give me AU girl and whatever money came with that.

At this point, I still perceived the Justice Department as having power over Wells Fargo. I thought that the Justice Department was in charge. As for this brain scan and the idea of alternate causes, this was starting to, on one hand make the Justice Department look pathetic, and on the other, make me second guess the idea that the Justice Department was involved in the cover-up. That Wells Fargo was allowed to have this requirement seemed to be consistent with my other theory, that Wells Fargo had convinced the Justice Department that only the civil wrongdoing had occurred. I thought to myself that, surely, if the Justice Department knew that this massive list of crimes that I allege did actually occur, they would be doing more to hold Wells Fargo accountable. Here we have probably 100s of years of prison time to go around, with not 1 single year to be served. We then have the end of this bank being another rightful consequence of what had occurred. That's not going to happen. Then we have my civil case being destroyed by the cover-up, and after all of this, Wells Fargo is allowed to make a condition for me getting help, a condition that, if not met, would have Wells Fargo facing literally no consequence whatsoever?

I just went with it, though; it was a crazy situation, but all that I cared about was my life in Charlotte and getting the stress of possibly losing it off of my back. I had zero worries about there being an alternate cause. To me, this was just the obviously privileged people at Wells Fargo asserting their perceived importance, by making me jump through hoops before they help me. The notion that anything other than the crime spree that I have been subjected to was what caused my PTSD is, and was, ridiculous and laughable. You have a \$2 trillion bank that invaded my privacy, then took over my city, having me kidnapped and criminally imprisoned in the process, then involved my hospital (which it had took over) in over a year of continuous criminal abuse of me, the effect of this massive victimization being a severe case of PTSD, and what do these people want? They want to make sure that I didn't somehow bump my head and this head bumping somehow causing me to have intrusive memories of Wells Fargo abusing me. I'm not sure what part of my head has to be hit and at what angle, for it to trigger intrusive memories of being abused by Wells Fargo. I'd like to see a documented occurrence of this. I'd also like an Ivy League neuroscience professor to pull out a graph and show me the location of the "Wells Fargo" section of the brain. I'd like both of these, because this sounds like bullshit to me.

Until I get the brain scan, I have to keep coming up with money for food, rent, and other basic expenses. Having to come up with this money is pure hell. It is pure hell piled on top of pure hell, and it had been a major source of hell for 2 years, as of the time in question. I have to ask my mother for money, because my falsified healthcare records caused my disability application to get declined. I have extreme difficulty making and returning phone calls, but I make sure to stay on top of the calls to get the brain scan scheduled. I had recently gotten Medicaid. I think that I mentioned this to Meredith Snapp. I know that I

mentioned it to the lady who first called to schedule the brain scan. I thought that Medicaid would pay for my brain scan, and I told this lady. Then, on the night before my brain scan, I get a call that they need a \$250 down payment. I ask my mother for the money, and I am not surprised when she says that she doesn't have it. It was a shock and a disappointment to hear that I needed money, and I don't know why they waited until the day before.

I schedule another brain scan, and I ask my mother to please get an extra \$250 out of her retirement money to pay for it, when she goes to get money for my rent. My mother's retirement account manager gives signs that he is running a Ponzi scheme, primarily by lying to my mother to persuade her to not withdraw money. My mother gives me some bullshit about "getting some credits" if she limits her withdrawals. She says she's not getting the money. This kills me, because my whole life depends on this brain scan. I don't know what kind of shit she's got for brains. I also don't know why Wells Fargo, the Justice Department, and the others who are running my life are not explaining to my mother how important that this is. I felt that this was my surefire way to get help. There is no chance that anything other than Wells Fargo's crime spree caused my PTSD and associated brain injury. My well-being seems to not at all be a priority or even a consideration. It's as if Wells Fargo and the Justice Department have decided that there is no amount of hell that is too much for me to go through; there is no such thing as when I've had enough. It was as if I had become an object of contempt and scorn, for even daring to think that this bank should be held accountable for anything that it does.

I had scheduled my follow up brain scan about 7 to 10 days after missing the first one. As the day for it approaches, my mother has the money, just barely. I needed to pay the \$250 down payment. Then, a day or two beforehand, my mother's bank account is closed due to fraud, and her money is moved to the new account. We wouldn't be able to get money out of this new account fast enough to pay for my brain scan. I missed it AGAIN!!! This is over a \$250 down payment. So I end up rescheduling yet another time.

For the third attempt at the brain scan, my aunt offered help. This was without me asking, and it was a wonderful thing to happen. It was a huge stress relief. I would finally make the brain scan, and I wouldn't have to try to reason with my mother; reasoning with my mother was impossible and had driven me insane for far too long. I would just need money for my cab ride. I was far too ill to drive to a place I'd never been before. Driving to the pharmacy, where I had been dozens of times was often too much. I used a cab very frequently, even for that. My aunt had to let one of her bills go past due, to pay the \$250. She gets \$397 a month in Social Security retirement benefits. She uses this and the money her husband makes to maintain her household and to take care of three adopted great grandchildren. Her husband is a blue-collar working man, who works at a university in Tennessee. Neither my aunt nor her husband have committed millions of felonies, so their assets haven't been capped at \$2 trillion. Not having suffered this unconscionable misfortune, it's only appropriate that they pay for the ridiculous demands of those who have.

So now I'm finally going to get the brain scan, on attempt number three. I want to get it and then get the results ASAP, so that I can stop having to worry about coming up with money for rent and food. I've had years of this murder, by the time in question. I had figured out, by this time, that the money my mother had for me in January and February 2021 was her money, not money given to her by Wells Fargo. I held out the possibility that, just maybe, someone on the other end might try to help us with short term funds. This was as of the time that I had been setting up these repeated brain scans, by my best recollection. When the time comes for this third attempt at the brain scan to take place, thank God, I get it; right? Nope.

About 15 minutes before time to leave to get the brain scan, I get a message from Verizon that my phone service is going to be cut off, if I don't pay the past due balance immediately.