

Hi,

as of now I have not sent the letter that follows to the media. I currently have no intentions of doing so. I am being informal and want to update you. What is written will largely be “winged” rather than following an outline. This letter as several purposes:

1. Is to offer a thank you for any help or consideration you have given me.
2. Is to defend my character and to re-assert the complete truth of what I have said. My facts are the game winners. There is no legitimate debate to be had. I also address what I think is a probable occurrence as it relates to you, WFB, and others.
3. Is to provide further background on what I have told you
4. Is to tell you what I need.

Here it is:

First, I have been very angry at many times during the past 2 or 3 months. I was angry because it seemed that nothing was being done to help me. As of recent there are events happening that lead me to believe that someone is thinking of me. This would be a first. I suspect that you are likely behind any “thinking about me and my wellbeing”. I cannot be certain but I tend to think this way. In that case I thank you from the bottom of my heart for helping me and thinking about me.

Second, I feel like I need to explain some things. I will start by sharing an experience I had when I was aged 20 or 21. It happened at the place I worked

during ~ the year 2001. The assistant manager of the place I worked at had been being disrespectful to me for a long time. He had been so in an extreme way. I had threatened him probably a dozen times, and then on one occasion I had had enough. I punched him in the face. It gave him a black eye.

What I learned in this encounter is that I don't want to punch people anymore. I learned that what happens is that I give the person a black eye, and then I feel bad about it every single time I see him afterwards. I somehow lacked this foresight at the time he pushed me over the edge.

Similarly, if I deliver a knockout punch in this fight with Wells Fargo and I give Wells Fargo a black eye, I am likely to feel bad after the fact in the exact same manner. In this case, it is because a "black eye" for Wells Fargo would possibly come in the form of a total collapse of the global economy during a pandemic.

This would not be my fault. It would be Wells Fargo's behavior that caused this. It is appropriate to fight when you have been terribly victimized and the victimization was for no reason. I would still feel terrible at the irreversible destruction that had been caused, destruction that, even if not my fault, I could have prevented by simply accepting the beating that I have been given. I'd have to see what remains after this economic carnage every day, just like I did the shiny black eye of the assistant manager. It would be terrible.

The point of this is that I mean no one any harm. I had been out to "destroy" this bank since I began to feel the effects of its victimization. It wasn't the bank's employees or its customers that I was after; nor was it the piece of paper in California that documents its incorporation. It was this "demon" I was fighting

and that has destroyed me, and the people who have treated me as a man with no dignity. I asked for so little and gave them so much, and they murdered me. I have no idea what assortment of individuals makes up this demon, but it is cruel beyond belief.

The next point I want to make, and I want to make this very clearly, is that *this situation we have is a very simple and clear-cut situation*. It goes like this-

I go to work for Wells Fargo. I was an employee of Wells Fargo. That's what I signed up for. Wells Fargo needed me to be an employee. Wells Fargo was my employer, and that's what I signed up for too. I needed Wells Fargo to be an employer.

Then Wells Fargo recklessly crosses the boundaries of our relationship. Wells Fargo destroys the new life I wanted in Charlotte. It was all I cared about. I wanted to contain the damage after this blow was dealt. I beg in tears and in complete humiliation to be told the truth and to have a conversation. I tell them that I will let them off completely for whatever they have done.

They respond by having a thug police officer put me in handcuffs and perpetrate a kidnapping. This is part of a monster sized crime spree that ensues. The crime spree doesn't even relent when I offer to sign a nondisclosure agreement. They corrupt my hospital, completely. Then my hospital gets in contact with my mother, in a violation of the law, and I cannot even speak to my own mother without the information getting back to Wells Fargo.

It is just that. It is that nice and tidy and uncomplicated. An idiot manager at Wells Fargo violates my rights. Wells Fargo tries to cover it up with a spree of vicious crimes. My hospital participates in Wells Fargo's crimes and initiates its own crimes. End of story. None of the details of what have occurred add the least bit of complexity to this tidy narrative.

The reason I say this is that I have no doubt that Wells Fargo has tried to complicate this situation. They likely have done this in a few ways. One of these is that they have shared with you and/or others illegally obtained healthcare records. The other is that they have likely rounded up some of these people from the mountains.

In re my healthcare records from the hospital I stayed at when I was 18, these healthcare records add a new detail to our once tidy narrative. That new detail is:

**Wells Fargo has broken the law again.**

That's the entirety of it. They illegally obtained my healthcare records. No excuse for this and nothing further to think about. The most likely appropriate step is to have the responsible individuals placed under arrest immediately. Our once tidy narrative is still tidy; it is just as tidy as it was before, with one more tidy detail added.

And this brings me to another point: my character and my life. My life is hard to explain. This is one reason I valued my privacy above all else. In the end, however, I have nothing to hide concerning my conduct and my character.

In re my conduct, there is plenty that I wish didn't exist. My defense for the worst of my behaviors is that I have no defense. My actions were indefensible. If I ever hurt someone and they bring it up, I am not likely to attempt to hide it. It is immoral to lie about people you have wronged. I just tell the cold hard truth, that there is no defending any of it. I may have insights that add color and background to the wrongs I have done, but in the end, there is no defending me. There is no defending any single one of us. This is what it means to be human.

What I can defend is my efforts and my striving. That even as I have failed at times, I have strived and put real effort into being a good person. This effort is a trend over my life. I strive to be something that I know that I can never be on an enduring basis. In the end, this effort is all that can really count and all that I can be judged by. We have to judge ourselves relative to others and relative to previous versions of ourselves. We have to judge relatively because judging by an absolute standard we all fail.

What do I have to hide? I have to hide some of the sometimes unbearably painful and very private details about my life. I also have to hide my healthcare records. I especially need to hide those healthcare records from when I was 18.

I need to hide them from everyone except the highly trained professionals who have the competence to understand them. Those same people are able judge what light those records put me in. They know what, if anything, those records say about my character.

People in the lay world, including certainly bankers and criminal law professionals, largely do not have anything remotely resembling the training and

specialized knowledge to judge those healthcare records. Those healthcare records could cause a terrible bias against me, because people do not understand them and do not know the surrounding context.

*That I have to hide my healthcare records says **nothing** about me or my character. I am **allowed** to hide my healthcare records. **This is what it means for information to be private. People should respect the dignity of others and respect others' legally protected privacy.***

Wells Fargo has likely justified its swiping of my healthcare records by using some garbage excuse like “we felt like we had to find out what is really wrong with him.” or “...find out if he is dangerous”, or “we deserve to know who is working for us.” These excuses and other similar ridiculous excuses are just bullshit Wells Fargo uses to justify serving its own interests.

Wells Fargo had two choices in re this invasion of my privacy- 1) admit that Wells Fargo did something terribly wrong and that Wells Fargo puts pathetically unqualified people in senior management roles; or 2) double down in the same direction and commit further and even more vulgar intrusions. The bank doesn't want to admit that it did something wrong, so this is what they do.

The notion that I could go to this hospital at age 18 and be found to be a “dangerous” person and then still be allowed to go home is ridiculous. Any and all concerns and any steps needed to ensure that I was not a “danger” to anyone would have been addressed by the numerous medical doctors, psychologists, and other medical professionals at this hospital. The aggregate years of training and

experience among the doctors who handled my case likely totaled well over a century.

The notion that a bunch of corrupt, idiot bankers are better able to judge someone's mental health status than the long line of professionals that have treated him for over 2 decades is even more ridiculous. *There are no, and by no, I mean dead zero, reasons for a bunch of bankers to take over someone's healthcare.* The notion of this, not to even mention the act, is demeaning. Any and all such notions are just made-up excuses for Wells Fargo to do as it pleases. Doing as it pleases without consequences is Wells Fargo's signature move. Wells Fargo has been doing it long enough to be good at it by now.

At the time I was in this hospital and in months preceding my hospitalization, I was not a person; I was a brain that had spun out of control. I had been deteriorating for months and instead of getting treatment, I had continued to use recreational drugs. I didn't realize that anything was wrong with me when this set in. This is the nature of illnesses such as this.

There is another relevant detail in re this hospital at age 18; that being that this hospital was engaged in crime against me. Employees at this hospital were paid by my family and perhaps by others. Their task was to make me as confused as possible and get me to say the most extreme things they could. This was to cover up crimes perpetrated by my family and also likely to cover up something for the restaurant I worked for. Something very strange and potentially highly illegal was going on with this restaurant and the police for the entire time I worked there. Again, the objective was to confuse me and cause me to say outrageous things, so

as to make me seem as ill as possible. This would allow my family to discount accusations I had made.

The bottom line of it all is that everything I allege in my complaint is a fact. That my family has engaged in crimes and abused the mental health system is a fact. Every last bit of all of it is a fact that waits to be confirmed. Take each and every fact to the bank.

Wells Fargo has likely blindsided you by attempting to get you involved in a complex exercise involving psychiatry. This has no doubt confused you, as has the person or persons they have pulled in from the mountains. Most likely a man named Chris has been pulled into the mix.

He has said terrible things about me, in that event. That he has said these things confirms facts referenced in my complaint, in which I say that a “campaign to destroy me” that is “driven by irrationality” exists in the mountains. I have very strong reason to believe that Chris knows about and even participated in plans to kill me. In any event, he has had it out for me for a long time. He is a very odd person and hard to explain. I am not in a condition to explain right now. I would have to make some videos during times when I am well. It is a very complicated situation. The facts would easily show that he has lied to you if thoroughly examined.

Then there is my mother. I don't know how to explain her either, other than to just say it. My mother is the most pitiful person I have ever seen in my entire life. It kills me to see her tears. At the same time, she will lie to you. She has no inhibition against lying whatsoever. She has been covering up crimes committed



by my family for decades. She has likely had some input to someone on this and her goal is to protect herself and my family from the reputational and other consequences of crime that they have been involved in. I cannot make sense of my poor mother. The situation with her breaks my heart like nothing else.

This is it; this is the fragile life I had when I moved to Charlotte. I left a hell behind in the N.C. mountains. This hell included that my own mother will run scams and try to control my life the instant she gets in touch with someone here. My mother has had this MO for decades. This hell included a campaign to destroy me. This hell included more than I care to describe. After moving to Charlotte, I managed this situation well. I kept my fragile life in together for over 7 years. It all crashed, completely, when my employer and my healthcare provider began to behave like out-of-control demons. I am left disabled for life and am in terrible pain for some or all of every single day.

The people back home are not objective. There is little truth to be found in their statements about me. They are facing prison time if and when their scams are brought to light. Atrium Health describes me in the worst terms; I would bet that is the case. Atrium is also not objective. I am at this point a quarter to half billion-dollar liability for them, + many of their employees are facing prison time over me (they've been committing crimes, including HIPAA violations for going on 2 years now, doing so in both 2019 and 2020 repeatedly. I'd say ~ \$230 to \$255 million per year in GAP funds, ripe to be yanked by the state). This prison time and \$500,000,000 liability ruin any hope of objectivity they might have had.

The only place to get my side of the story from is me. You accomplish nothing by listening to a bunch of people for whom I am a massive liability. My story will have to come out slowly, if anyone ever cares to listen. I am profoundly disabled. The way I have been doing it is by making videos and putting them on my website. I clearly have much more to do as it relates to that, in the event someone cares to listen. At the moment, I am not asking for anyone to listen. If someone wants to hear my side however, I will help them.

Now to what I need. Again, things are taking a little bit of a better turn in my life. For a long time, things have not tended to get better, and I can't help but think that you are behind this new trend in my life. If that is the case, I want to thank you from the bottom of my heart. I have cried at least 1,000 times in the past 1.5 years. I am a destroyed human being. I am happy for good things to happen.

My new life in Charlotte was all that I cared about. It is now almost completely destroyed, just like I am almost completely destroyed. What remains of it is that I have my apartment here. I am teetering on the edge of losing my apartment and this is my worst nightmare. I am profoundly disabled. I have times, such as right now as I am typing this, when my symptoms temporarily become much less intense and less frequent. This doesn't help all that much however. I will certainly never be able to have a regular job again. I am applying for disability. My disability will not get me far but it will be a lifeline.

What I really need is money and if Wells Fargo (or someone else) wants to do something to make this closer to right that is what would help. I have a profound traumatic brain injury and I am disabled for life. Most days I spend a large

portion of the day in terrible pain. If I had more security I would not suffer so much. If I lose my apartment in charlotte it will crush completely what remains of my once promising life. I have no idea how you can possibly make this happen but it is what I really need.

I again offer to help you in any way that I can. There are real limits to what I can do, but I will do what I can. I have no desire to ever again be friends with Wells Fargo or the employees who have treated me like dirt. It would likely help Wells Fargo's image in my mind, still yet, if they do something to help me. There is next to no chance that I will ever "believe" in this bank again, however, and I do not want to ever again see or hear from any of the rotten employees who treated me so horribly and then got away with all of it.

With that said, I don't want to see the bank fall. 170 years of hard work is gone forever once it is gone. You will never get it back. I have trouble coping with permanent loss because permanent loss is tragic. It will of course never fall, as it is playing the ultimate rigged game. I give my opinion anyways. I have plenty to say about what I think this bank needs to do, but I will keep it to myself.