

03/26/2021 - Patient Message in Novant Health Neurology And Sleep (Randolph) (continued)

Documents Abstract (continued)

trading

Message 3233 @ 2019-06-08 17:28:19 - **Courtney:** It still is, as there is huge pressure from the line and senior leadership. I guess running a backlog won't be happening during busy season again. They will keep the dept adequately staffed for it.

Message 3234 @ 2019-06-08 17:29:05: Yeah and all of the huge pressure is on my shoulders

Message 3235 @ 2019-06-08 17:29:11 - **Courtney:** Nothing we can do now, but work through it! Not letting anyone get stressed over something outside of their control.

Message 3236 @ 2019-06-08 17:29:19 - **Courtney:** And I'm sorry you ever did.

Message 3237 @ 2019-06-08 17:29:20: Yes

Message 3238 @ 2019-06-08 17:29:31: Well thank you

Message 3239 @ 2019-06-08 17:29:40: Sent

You are very good at not taking things personal

Message 3240 @ 2019-06-08 17:29:45: When I go off

Message 3241 @ 2019-06-08 17:30:07 - **Clint:** I am in agony over this whole thing we have been discussing on an off every day

Message 3242 @ 2019-06-08 17:30:23 - **Courtney:** Jenny got really stressed out one day and we told her the same. It's not worth it. You just have to leave it at work!

Message 3243 @ 2019-06-08 17:30:56 - **Clint:** The thing with you and Christian and Stephanie made me extremely mad but it was just what broke the camels back over how I saw myself being treated by others

Message 3244 @ 2019-06-08 17:31:09 - **Clint:** Yes Jenny cried at her desk

Message 3245 @ 2019-06-08 17:31:33 - **Clint:** Jenny had it in common with me that she cared about the job

Message 3246 @ 2019-06-08 17:35:08 - **Courtney:** I can assure you that we treated you the same as others in that regard. We were definitely a little softer on due dates and stuff. I'm glad that made things less stressful.

Message 3247 @ 2019-06-08 17:35:13: That she did

Message 3248 @ 2019-06-08 17:37:49 - **Courtney:** Yeah the due dates were softer on others as I see it

Message 3249 @ 2019-06-08 17:37:55: Before you especially

Message 3250 @ 2019-06-08 17:38:12: Because they could just put them back in my name

Message 3251 @ 2019-06-08 17:38:23 - **Clint:** And I'm not being mean but that is what happened

Message 3252 @ 2019-06-08 17:38:55 - **Clint:** But I was probably the only one or one of a few that was given the Liberty you gave me

Message 3253 @ 2019-06-08 17:39:10 - **Clint:** And check me on what I am telling you

Message 3254 @ 2019-06-08 17:40:41 - **Clint:** Ask my offices and they will tell you that I spoke very well of you often, never gave you a negative review in any instance, and if their memory is good enough they will remember specifically me telling them good things about the due date trading

Message 3255 @ 2019-06-08 17:41:51 - **Clint:** Like I say, I am moody and you fluctuated from a 7 to a 10 at any given time but I always had positive things to say about you and extremely little negative

Message 3256 @ 2019-06-08 17:43:00 - **Clint:** I would say I said 1 negative thing about you for every 25 times I said things what were positive. Probably 1 in 50 is closer

Message 3257 @ 2019-06-08 17:47:21 - **Courtney:** They shouldn't have been putting them back, unless they discussed with you first and maybe swapped for something else.

Message 3258 @ 2019-06-08 17:47:46 - **Courtney:** You were the only one afforded that flexibility in Charlotte

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Documents Abstract (continued)

Message 3259 @ 2019-06-08 17:47:54: Idk about Denver

Message 3260 @ 2019-06-08 17:55:17 - **Courtney:** Well most of them did discuss

Message 3261 @ 2019-06-08 17:55:33 - **Clint:** And it was my fault in some cases by taking them

Message 3262 @ 2019-06-08 17:55:50 - **Clint:** I remember Austin I think his name was

Message 3263 @ 2019-06-08 17:55:56 - **Clint:** Had somewhere to be

Message 3264 @ 2019-06-08 17:56:07: And I took 8 back from him late in the day

Message 3265 @ 2019-06-08 17:56:12: ♦

Message 3266 @ 2019-06-08 17:56:41 - **Clint:** He couldn't get to them because he didn't outsource his non specialty stuff

Message 3267 @ 2019-06-08 17:57:12 - **Clint:** In that case I should have said tough shit you're missing your appointment

Message 3268 @ 2019-06-08 17:57:31 - **Clint:** But my offices may have needed some of them

Message 3269 @ 2019-06-08 17:57:45 - **Clint:** I can't remember my reason for not putting them right back on him

Message 3270 @ 2019-06-08 17:57:59 - **Courtney:** Yeah, not good! I'm sure he had plenty of capacity in the first place. That's why he was given things!

Message 3271 @ 2019-06-08 17:58:01 - **Clint:** I just remember he had places to be

Message 3272 @ 2019-06-08 17:58:16 - **Clint:** Yes he was supposed to outsource his general work

Message 3273 @ 2019-06-08 17:58:20: They all were

Message 3274 @ 2019-06-08 17:58:25: But several did not

Message 3275 @ 2019-06-08 17:58:37 - **Clint:**

And I end up getting the work back

Message 3276 @ 2019-06-08 17:58:51: And to go back to you

Message 3277 @ 2019-06-08 17:59:06 - **Clint:** I would say the ratio might be 1/75

Message 3278 @ 2019-06-08 17:59:32 - **Clint:** I don't think I ever said much specific bad about you

Message 3279 @ 2019-06-08 17:59:53 - **Clint:** Just said at one point "I might have a few grievances with her" 2019-06-08 18:00:21

Mainly referring to the meeting I thought you were a part of but which may not have happened that day I left

Message 3280 @ 2019-06-08 18:00:48 - **Clint:** And I trash talked your spreads one day I am pretty sure

Message 3281 @ 2019-06-08 18:00:53: Lol

Message 3282 @ 2019-06-08 18:00:57: That was my vice

Message 3283 @ 2019-06-08 18:01:48 - **Clint:**

I was a little too apt to trash talk peoples spreads but still didn't do that much

Message 3284 @ 2019-06-08 18:02:32 - **Clint:** But I was having a disagreement with you and you thought you were right and I mentioned that I've seen 3 of your spreads and 2 of them were seriously botched

Message 3285 @ 2019-06-08 18:06:21 - **Clint:** And I am just telling you, I generally try my best to talk to people the same way to their face that I do when they're not present. It is a kindness that hasn't been afforded to me by every single person I have known.

Message 3286 @: I'm making a slight exception for Jenny, I'm in limbo as to what the heck is going on with her. She is so hard to figure out. I teeter back and forth on does she care about me or no, but I do my best to not speak of my doubts. She is very, very fragile.

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Documents Abstract (continued)

Message 3287 @: I am going to get a super sharp psychotherapist and she will be a topic

Message 3288 @ 2019-06-08 18:07:51 - **Clint:** And that is another thing about me that I should probably change. Not sure if I ever will be able to

Message 3289 @ 2019-06-08 18:07:59: Must have been botched by someone that went in after me or I had a bad day. I hardly ever got any major errors. I appreciate talking to ppl the same you would behind their backs. That's how I live!

Message 3290 @ 2019-06-08 18:08:20: Yes

Message 3291 @ 2019-06-08 18:08:25: You remember one of them

Message 3292 @ 2019-06-08 18:08:26: I think she cares from what I've seen 2019-06-08 18:08:40

Remember the one where amortization hasn't been spread?

Message 3293 @ 2019-06-08 18:09:07: Never for FYA due to the CPA reporting it atypically

Message 3294 @ 2019-06-08 18:09:20 - **Clint:** You had to look a little close at it

Message 3295 @ 2019-06-08 18:09:39 - **Clint:** They had net income that hovered around \$100m to \$800m

Message 3296 @ 2019-06-08 18:10:14: And there was \$7 m amortization in each fya from deferred charges being straight lined

Message 3297 @ 2019-06-08 18:10:49 - **Clint:** The CPA didn't report it on the non cash line, but accounted for it in the changes in operating working capital

Message 3298 @ 2019-06-08 18:10:56 - **Clint:** That is why you missed it

Message 3299 @ 2019-06-08 18:11:00 - **Clint:** And everyone else did too

Message 3300 @ 2019-06-08 18:11:14 - **Clint:** The 2nd one was an Atlanta customer

Message 3301 @ 2019-06-08 18:11:59 - **Clint:** No one liked Atlanta RCBOs much or had much positive to say about working with them. The grievance was that they wouldn't be responsive and get you info

Message 3302 @ 2019-06-08 18:12:10 - **Clint:** I had a different experience and loved those guys

Message 3303 @ 2019-06-08 18:12:46 - **Clint:** But for them you spread work in process to work in progress as inventory and you spread senior debt vs sub debt wrong

Message 3304 @ 2019-06-08 18:13:20 - **Clint:** The WIP was a total error. The sub debt can be forgiven because you had to do some aerobatics to figure it out

Message 3305 @ 2019-06-08 18:13:50 - **Clint:** No one else did the aerobatics, including the office who had never made a peep about it being botched every year

Message 3306 @ 2019-06-08 18:14:18 - **Clint:** But Ali Greenberg confirmed that i was right

Message 3307 @ 2019-06-08 18:14:40 - **Clint:** It was Atlanta bonded warehouse company

Message 3308 @ 2019-06-08 18:17:31 - **Clint:** You wouldn't have gotten an error from anyone except Elena for any of them though, even though they were wrong

Message 3309 @ 2019-06-08 18:21:26 - **Clint:** The third spread was an Ag deal that your office in Texas had before mine. and you did it perfectly, including

spreading the commodity based derivatives correctly without ever seeing the guidelines that I wrote or probably not karilynns guidelines. I think I asked you and you said you just used your judgment and followed the cash flow

Message 3310 @ 2019-06-10 09:06:10 - **Clint:** Jenny and I are no longer friends

Message 3311 @ 2019-06-10 09:06:30 - **Courtney:** Do you view this as good or bad

Message 3312 @ 2019-06-10 09:06:35 - **Clint:** I would pay \$1 billion dollars if I had it to go back and time and not meet this

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Documents Abstract (continued)

little witch

Message 3313 @ 2019-06-10 09:06:44: I guess good

Message 3314 @ 2019-06-10 09:06:45: Received Received 2019-06-10 09:06:48

She is by far the worst thing that has ever happened to me

Message 3315 @ 2019-06-10 09:07:05: DO NOT fucking laugh

Message 3316 @ 2019-06-10 09:07:12 - **Courtney:** I'm sorry. Glad to hear that you're distancing yourself from her

Message 3317 @ 2019-06-10 09:07:29 - **Courtney:** I didn't mean it in any negative way

Message 3318 @ 2019-06-10 09:07:35: Do you realize how diedfe the person giuya Gabe been taking to this whole time is

Message 3319 @ 2019-06-10 09:07:47: I am destroyed **Clint:**

Message 3320 @ 2019-06-10 09:07:55: Permanently

Message 3321 @ 2019-06-10 09:08:09: Over her and this and all that happened

Message 3322 @ 2019-06-10 09:08:17: I will never be better

Message 3323 @ 2019-06-10 09:08:32 - **Courtney:** Not sure what you said before the destroyed part. I do know this has caused you pain.

Message 3324 @ 2019-06-10 09:08:42 - **Clint:** My mother will be buying me very soon if something doesn't changed

Message 3325 @ 2019-06-10 09:08:57: I said do you realize hlow destroyed the person you have been talking to is

Message 3326 @ 2019-06-10 09:09:19 - **Clint:** This is not something to laugh about for the next 2000 years

Message 3327 @ 2019-06-10 09:09:19 - **Courtney:** Yes, and I'm sorry if you thought the emoji was negative

Message 3328 @ 2019-06-10 09:09:33 - **Courtney:** I definitely didn't mean it that way

Message 3329 @ 2019-06-10 09:09:38 - **Clint:** No it wasn't negative and that is the problem

Message 3330 @ 2019-06-10 09:09:52 - **Courtney:** Distancing yourself from her is a step in the right direction

Message 3331 @ 2019-06-10 09:10:02: I'm not about laughing and bunnies

Message 3332 @ 2019-06-10 09:10:05 - **Courtney:** I think it will help you heal

Message 3333 @ 2019-06-10 09:10:26 - **Clint:** Yeah but now god knows who she's talking to and what she's told them

Message 3334 @ 2019-06-10 09:10:30: And will tell them

Message 3335 @ 2019-06-10 09:10:39: God damn it 2019-06-10 09:10:57

Sent

This is worse than it all

Message 3336 @ 2019-06-10 09:10:58 - **Courtney:** I would hope she's decent and says nothing

Message 3337 @ 2019-06-10 09:11:08: Yeah now you're being funny

Message 3338 @ 2019-06-10 09:11:28: She has let me live in misery and burn alive on the inside for 1.5 years

Message 3339 @ 2019-06-10 09:11:36 - **Clint:** Lies to me the whole time.

Message 3340 @ 2019-06-10 09:11:51: And let me be her slave to do any everything for her

Message 3341 @ 2019-06-10 09:12:10 - **Clint:** Which I was happy to do because I cared greatly about her

Message 3342 @ 2019-06-10 09:12:19 - **Clint:** Something she and I have in common

Message 3343 @ 2019-06-10 09:12:40 - **Clint:** She is very much about herself and so was I

Message 3344 @ 2019-06-10 09:12:46: I also cared about me

Message 3345 @ 2019-06-10 09:13:28 - **Clint:** Sent

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Documents Abstract (continued)

This is the least decent human being you will ever meet

Message 3346 @ 2019-06-10 09:14:15 - **Courtney:** I'm just thinking maybe she'll realize the damage she's caused and not spread anything

Message 3347 @ 2019-06-10 09:14:20: Who knows

Message 3348 @ 2019-06-10 09:15:00: She doesn't care

Message 3349 @ 2019-06-10 09:15:29: Damage doesn't matter unless it is damage to her

Message 3350 @ 2019-06-10 09:15:48 - **Clint:** And the minute this friendship became 1% about me she nails

Message 3351 @ 2019-06-10 09:15:51: Bails **Clint:**

Message 3352 @ 2019-06-10 09:15:56: And I still look out for her

Message 3353 @ 2019-06-10 09:16:13 - **Clint:** She has shared personal details about her that are true

Message 3354 @ 2019-06-10 09:16:30 - **Clint:** Unlike 50% to 100% of what she has spread everywhere about me

Message 3355 @ 2019-06-10 09:17:00 - **Clint:** But I do not have the heart to tell anyone else over the pain it would cause her

Message 3356 @ 2019-06-10 09:17:21 - **Clint:** But it doesn't matter. This is getting handled

Message 3357 @ 2019-06-10 09:17:34 - **Clint:** My whole life is going to be public very soon.

Message 3358 @ 2019-06-10 09:18:27: And "spread anything"

Message 3359 @ 2019-06-10 09:19:07 - **Clint:** Implies there is a single thing about my life I am worried about anyone else knowing

Message 3360 @ 2019-06-10 09:19:28 - **Clint:** I have a life that is more defensible than 99.99% of all people

Message 3361 @ 2019-06-10 09:19:41: And it will be defended very soon.

Message 3362 @ 2019-06-10 09:20:15 - **Clint:** Any and all takers can and will be invited to take shots at me

Message 3363 @ 2019-06-10 09:20:37 - **Clint:** I have plenty I wish weren't true

Message 3364 @ 2019-06-10 09:20:48: I'm not a billionaire

Message 3365 @ 2019-06-10 09:20:58 - **Clint:** I don't live in the playboy mansion.

Message 3366 @ 2019-06-10 09:21:07: Boo hoo

Message 3367 @ 2019-06-10 09:22:00 - **Clint:** I more genuinely boo hoo over the wrong things I have done but I am not in a worse

boat than any other person I know

Message 3368 @ 2019-06-10 09:22:30: I am a kind and compassionate person who has a heart

Message 3369 @ 2019-06-10 09:23:03 - **Clint:** And whatever it is in life I am lacking id like to meet the person who was raised in similar circumstances who has all these things

Message 3370 @ 2019-06-10 09:24:01: Bonus points to the first such person who also had a county full of vicious people oppose him for 15 years

Message 3371 @ 2019-06-10 09:24:15 - **Clint:** Judge me by my own standards and I fail

Message 3372 @ 2019-06-10 09:24:23 - **Clint:** But so does everyone else

Message 3373 @ 2019-06-10 09:24:53 - **Clint:** Judge me by the same standards as everyone else and I'm a contender for the world championship

Message 3374 @ 2019-06-10 09:25:53: This-

Message 3375 @ 2019-06-10 09:25:56 - **Clint:** Yeah but now god knows who she's talking to and what she's told them

03/26/2021 - Patient Message in Novant Health Neurology And Sleep (Randolph) (continued)

Documents Abstract (continued)

Message 3376 @ 2019-06-10 09:26:03 - **Clint:** Doesn't refer to anyone in Charlotte

Message 3377 @ 2019-06-10 09:26:16 - This refers to the people out for my life

Message 3378 @ 2019-06-10 09:26:45 - **Clint:** That she is talking to or at least what she says gets back to them

Message 3379 @ 2019-06-10 09:28:49 - **Clint:** But I will instantly take back the care about me part

Message 3380 @ 2019-06-10 09:29:07 - **Clint:** I think she may be genuine about that

Message 3381 @ 2019-06-10 09:35:24 - **Clint:** My former worry was information that was spread where I used to live, false information mainly as well as truthful information that I could explain if people were given a gentle gliding into it, would make it here

Message 3382 @ 2019-06-10 09:36:08 - **Clint:** I am no longer worried about that much because no point in worrying about the possibility or probability of something happening that already has

Message 3383 @ 2019-06-10 09:36:26 - **Clint:** For a good bit now my concern has been primarily info going the other way

Message 3384 @ 2019-06-10 09:36:45 - **Clint:** And in that case if it's false info that's a good thing

Message 3385 @ 2019-06-10 09:37:00 - And if it's true it's a very bad thing

Message 3386 @ 2019-06-10 09:41:25 - **Clint:** You seem to respond after about 27 texts which is understandable considering how fast my thumbs go and how voluminous my thoughts are. But I do regret calling her a witch

Message 3387 @ 2019-06-10 09:41:40 - She's an overall good person who has caused me unbelievable pain

Message 3388 @ 2019-06-10 11:46:11 - But people knowing about my life is unavoidable

Message 3389 @ 2019-06-10 11:46:49 - **Clint:** I at this point can choose between having privacy and having every lie and accusation in the books told about me

Message 3390 @ 2019-06-10 11:47:13 - **Clint:** Or I can take it public and just let the truth get out there

Message 3391 @ 2019-06-10 11:47:30 - **Clint:** And having privacy in North Carolina is off the table completely

Message 3392 @ 2019-06-10 11:47:58 - **Clint:** The exponential effect of every true and untrue thing about me being spread has happened sufficiently

Message 3393 @ 2019-06-10 11:48:50 - There are now 100s or maybe closer to 1000 people in the mountains and several dozen here in Charlotte, possibly closer to 100 here

Message 3394 @ 2019-06-10 11:49:58 - **Clint:** The degrees of separation are too few for all of the information to not go from one end of this state to the other now that I have been on both sides

Message 3395 @ 2019-06-10 11:50:16 - **Clint:** And I am sure as hell not safe in the workplace

Message 3396 @ 2019-06-10 11:51:34 - **Clint:** When it is in front of the world like it very soon will be, who is the good guy and who the numerous bad guys are will be very clear. The hit and run is over forever

Message 3397 @ 2019-06-10 12:36:56 - **Clint:** And the shit show that is about to explode is unbelievable. I absolutely cannot believe that it has come to this. Why people in such good circumstances would wager on their chances of this not happening for no good reason and nothing to gain is beyond me. They think they have an ace in the hole apparently, but by the end of the unbelievable hell that is likely about to ensue, it will be a big fat joker and the entire world will see them holding it. My life will never be the same from now on, that is for sure. I am permanently damaged and what is about to happen will not be a cherry on the cake but another cake itself piled on top, but one day I will be dead. That is the right I cherish the most and is a unique right in that it can never be taken away.

Message 3398 @ 2019-06-10 12:56:14 - **Clint:** People with something to lose in life and want to continue on with it burn holes in someone like me for no gain whatsoever

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Documents Abstract (continued)

Message 3399 @ 2019-06-10 14:20:18 - **Clint:** This is what I just typed jenny

Message 3400 @ 2019-06-10 14:20:21 - **Clint:** I am sorry again for hurting you. It was very cruel of me to bring up the \$100 thing again and to belittle all you have done for me. I will never be the same again from this point on. My mind has been permanently damaged by this and i am prone to lashing out. I am going to bed now. You are good enough jenny

Message 3401 @ 2019-06-10 14:20:47 - **Clint:** And it makes me cry that I made you feel like you are not when I know how much pain that causes you.

Message 3402 @ 2019-06-10 14:21:08: So I am sorry. I would like for my pain to mean enough to make someone cry. It makes me cry every single day and has for probably a month. I will cry every single day multiple times a day for the rest of my life over this. But it's not about me saying this. I won't message you again but I am hurting over what I said and I want you to know that

Message 3403 @ 2019-06-10 14:21:16 - **Clint:** No one cries about my pain except me

Message 3404 @ 2019-06-10 14:21:26 - **Clint:** My poor mother will cry about it one day

Message 3405 @ 2019-06-10 19:38:59 - **Courtney:** Sorry, crazy busy day, as usual. I just logged off a few mins ago. I'll take a look through.

Message 3406 @ 2019-06-10 19:44:32 - **Courtney:** Does that mean you're considering creating the website you mentioned previously? 2019-06-10 19:46:51

Do you feel better apologizing to Jenny? I know that even though she's caused you pain you still care for her.

Message 3407 @ 2019-06-10 22:43:36 - **Clint:** I care about her a lot. I believe she cares about me most of the time. I do doubt it at times though. She is extremely selfish in many ways and is unable to see it

Message 3408 @ 2019-06-10 22:44:20 - **Clint:** What I think it is with her, and please don't share this, is that she has huge insecurities that were caused by her childhood

Message 3409 @ 2019-06-10 22:45:51 - **Clint:** She has feelings of inferiority and all kinds of doubts about her worth as a person.

Message 3410 @: She is further unable to distinguish her behavior from herself. The faulty belief that she has on a largely unconscious level, is that if you DO something wrong you ARE something wrong

Message 3411 @ 2019-06-10 22:49:54 - **Clint:** And with her self esteem ruined so bad from her childhood, this makes it intolerable to ever admit doing something wrong. She is so tender that it causes unbelievable pain and so fragile it would break her completely.

Message 3412 @: So she in her life builds up a fortress. Every chink in her armor has to be patched and she must be tough on the world. The fortress has a function, and that is to protect this person behind its walls from being shattered.

Message 3413 @: And this hyper-vigilant need to

Protect herself consumes her mental and emotional resources. She doesn't have much left afterwards to direct to being concerned for others when she feels threatened

Message 3414 @ 2019-06-10 23:01:22 - **Clint:** I do hope that everyone involved realizes that I have told the truth 100% about everything that I have said. If someone has made a claim that I am some sort of devious liar and it is being believed, there is no justification. There is no evidence of anything but ethical, hard work, and generously helping others. If people wish to believe the words of a fugitive named Abbey against what their own eyes have seen, knowing now as they all have to that Abbey got her info at least partially from a self described racist sociopath who has committed unspeakable acts against children, that is their problem.

Message 3415 @: If they think I am scared to take him on in public and say what I have said to them to the world, they are wrong.

Message 3416 @: I have already sent a message to the girl I named "Victim" that will get back to him 100% for sure and

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Documents Abstract (continued)

almost certainly already has. I knew this in advance.

On the face of it, it doesn't reflect well on me for associating with this person, but like nearly everything about my life there is an explanation and once explained I will not be perceived as a bad person by any remotely reasonable human being.

Message 3417 @: How it is that Jenny and Tunny and everyone else involved want to explain their association with this person and their deliberate spreading of his garbage I am not sure. I do not see a morally acceptable reason to, especially considering that Tunny is of recent Asian descent and this person is a racist who has friends on his Facebook that celebrate Adolph Hitler's birthday. I have personally saw posts between him and one such guy where he appended 88 to the end of his post. I'm sure he has done this more than I have saw him

Message 3418 @ 2019-06-10 23:04:10: If they do not understand that mental illnesses do not equate to character flaws in any way, the resource they need to cure themselves of that blatant and cruel prejudice and bigotry is not a fugitive who does not take care of 6 of her children, and is wanted in several states for various crimes including identity theft against her own sister

Message 3419 @ 2019-06-10 23:15:20 - **Clint:** And again, it is unbelievable that it has come to this over a very simple request for the truth asked in 100 different ways, and under the terms for all involved that if they would just fess up and have a discussion there would be no consequence.

Message 3420 @: What they have to gain by lying and withholding the truth is beyond me but they had nothing to lose in telling me for

1.5 years

Message 3421 @ 2019-06-10 23:16:08 - **Clint:** And now I am left permanently damaged by what has happened. I am going to see a therapist but I am good at judging myself and my doctors rarely disagree. I do not think I will ever recover from this.

Message 3422 @ 2019-06-10 23:16:44 - **Clint:** If I do it will take 10 years of hard and painful work in therapy that will cause me that much more pain before the healing ever takes place

Message 3423 @ 2019-06-10 23:27:42: But I don't see it happened. I have never been in this condition before and it is terrible

Message 3424 @ 2019-06-11 05:02:30 - **Clint:** I hope this doesn't wake you up, but Abbeys sister is a good and honest person I have known well for a long time. We spent a lot of time together in my teenage years. I had first thought that she had heard whatever it was about me and told Abbey, then later deduced from

The conversation below that it was entirely from my ex "friend" by my best estimate. I had known abbey was talking to him. Read what her own sister thinks of this situation. This is all of her commentary when I brought up this to her and asked for help. All of my messages have been left out.

Message 3425 @: Good luck getting this person to come and defend her lies. If what her sister says is true, and 100% of the evidence leads me to believe it is, there is no prayer.

Message 3426 @: This is who people want to take sides with against a kind hearted

man who killed himself to help others the whole time they knew him. They are not prejudiced against this person but instead are prejudiced against me.

Message 3427 @: They can give her a call and ask her to come say what she "knows." She won't come because she knows there will be a roadblock waiting on her.

Message 3428 @: In the meantime all of the scores of people I have did kind things for will have no problem vouching for me.

Message 3429 @ 2019-06-11 05:02:41 - **Clint:** Yeah. She's a habitual liar and a sociopath. She's given birth to 7 children and has nothing to do with six of them. She got pulled over last year and "borrowed" my social and identity to try to get out of it. She didn't show up in court so now she's a fugitive in NC as well as VA and Delaware I think.

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Documents Abstract (continued)

Message 3430 @: What's next for you? Stay in Charlotte?

Message 3431 @: Looking back on your behavior in school and knowing what I know now about spectrum disorders, it makes sense.

Message 3432 @: I very much have positive memories of you too. Smart as hell with a great sense of humor. Your laugh made me smile.

Message 3433 @: As I said before, Abbey and I have not been in contact since she lied to me about the whole incident with her getting pulled over. I just have to separate myself and my family from her for now.

Message 3434 @: It seems best to let sleeping dogs lie. You know what I mean?

Message 3435 @: When Abbey lies, it's either to gain something or to get out of trouble. Would she have something to gain by saying stuff about you?

Message 3436 @: You said in a previous conversation you were delusional and needed to apologize to her. What changed?

Message 3437 @: You're worrying me. Don't worry about Abbey. Fuck that. Please take care of yourself.

Message 3438 @: Don't be sorry. I don't know what to say. I don't know what she might have said but I see it deeply effected you. It's hard not to let what other people say effect you but fuck em. They're not you. They don't know you nor pay your bills.

Message 3439 @: But she doesn't know you, does she?

Are people saying someone told them something about you?

Message 3440 @: Sadly, she hasn't matured beyond the age of 12. I guess since she's trying to lay low from the cops all she has to do is stir up crap. She's no ones friend. I know she can make you feel like you're the funniest, smartest person ever but she will turn on you in a second.

Message 3441 @ 2019-06-11 05:06:18 - **Clint:** I missed a few. This one was in the middle of the conversation-

Message 3442 @: I remember your sweet mama. You have her blood in your veins too. And this was at the top-

Message 3443 @: I do have more than one sister. Abbey and I have not spoken since she stole my identity and borrowed my social security number again late last year.

Message 3444 @ 2019-06-12 08:32:08: How is your day ?

Message 3445 @ 2019-06-12 08:32:39 - **Clint:** Or morning rather. I've been up all night

Message 3446 @ 2019-06-12 08:51:47: I'm taking action steps related to this and it will soon be public knowledge

Message 3447 @ 2019-06-12 08:52:08 - **Clint:** I understand that you think church is pointless due to your atheism

Message 3448 @ 2019-06-12 08:52:26 - **Clint:** But I am going to send this matter to the highest levels of Jenny's church

Message 3449 @ 2019-06-12 08:52:49 - **Clint:** She cares about what they think of her and it may change her behavior

Message 3450 @ 2019-06-12 08:52:59 - **Clint:** She has serious ethical problems

Message 3451 @ 2019-06-12 08:53:28 - **Clint:** And doesn't care about what her actions do to people but only cares if her actions are known

Message 3452 @ 2019-06-12 08:53:55 - **Clint:** So the unknown facts that are destroying my life need to become known.

Message 3453 @ 2019-06-12 08:55:01 - **Clint:** I may also post her pictures and the details of how she has exploited and used me and that she may be repeating defamatory lies that she got from a fugitive upon being prompted by others

Message 3454 @ 2019-06-12 08:55:34 - **Clint:** I will post pictures of Katie Xie and Tunny

Message 3455 @ 2019-06-12 08:55:38: Nikita

03/26/2021 - Patient Message in Novant Health Neurology And Sleep (Randolph) (continued)

Documents Abstract (continued)

Message 3456 @ 2019-06-12 08:55:48 - **Clint:** All on a public website owned by me

Message 3457 @ 2019-06-12 08:56:22 - **Clint:** I will explain to people what has happened and that I have begged these people on the verge of death for help

Message 3458 @ 2019-06-12 08:56:54 - **Clint:** And they have cold bloodedly been silent, let me live in misery, and even blocked my messages

Message 3459 @ 2019-06-12 08:57:57 - **Clint:** All out of an apparent prejudice out of my various shortcomings in life and my mental illness, as well as whatever defamatory things they have heard and choose to belie

Message 3460 @ 2019-06-12 08:58:12 - **Clint:** I will explain the character problems for all those in this chain

Message 3461 @ 2019-06-12 08:58:34 - **Clint:** Being my ex friend in the mountains who has described himself as a racist

Message 3462 @ 2019-06-12 08:58:40 - **Clint:** A sociopath

Message 3463 @ 2019-06-12 08:59:24 - **Clint:** And has admitted to me and knows that I am aware that he, while in his mid twenties had sex with a 14 year old girl

Message 3464 @ 2019-06-12 08:59:44 - **Clint:** Who I believe was violated against psychological consent as well as legal consent

Message 3465 @ 2019-06-12 09:00:01 - **Clint:** That Abbey is an absent mother fugitive

Message 3466 @ 2019-06-12 09:00:14 - **Clint:** And I will give all of - **Clint:** The reasons that Jenny's character is a joke

Message 3467 @ 2019-06-12 09:01:09 - **Clint:** I.e. there is no reason to believe any of these people and anyone who does and repeats what they say is commitment a civil offense of defamation

Message 3468 @ 2019-06-12 09:02:00 - **Clint:** Committing* an offense

Message 3469 @ 2019-06-12 09:03:14 - **Clint:** I sit here and burn alive every day and it's time for this fire to spread

Message 3470 @ 2019-06-12 09:03:39 - **Clint:** People will notice the heat when it is on them and I have never saw such awful rotten people in my life

Message 3471 @ 2019-06-12 09:04:01 - **Clint:** As Jenny, Tunny, Nikita, Katie Xie, Terra Mitchell

Message 3472 @ 2019-06-12 09:04:27 - **Clint:** And I'll skip filling in the blanks for all the other people involved And aware of this

Message 3473 @ 2019-06-12 09:05:11 - **Clint:** I am being cruelly left to suffer and these people are no better than an S.S. Officer in Nazi Germany as far as I'm concerned

Message 3474 @ 2019-06-12 09:05:37 - **Clint:** They have no humanity towards me, no more than Hitler had towards Jews in his camps

Message 3475 @ 2019-06-12 09:06:29 - **Clint:** They can all be lumped together

Message 3476 @ 2019-06-12 09:09:02 - **Clint:** And you tell me

Message 3477 @ 2019-06-12 09:09:23 - **Clint:** What should happen to the people involved in this in your books?

Message 3478 @ 2019-06-12 09:09:50 - **Clint:** I am running out of reasons to have mercy on any of them

Message 3479 @ 2019-06-12 09:10:12 - **Clint:** Tunny seems sweet and I'm glad for everyone else except me and my mother

Message 3480 @ 2019-06-12 09:10:56 - **Clint:** I am damaged for life

Message 3481 @ 2019-06-12 09:11:25 - **Clint:** If I spend the next 10 years getting therapy over this I will be about 50 When it is over 2019-06-12 09:11:47

And I do not see even that as making me better. I do not think I will ever be better

Message 3482 @ 2019-06-12 09:12:13 - **Clint:** I have upped all of My medicines to levels 1.5 to 3X what worked before and it does no good

03/26/2021 - Patient Message in Novant Health Neurology And Sleep (Randolph) (continued)

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Message 3483 @ 2019-06-12 09:12:42 - **Clint:** Not in terms of keeping me from crying every single day and feeling like I cannot live

Message 3484 @ 2019-06-12 09:13:32 - **Clint:** If my mother has to sell everything she owns to bury me, somebody else is going to suffer too

Message 3485 @ 2019-06-12 09:13:48 - **Clint:** They can matter to me as much as i matter to them

Message 3486 @ 2019-06-12 09:14:32 - **Clint:** I.e. less than a cockroach and if they get scorched I won't care

Message 3487 @ 2019-06-12 09:54:25 - **Clint:** Disregard all that. Sorry

Message 3488 @ 2019-06-13 08:39:59: You're absent now

Message 3489 @ 2019-06-13 08:41:20 - **Clint:** But what you were saying the other day is that you and/or Christian and/or Jessica and/or Bill didn't tell Stephanie that email the last day I was there? Not one single one of you did? Because I thought you did

Message 3490 @ 2019-06-13 08:41:36 - **Clint:** Tell Stephanie to send* that email

Message 3491 @ 2019-06-13 17:10:03: Are you mad at me?

Message 3492 @ 2019-06-13 17:10:20 - **Clint:** You haven't text back in forever.

Message 3493 @ 2019-06-13 17:11:06: If you want me to quit texting you let me know. I am sorry for the day and night texting I just go off the rails over this and can't always control myself

Message 3494 @ 2019-06-13 17:11:26 - **Clint:** I am seeing my doctor every 2 weeks starting today

Message 3495 @ 2019-06-13 17:37:56: Hey, Clint! I apologize for the delay. Work has been incredibly busy! I wanted to reach out to you regarding the texts you sent to me earlier this week and yesterday. I am not mad at you. However, I am concerned about your wellbeing, and am saddened that you're struggling, but I am not the right person to provide support. Please utilize your doctor/healthcare provider for support during difficult times.

Leonard Clinton Williams III
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Apt 214
Charlotte, NC 28273
brokerc3@gmail.com (980)-286-2090

This letter is addressed to the following:
The Office of the Comptroller of the Currency
The Federal Reserve
United States Department of Justice
The Federal Bureau of Investigation
United States Department of Health and Human Services
The North Carolina Office of the Attorney General

1. My name is Leonard Clinton Williams III. I am writing to inform you of unbelievably wanton and vicious criminal and civil law violations which have been perpetrated against me. I have been subjected to such behaviors from several entities in my current city, Charlotte, N.C. The criminal behaviors I have been subjected to tie to a common origin; that being my former employer Wells Fargo. Each of you has jurisdiction or an interest in this matter or an interest in the parties involved; thus I am reporting to you. This is a formal complaint and also a request for help from those with criminal jurisdiction over the crimes involved.

2. The complaint will be outlined as follows: I will first give, in the immediately following paragraphs, a summary and overview of what has occurred. I have an air tight case, based on accumulated evidence and reasoned logic, for each allegation of criminal behavior I make in the summary and overview. Immediately following the summary and overview, I will give an outline of the body and conclusion of the complaint. I will then deliver the body and conclusion of the complaint. The body of the complaint will start by narrating the background and history that precedes the events that are the main subject matter of the complaint; it will then deliver a detailed account

Documents Abstract (continued)

of the events that are the main subject matter of the complaint. Each section of the body which describes alleged criminal behavior will be followed by an analysis section. For those sections, the analysis will include a discussion of the evidence and the reasoning on which my conclusions are based. Paragraphs are numbered so that they can later be referenced, if and when referencing is needed. A simple font styling convention is followed, where important or emphasized words are italicized *as is this example text*, and words with special importance or added emphasis are both italicized and boldfaced ***as is this example text***.

Summary and Overview

3. The first unlawful behavior was committed by Wells Fargo in December 2017, during the time in which I was an employee of Wells Fargo's commercial lending segment. A completely incompetent, incapable, and unqualified man was given a very senior role over the department I worked for at Wells Fargo. In a characteristic event of complete, absurdly incompetent idiocy this unqualified senior manager had a former employee "look into my past". In doing this, Wells Fargo committed a civil intrusion upon seclusion. This former employee is named Jennifer Cox ("Jenny"), and she was a friend of mine at Wells Fargo. Jenny had been one of my coworkers in our segment of commercial lending, and she and I had continued to be friends after she left Wells Fargo.

4. All I wanted was to talk about what had happened. I attempted repeatedly, and in futility, to have an honest conversation about this invasion of privacy. I did so for over 1.5 years following the first week of December 2017, the approximate time that the invasion of privacy occurred. I repeatedly offered to do so under terms of "being

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completely forgiven", "no consequence", and similar terms. At one point, I offered to sign a nondisclosure agreement. I didn't know for a very long time that Wells Fargo was behind what had occurred. I just knew that someone from work had been speaking about me to others from the life I had left in the mountains of western N.C., which is the area where I had lived prior to moving to Charlotte.

5. It was the sudden change in behavior of my coworkers and management that made it clear to me that someone had been speaking to these people from my previous place of living. I was treated at Wells Fargo, during and following the first week of December 2017, in a way that was unmistakably familiar. It was reminiscent of and exactly like treatment that I had received while living in the mountains of western N.C.

6. In the mountains I was subjected to disparaging treatment and stigmatization because I have a history of hospitalization for mental health treatment. I lived in secret but terrible pain in this place, before moving to Charlotte N.C. in August 2011.

7. When I moved to Charlotte, in addition to leaving behind some very painful mistreatment, I had left behind a big mess. The mess I left behind included people who tried to kill me. Being told the truth literally felt like (and likely was) a matter of life and death.

8. Wells Fargo wasn't interested in telling the truth. It seems clear, at the present moment, that Wells Fargo has instructed Jenny to not admit to what happened for the entire time. I believe she was told to not admit to it at all costs. My first attempts to be told the truth were directed at Jenny. I had known from the beginning that Jenny knew something about it. It was only after she made a Freudian slip that I realized she was the person (or among the persons) who had spoken to someone.

9. Rather than telling the truth, Wells Fargo turns to its seemingly most familiar method of engaging with life to address this situation; it's called crime. As my requests to be told the truth become more desperate and then eventually more intense and demanding, Wells Fargo decides to respond. The megabank appears to perceive requests for it to be truthful to be tantamount to a declaration of war. This mentality becomes evident when, in April 2019, Wells Fargo initiates a shock and awe counterattack of wantonly ambitious criminal behavior.

10. In its process of uncontained wanton criminality Wells Fargo induced into crime, corruption, and deceit what seems like the entire infrastructure of my city. This includes the Charlotte-Mecklenburg Police, local crisis line, and The Charlotte-Mecklenburg Hospital Authority, the corporation which owns the hospital I go to for care and which currently does business as Atrium Health. Each of these entities has participated in Wells Fargo's criminal plans and criminal activities.

11. A local crisis line, known as Mobile Crisis and owned by The Sante Affiliate Group, was paid to create a fraudulent healthcare record. The same crisis line then participated in the obtaining and processing of a false pretense, fraudulent civil commitment petition. It does this along with Jenny and the Charlotte-Mecklenburg Police.

12. An officer of the Charlotte-Mecklenburg Police, as an obviously premediated component of processing this knowingly fraudulent petition, deliberately violated my constitutional right to due process of law. As I will detail in the body of the complaint, he was aided in this by Atrium Health, the healthcare nonprofit that owns the inpatient psychiatric facility that I was transported to and then forced to stay in.

Documents Abstract (continued)

13. My inpatient stay was cut short because Wells Fargo had, apparently, made a miscalculation in its process of inducing Atrium Health into crime. Wells Fargo didn't pay off or work in secret with *all* of the staff at Atrium; it appears to have only paid off or worked in secret with *some* of the staff at Atrium. I was interviewed by more than one doctor during my stay at Atrium Health's inpatient unit. I was also interviewed by employees called psychiatrist assistants. After staying just a few days in the inpatient unit, a team of doctors and staff, I was told, had independently concluded that there was nothing at all wrong with me.

14. The findings of the doctors who examined me included that the claims on this petition, prepared by Jenny and a Mobile Crisis counselor, were clearly not true. These included claims that I was "paranoid", "delusional", and "thought my friends were out to get me", to paraphrase. This bizarre way of describing my claim that Jenny, and perhaps others, had perpetrated a violation of my privacy was intended to discount my belief that a privacy violation had occurred at Wells Fargo. The surrounding events make it clear that Wells Fargo has intended to use my mental health diagnosis to cover up its misdeeds. Wells Fargo has intended to convince me and anyone else that my belief about what had occurred was a "delusion" resulting from my mental health condition.

15. Following my hospital rejecting the civil commitment petition, Wells Fargo found itself in a pickle. The bank appears to have been concerned with what evidence my hospital may have of its criminal behavior. This becomes apparent when Wells Fargo again, seemingly reflexively, turns to crime.

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16. Wells Fargo's next move is to offer an employee, named Shirley, at Atrium Health's finance department some, apparently large, amount of money. The money was to be in exchange for delivering, to Wells Fargo, my healthcare records from Atrium Health's internal records. This possibly also included obtaining and delivering records from other providers. Shirley would be able to procure my healthcare records if she could convince me to allow her to file a Medicaid application on my behalf. She could also procure them if she filed a Medicaid application without my consent or knowledge, and that is the avenue she eventually pursued.

17. Wells Fargo's criminal ambition is extreme and is only exceeded by my ability to catch them in the act. I catch them once again in this crime involving Shirley and Atrium Health. I characteristically know something isn't right on June 6th, 2019, when Jenny tells me that I need to call Shirley at Atrium Health. Jenny says that Shirley has called Jenny on Jenny's work number looking for me. This was odd for many reasons; the principal one being that I didn't even know Jenny's work number at this time (so how does Atrium get it?).

18. Trying to get to the bottom of what Atrium is up to, I record a phone conversation with Shirley without Shirley's consent or knowledge. In the state of N.C., I need neither. Shirley tells me that she is an employee of Atrium's finance department and that part of her role is filling out Medicaid applications on behalf of patients. Very early in our talk, I state that I have **no** interest in Medicaid. Despite this, Shirley makes repeated, sometimes desperate attempts, for spurious reasons and under false pretenses, to get my full 9-digit social security number.

Documents Abstract (continued)

19. I would later confirm with Atrium Health Corporate Privacy staff that Atrium's finance department's **only** use for my full social security number was to obtain my healthcare records and then file a Medicaid application. This makes it clear that my healthcare records were what Shirley was after. For reasons which will be explained in the body of this complaint, it seems almost certain that she intended to file a fraudulent Medicaid application to cover her tracks.

20. Given that Wells Fargo has used its enormous financial resources to induce Atrium Health into crime, it may appear that Atrium Health has been corrupted by Wells Fargo. Atrium Health's behavior, unfortunately, seems to indicate that to say that Wells Fargo corrupted Atrium Health is to make a bit of an overstatement. Atrium appears to have been either corrupt or ripe for corruption for the entire time I have been its patient. This seems to be the case despite the fact that Atrium's rabid corruption only became clear following my stay at its inpatient unit.

21. That Atrium has no inhibition in committing crimes is made clear following my telling my nurse practitioner psychiatrist, Kathleen Peniston ("Kathy" or "my doctor"), about the suspect behavior coming from Shirley and Atrium's finance department. During the appointment when I first tell her about Shirley's behavior, Kathy discounts my concerns; what I describe does not seem suspect to her. In a subsequent appointment, however, I give her more details that make it clear in her mind that what has occurred really is suspect. She doesn't directly express to me that she has had this realization, that what I had suspected was true. Instead, she gets a strange look on her face, the meaning of which didn't immediately fully register with me.

22. The meaning and implication of Kathy's strange demeanor became clear when, following the appointment where I gave her the new, more conclusively inculpatory details, I am speaking to Jenny. As we talk, Jenny, very strangely, has things on her mind that I have discussed with Kathy. I have spent many hours talking to Jenny, and I know exactly how it happens when she gets things on her mind like this. Jenny will sometimes express what I have come to call "plagiarized private thoughts."

23. Jenny, I have sadly come to realize, suffers from some kind of deficit. Despite being very capable in many ways, she has some limitations. One of the ways this deficit will express itself is by Jenny telling you things that she has heard from or discussed with others but to which she attributes to her own private thoughts or "speculations."

24. In investigating this strange occurrence, it became clear that Kathy had reached out to Jenny and Wells Fargo in an attempt to save Atrium from the consequences of Atrium's rampant criminal behavior. Kathy knew I had the recorded phone call with Shirley from Atrium's finance department. She seems to have clearly been concerned about the potential consequences for Atrium.

25. Kathy, it has become clear to me, is in this business for her career. That's what matters to her, and she has no compassion for her patients. Her career was her concern, not that Wells Fargo is abusing Atrium's facilities and using Atrium's government provided funds first to perpetrate and then to cover up Wells Fargo's criminal behavior.

26. Wells Fargo doesn't have to bribe Atrium for my health information, Kathy will hand it over voluntarily if that's what it takes to protect Atrium and her career. It may have been a tit for tat exchange in which each party shares notes, in an attempt to

evade the legal liabilities each of them had accrued. It may have been an attitude of "he's causing us trouble. Whatever Wells Fargo wants, I will just give it to them."

Whatever it was, she shared my health information with someone who I had deauthorized over half a dozen times. It was a violation of my rights and violation of the law, and it was far from the first of these to happen.

27. I now have evidence that Kathy and Atrium have been engaging in HIPAA violations against me since at least May of 2019. It appears that Kathy had discovered that Atrium was up to no good early on, following my inpatient stay. It appears that this splurging of my health information wasn't the first time that Atrium has contacted Jenny without my consent.

28. The evidence for these HIPAA violations includes that Jenny has been speaking to my mother, behind my back and against my consent, for a very long time. There is one entity in the state of N.C., or anywhere else that I am aware of, that has both Jenny's number and my mother's number. That entity is Atrium Health who, as I will describe in the body of this complaint, ***forced me to give both numbers to them and then refused to delete them.***

29. Atrium Health doesn't seem to realize that its patients have rights. Atrium's employees seem so unafraid of consequences that they casually break the law anytime they feel like it. Their unlawful and unethical behavior continues to the present day, as does that of Wells Fargo.

30. During the time period in which the preceding described events occurred, my approach to addressing what has occurred slowly began to shift. It began as a simple request to be told the truth; it then transitioned into an investigation to be conducted for

the purpose of building a case to be turned over for criminal and/or civil prosecution. I took the task of conducting an investigation upon myself. I knew that no one would believe me until I had evidence. I also have a habit of turning to my own resources when faced with certain tasks in life. I wear and have worn many hats in my now almost 40 years of living.

31. In the process of conducting my investigation, I have compiled a large amount of physical and third-party evidence. I use the term "physical evidence" in a way that is intended to be inclusive of digitally recorded phone calls and digital text messages. It is not intended to be limited only to things that are contained in or consist of some physical matter.

32. I have created a web portal to accompany the complaint. The web portal is housed on the internet domain investigationportal.com. The web portal serves three purposes.

33. The first purpose of the web portal is to house the evidence I have collected (and continue to collect) during my investigation. Many of the agencies I am reporting to have online portals to be used to submit evidence. These online portals have file size limits for any evidence that may be to submitted. Much of my evidence files exceed these limits. Other agencies have no such portal. My web portal is secured and it is an efficient way to share the evidence with interested parties, all while controlling who has access to the evidence.

34. The second purpose of the web portal is to house detailed analyses of the evidence I have accumulated during my investigation. In each case, the analyses will serve one or more of the following functions, 1) Narrate events that have transpired; 2)

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Provide the reasoning on which my conclusions are based; and/or 3) Provide background on and my insights into events that have transpired. These functions, together, singularly function to efficiently catch all interested parties up to speed on the content and events of my now over 2.5 years long investigation.

35. The web portal is meant to function as a self-contained portal for my investigation. Everything relevant to my investigation, directly or indirectly, is provided on the web portal. Any requests for additional information will be responded to as promptly as my condition allows (I am currently suffering from a disabling health condition). I will upload any requested additional information to the web portal.

36. The sections of the body and conclusion of the complaint will be outlined below. Some sections of the complaint will include an account of events that is followed by a succeeding section with an analysis of those events. The online is as follows:

I. Detailed History

II. The Bill Vanhoy Era at Wholesale Loan Services

III. The Invasion of My Privacy

IV. The End of My Job at Wells Fargo

V. Me and Jenny, Post-December 2017

VI. April 2019 and The First Crimes

VII. Analysis of April of 2019 and The First Crimes

VIII. May Through August 2019; HIPAA Violations and Fraud

IX. May Through August 2019 Analysis

X. September of 2019 to the Present Day

XI. Final Thoughts

I. Detailed History**I.(a) Background of My Life Before Moving to Charlotte**

37. I come from among the humblest of beginnings. My mother was barely 19 years old when I was born. She came from a poor family, and she didn't have a high school diploma. My father was also a high school dropout, as well as a habitual criminal with an apparent pathological personality. My mother's selflessness has defined her existence, and my father's pathological selfishness defined most of his until he died in 2009. For my protection my mother had left him when I was 3 years old. My father was using and manufacturing illegal drugs in our residence, and he also beat my mother up on a few occasions.

38. My childhood was chaotic, and I was hard for others to understand. In middle and high school there were two opposing realities that seemed constantly at play. One side of these opposing realities was my being a very capable student. I seemed to be the kind of raw material that a skilled group of teachers could make into a dramatic success in life. This is, perhaps, what made the other side of these opposing realities so frustrating; I was an increasingly chronic behavior problem and a dramatic underachiever. The staff at my middle school eventually determined that I must have been subjected to some sort of mistreatment at home. They were quite correct in this; I had been abused very severely for many years. I had also been spoiled by a permissive mother that bought be everything she could afford and most of the things she could not.

39. This mixed bag of a childhood was the source of the chaos; it was a situation where neither calling it good nor calling it bad will accurately convey the circumstances I faced. The school eventually referred me to an outpatient psychologist, and he was able

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to dramatically improve my behavior. Unfortunately, my rapid progress appears to have given a false sense that I was ok to navigate life on my own. After the frequency of our counseling sessions slowly decreased, finally reaching zero, I began to have behavior problems and to skip school. My high school career ended when I got suspended and also quit on the exact same day, the day after I turned 16.

40. The event that would come to define my life occurred a few years later, when I was 18 years old. I was admitted to a mental hospital called Broughton that is located in Morganton, N.C. I had no idea that this event would follow me for the rest of my existence. At the time, I scarcely even realized where I was at. I was admitted voluntarily and signed an agreement to stay for 21 days.

41. My arrival at the Broughton hospital was the result of bad lifestyle choices I had made coming back to bite me with consequences. I had, as a teenager, adopted what my friends and I called a party lifestyle. In the months preceding my hospitalization, I had begun to experiment with hallucinogenic drugs. I was later told by the medical staff at the hospital that for some percentage of those who experiment with or regularly use these drugs, the use will trigger an enduring mental illness. The illness will require medication therapy, most likely for the remainder of the affected person's life.

42. My stay at the hospital was a very low point in my life, at that time the lowest of all. I was subjected to abuse and mistreatment by staff, and I had a miserable time. I was also subjected to very biased treatment by the M.D. psychiatrist, Dr. Hai Chung, who was assigned to my unit.

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43. Dr. Chung adopted a biased attitude towards me after I had challenged him on some of his conclusions. I wanted to clear up some misconceptions that he and other staff had. I also wanted to share my thoughts as to what condition I should be diagnosed with. I felt that I was suffering from a different condition than the condition he had concluded that I was suffering from.

44. Dr. Chung seems to have taken great offense to my not deferring to his medical and other opinions. He adopted an attitude of dismissing and refusing to listen to anything that I said. This was troubling because in this hospital the M.D. psychiatrist is who determines when you are allowed to go home, and I desperately wanted to go home.

45. Dr. Chung eventually persuaded me to sign a voluntary agreement for a prolonged stay of an additional 60 days. The 60 days would start the day after the initial 21-day agreement had expired. This under the promise I would be returned home much earlier than the agreement outlined. It was also under the threat that if I didn't sign the agreement, he would have the courts compel me to an even longer stay of an additional 90 days.

46. The promise for early return home was contingent upon my "doing well" at the time the decision was to be made. The entire staff of the unit thought I was doing very well as my early return date approached. I was excited and convinced I would finally be going home.

47. I was devastated when Dr. Chung didn't keep his promise. He instead, on the proposed early return date, assigned me to a "long-term" unit. I would be scheduled to stay at least another 30 days. The medical staff at the long-term unit would have the option to return me to home early. In hospitals like this hospital, the doctors have

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unlimited discretion in returning people home from care. I was, however, bound for up to an additional 30 days by the agreement I had signed.

48. The medical staff at the new unit was much more professional and much more willing to listen to me, but they did things that disturbed me. In one interview with a psychologist, I was asked "are you hetero or homosexual?" I replied that I was heterosexual. The psychologist responded "are you comfortable with that?" I gave him what I see as the obvious reply, "yes", to this question. This question and other questions that were asked seemed to be clearly designed to "fish" for reasons to keep you at this hospital.

49. Then I had other grievances. During my stay at this hospital, I was placed on a medicine that has, as a side effect, a tendency to make you sleep extremely long hours. A certain portion of those taking this medication will sleep 12 to 18 or even more hours per day, each day. This is a side effect of this medication that is beyond the control of the people who experience it.

50. I was one such person who experiences this side effect, and I would sleep 12 to 14 hours per day. This caused me to be absent for some my assigned programs on some days. The medical staff threatened to extend my stay over these absences. To their credit, they did not extend my stay. I was allowed to return home 9 days earlier than the end date of the agreement I had signed. I was very disturbed, still, that my hellish stay was almost prolonged as a result of a medication side effect I had no control over.

51. My conclusion after staying at this hospital can be stated as follows: You *never, ever* give *anyone any* reason to have you sent to one of these places. If you do

find yourself in such a place, *your primary goal is **not** to tell them the truth or to tell them what you think.* If you tell them the truth, as you see it, and they do not listen, *you immediately stop telling them the truth. You tell them what they want to hear.* What they want to hear is your only prayer of getting out, and ***what they want to hear is for you to repeat what they themselves have already concluded.***

52. It seemed clear to me that if you go to one of these places, you will be kept there forever. It seemed clear to me that if you find yourself in such a place, you do not disagree with them, or you will be subject to an indefinite stay; the biased doctors will invent every reason under the sun to keep you. This conclusion becomes relevant in events that occur much later and which will be described in a later section of this complaint.

53. There was initially some confusion and disagreement regarding my diagnosis among medical staff at the hospital. Subsequent to my returning home, it was eventually settled that I suffer from a condition called bipolar disorder type I. This was the diagnosis that I had recommended to the Dr. Chung, who had refused to listen to me and insisted on another diagnosis. This condition is considered a serious mental illness by The American Psychiatric Association, but those who suffer from it can often have very successful lives.

54. The hospital was a low point that caused me to eventually rebound to a much higher point. I was freshly 19 years old upon returning home from the hospital. Up into age 20, I continued to have an increasingly diluted and increasingly sporadic "party" lifestyle. Then sometime during my 20th year, I abandoned this lifestyle completely. As my bad habits were tapering off (I even eventually quit smoking cigarettes), I began to

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work with my outpatient psychologist, John Monguillot ("John"), towards fulfilling some goals. I wanted to make something out of my life.

55. John was the first outpatient psychologist I had since middle and high school. During my middle and high school years, a man named Ray Powers (referenced in paragraph 38) had treated me for behavioral problems. I had flourished under the care of Ray Powers. I began, once again, to flourish under the care of John.

56. At the time I began to work with him John was the first person to be in my corner in many years. My teachers in elementary, middle, and high school had all wanted the best for me. They encouraged and supported me to no end. Upon my final walking out of the doors of my high school, I found myself in a world of vicious opposition. I have since come to realize that having goals and ambitions and then pursuing them intensely doesn't trigger the most positive emotions in others.

57. As I worked with John, I determined that the mess I had made of my life didn't have to be. My terrible performance in school had nothing to do with lack of ability. It was completely due to lack of effort. I have been noted for and observed to have abnormal intellectual abilities in several domains. The verdict of almost all who have known me is that I am very bright and, to some, even extremely bright or a genius.

58. I had many ideas for what I might want to be in life. Years earlier, around when I was 17 years old, I had gotten my G.E.D. This left the door open to go to college, and going to college was one option I considered seriously. I was, however, also very much interested in pursuing a career playing billiards.

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59. I had saved up a large amount of money by age 24. The purpose of this money was to either build a garage and put a professional pool table in it or to go to college. I eventually opted for the garage.

60. Around the time I had my garage built, I went to school to get a real estate broker's license. This was a very cheap license to get, relative to a two- or a four-year degree. I planned on pursuing billiards and also selling real estate.

61. After getting my broker's license, I turned out to not be prepared to sell real estate. Despite passing every test with flying colors, I had no success when I first tried selling real estate in 2006. I ended up getting into debt to pursue this career, and I received no resulting financial benefit.

62. My debts grew as a result of my attempt at real estate. I had gotten an SUV to haul around clients, a computer for the office, and some dress clothes to wear on my days at the office. Gasoline was also extremely expensive at this time, and my courtesy role as a neighborhood chauffeur had my credit cards charged up.

63. I found a way out of the resulting financial crunch. I had been thinking of going back to college again, not long after having the pool table installed in my garage. There were customers at the gas station where I worked who had told me about how much they enjoyed college. They had also told me about all of the cheap financing they were getting. During this same time, at my second job at a resort's security gatehouse the TV was constantly blaring "get up to \$200,000 to go back to college". This was my ticket out, I thought. It seemed perfect.

64. Getting into college was about as hard as falling off a log. A local community college had an arrangement with Appalachian State University ("ASU"). In this

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arrangement you take what are sometimes called your "core" classes at the community college and given that you have a good GPA, you are guaranteed a spot at ASU. You will finish your four-year degree at ASU. I took a two-part placement test at the community college. Despite 8th grade being the last grade that I had passed in middle or high school, I scored in roughly the 95th percentile on both parts of placement test. I was approved to go directly into credit hour producing work. This was instead of having to take remedial classes, as high school dropouts entering this college often had to do. I also cleped out of one or more classes.

65. Going to college was exciting and solved my financial problems instantly. I had at this time, at age 26, extremely good credit. I had been getting loans and credit cards since age 17, and I had less than three 30 days late payments in my credit history, by my best recollection. This made me a great prospect for profit driven private student loan lenders. I borrowed \$30,000 the first semester. The check was FedExed fast.

66. I wasn't conservative in borrowing or spending for that first year. I had left an extremely stressful situation at my job at a gas station before starting classes. This had triggered some mental and emotional problems, and my spending was a little out of control. I say a little, rather than a lot, because although I was spending money left and right, the majority of my discretionary spending was on books and learning courses. I didn't drink or smoke away stacks of money as some do. The majority of my purchases were for things that were very beneficial and useful. In subsequent semesters I borrowed far less.

67. It seemed clear, by the end of May 2011, that my decision to go to college, even if doing so meant going in debt, was a very good one. I had graduated with a degree in

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business administration with a concentration in banking and finance. Working up to two jobs and going to school full time, I managed to make it out of college with an over 3.9 GPA. I also scored in the top 1% on the business school exit test.

68. During the time period between getting out of the hospital and graduating college, when I was seemingly making great progress in life, there were some intensely troubling things going on. My progress did bring me some joy at times, but I mostly lived my life in pain and in a private hell for the last five years I had lived in the mountains. To put it bluntly, I spent years wanting to die. I spent years going to bed and contemplating how I might end my own life, every single night.

69. My distress was caused by vicious opposition I faced, and ruthless, behind the back attacks on my character. The opposition was everywhere and largely by people who smiled at me to my face. They had found a great tactic to aid them in their opposition. They would say disparaging things about my mental health history. I am not sure of all that was said, but I have reason to believe that it was things that were exaggerated to a cruel extreme.

70. I was told by the staff at the hospital that the reason I was there was that my mother had said she was worried about me. My mother had asked for someone to have someone examine me. This was a *hospital* for people who needed help. Unfortunately, this was not how the hospital was perceived by the locals in the mountains.

71. The hospital, called Broughton and which for some strange reason all the locals referred to as "Broughtons", had a reputation as the place where "crazy" people were kept. In many minds it was a "stay to the right, because Hannibal Lecter is on the

Documents Abstract (continued)

left" type of place. My stay at this hospital was used against me and people stigmatized me to no end.

72. There was one particular area where this tactic was used against me in a particularly vicious way- it prevented me from getting a girlfriend the entire time I lived in the mountains. The same situation repeated, over and over. It went like this: I meet a girl and the girl likes me; then the next time she sees me, she hates me and doesn't want to be around me. It became obvious that this was the tactic being used the instant I leave whatever venue I meet the girl in. It had been used once, to my certain knowledge, very soon after I had returned home from the hospital. This tactic worked, and the people disparaging me appear to have stuck with it.

73. Over time, this also created a cruel situation where I was tainted goods. Having scorched my eyes, over and over for years, they mocked me for my blindness. I am certain that this was another tactic.

74. For a period, I had aided others in disparaging me. After returning home from the hospital, I had a bad case mental health hypochondria. I had self-diagnosed myself with every condition under the sun. This included a self-diagnosis that I was some sort of pathological person, just as my father seemed to have been. The people I knew all knew better than this and they all told me so.

75. I eventually brought up my self-diagnosis with John. He told me that I had "first year psych student syndrome", in reference to a trait where people who study psychology "think they have it all" (I had never gone to school for psychology, but had studied it as a hobby for years, and still do). He told me I was "self-diagnosing" myself

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with "cancer". The damage was already done, however, as my speaking of this self-diagnosis had already become more ammo for others to use against me.

76. Then there was another terrible problem I had while living in the mountains. There were people out to kill me. I had deduced that this was tied to a misperception about what had happened when I was hospitalized. I had deduced that it was also tied to a, almost certainly not true, perception that I had "ruined" the business of the man who owned the restaurant I had worked at. The latter of these reasons, involving the restaurant, will not be discussed in this complaint.

77. The former reason was a misperception that I had "snitched" on people while in the custody of the officer who transported me to the hospital. My presumed motive would have been to evade consequences for marijuana that I had in my pocket. This was not at all the case.

78. The officer had merely told me "Clint, we're going to have to take your weed from you." He did this as one of his first actions. There was no consequence or threatened consequence.

79. It was for this reason that they had thought I had "snitched" on them. They had thought that I had gotten out of some criminal charge related to the marijuana. I had told the officer about "people at work" who "sell me drugs all of the time", but at the time I was in very bad condition. I was extremely ill and, as part of my disconnection from reality, I had thought that the people I worked with at the restaurant were undercover police.

80. I had told the officer about the people who "sell me drugs all the time" long after the officer had taken my "weed". In my mind, at the time, I thought that there would

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be no consequence to anyone. My coworkers are the police and thus they will not get in trouble. Again, my mind was gone and I was not contending with reality. There is no sense to be made of my behavior.

81. I had a good idea of those involved in this campaign to kill and destroy me, and it was quite a large number of people. This was also something I needed to leave. All in all, my life was a horrible, hellish mess. I had definitely aided in the creation of my personal hell. In the end I do see it, still, as me triggering ruthless, uninhibited opposition from others. The opposition was irrational, extreme, unwarranted, and deliberately malicious.

82. This was my life. It was the life that I hated. It was the life that was a nightmare. It was the life where, everywhere I went, I was stigmatized and treated with disrespect. It was the life where I wasn't important. It was the life where my wishes weren't considered and I didn't matter. It was the life I could not wait to leave.

I.(b) Moving to Charlotte

83. Life was set to begin anew when I graduated from ASU in May 2011. After a brief stint with a real estate company near my local area, I moved to Charlotte in August 2011. I started my life in Charlotte by setting up my healthcare.

84. Around November 2011, I began using the Outpatient Medication Services ("OMS") at a facility then called Carolina's Medical Center Behavioral Healthcare Charlotte. My medicines are extremely expensive and cost more than I can afford, retailing for about \$1,200 to \$1,300 per month. The hospital that owns the OMS facility currently operates under the dba Atrium Health and is incorporated as The Charlotte-Mecklenburg Hospital Authority. It was a good place to get medicines on a sliding

Documents Abstract (continued)

scale. I had trouble finding a job for the first 4 to 5 months after moving to Charlotte, and lack of employment had put me in a hard spot.

85. After having secured a place to get medical care, I finally got to put my business degree to work in January 2012. I got a job working for a contract agency called Pionear Recruiting. I would be working at Bank of America, in a section of the bank called Legacy Asset Servicing ("LAS"). I would be doing the same job as the employees of Bank of America, sitting alongside them.

86. My role at Bank of America would be a position called Process Support. People in this position processed mortgage modification applications. These were applications related to mortgages for which the borrower was asking to have the monthly payment reduced as an alternative to foreclosure.

87. Some of our borrowers had not yet fallen into default but claimed that a near term default was probable. These borrowers had to prove something called "imminent default". We called the modification files for these borrowers "imminent default files" or, for shorthand, "IDI files". IDI means imminent default indicator. The IDI test is the automated test that loans had to pass in order to prove imminent default. The IDI files had tougher documentation requirements.

88. I initially worked for the Fannie Mae investor segment, and then my segment was merged with the Freddie Mac investor segment. At that point, I became a "GSE Process Support" rather than a "Fannie Mae Process Support." Fannie Mae and Freddie Mac were called the GSEs by our section of the bank. GSEs is shorthand for Government Sponsored Enterprises.

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89. I later described this job as a highly-skilled job masquerading as an entry level position; it was quite complex, if done properly. During the time I spent working at Bank of America, the GSEs had very tough modification guidelines. Borrowers had to provide a lot of documentation. Further, many of the documents had strict requirements that had to be met in order to be useable for a borrower's loan modification application. Navigating these documents and guidelines made for some tough and challenging work.

90. My role was to work as an in-between between two parties- The Customer Relationship Manager ("CRM"), and the Underwriter. We had a seeminglybottomless supply of troubled loans, and we thus had huge numbers of all staff. This included armies of process support, many CRMs, and many underwriters.

91. The CRM is the person who speaks with the borrower. The borrower asks for a modification application, or one is sent to them in the mail automatically upon default. At that point in the process, they are assigned a CRM who will inform them of any additional documents needed to complete the application.

92. It is my role, Process Support, that determines what documents are missing and then, ultimately, assembles a complete modification application file. We do this by comparing the documents the borrower sends in with his or her original application with the documentation requirements in our guidelines. Our guidelines were a lengthy set of documents that indicate what information a borrower needs to send to have a complete application. For borrowers applying for a modification, submitting documents is typically an iterative process.

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93. The borrower will send in documents, and there will be yet another request for more documents. Information received from the borrower will often trigger a need for more information. Once we have assembled a complete package, the people in my role send the file to underwriting.

94. I very soon stand out at Bank of America. Having no experience in the mortgage industry, I quickly rise to the top. I hit the production floor around February 2012. I am given my own loans around March of the same year. By end of April 2012, I am the 4th-ranked producer in Charlotte. By June or July 2012, I am the #1 producer for the whole bank, and I keep this title for the remainder of my time at Bank of America.

95. I gain a reputation among almost the entirety of LAS. I am nicknamed "Clintabulous", and I become kind of famous. Employees at our vendor, called Urban Lending Solutions, considered me a "Rockstar" and said I was a hot topic around their office on most days. The CRMs adore me.

96. My reputation was well deserved. Our guidelines were extremely tough and quite technical; they were hard for many of us to understand. That I knew them so well made me an asset to everyone, as did my intense work ethic.

97. People on both ends of my processing pipeline were frustrated. CRMs were frustrated because it seemed, at times, to be impossible to figure out what documents a borrower needs to send. Borrowers would say that all they do is send document after document. Underwriters were frustrated, because the files sent to them by people in my role were very often, in the opinion of the underwriters, incomplete. Underwriters didn't get credit for files unless they were complete, as underwriters couldn't render a decision on an incomplete file.

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98. I figured out pretty fast the way to make this work. 1st is that you want to know the guidelines inside and out. 2nd is you want to develop a network of underwriters. 3rd is that you want to learn how to make use of the documents that you already have.

99. The name of the game is to milk the guidelines for all they are worth. Asking the borrower for information is an absolute last resort. If you have to ask for information, you prefer verbal confirmations over documents. You avoid asking for information if you can. When you do have to ask for information, you ask for the easiest thing to get that will work.

100. The key to having a good file is not about having the *most* documents but rather is about having the *right* documents. You get all of the right stuff. You know the guidelines inside and out, and this enables you to ask for the absolute least amount of information that is necessary to make a decision. The easier it is to get, the faster you will get it, and *the easiest of all to get is what you already have*.

101. I was very respected and everyone loved working with me. The CRMs loved me because I moved their files like there was no tomorrow. I found ways around all the docs others thought we needed. The underwriters loved me because my files were complete and of super high quality.

102. The general rate of "incomplete" files going to underwriting was documented to be around 50% to 60%. I would typically be at something less than 40% to at the highest around 33%. I moved such huge volumes of files that this meant I had mountains of high-quality files at all times. 67% to 80% of 4 to 9 files a day is far, far more than 40% to 50% of 1 to 3 files a day.

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103. I was the ultimate expert at my job. Other Process Support were at my desk all the time. I was called a genius. If you have a question about a guideline or a file, I'm the one to ask.

104. My new life was thus far working out very well. I was a superstar. I was not this person who didn't matter, who was to be subtly disrespected and disregarded, and who it was a shame to be seen with if you are a pretty girl.

I.(c) My Job at Wells Fargo

105. As we started to hit the bottom of what was once a seemingly bottomless supply of loans, Bank of America began to lay off its LAS contractors. They did this one group at a time. I survived all such layoffs except the last one, which happened around July of 2013. This put me back in the job market.

106. My goal had always been to find one career track and stay on it, and this goal was very much in my mind as I began to look for jobs. I wanted to stay in the mortgage industry. At the same time money talks, and I needed money. I decided to also apply for financial analysis jobs. Anything I could do to put my finance degree to use was fair game. People who are broke don't always have the privilege of being picky.

107. It was with mixed emotions that I responded to a request for a phone-based interview, from a contract agency, around August 2013. The contract agency had a job open for doing credit analysis, as a contractor, at Wells Fargo. I was kind of bummed out at the prospect of changing industries. On the other hand, the job description sounded interesting and like something I would be good at.

108. The phone interview with the contract agency went well, and I was selected to move forward in the process. The next step would be an in-person interview with

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Wells Fargo. I would interview with the management from Wells Fargo Wholesale Loan Services ("WLS").

109. During the interview with WLS management, I was given a rundown of the job and asked a series of questions. I was told that the job involved a heavy emphasis on financial accounting. I was asked some "high level accounting questions."

110. I believe this description "high level" was meant to soften the blow to those who get the questions wrong. One can forgive oneself for not answering "high level" questions correctly. They were actually basic questions.

111. I apparently made an overall good impression, as I was offered the job. I answered their accounting questions correctly, and my behavioral question responses must have been good enough. I would begin the job in November of that year, 2013.

112. I would work at WLS, an arm of the bank that provides an array of support activities and services to internal Wells Fargo commercial lending offices. The employees of WLS called the commercial lending offices "front offices", "RCBOs" (short for Regional Commercial Banking Offices), or simply "offices". I would work for a section of WLS called Credit Analysis, as a credit analyst.

113. At the time I was hired, and in subsequent years, WLS credit analysts had two core responsibilities. Preparing financial spreads was our first core responsibility. Completing a compliance check was our second core responsibility. These core responsibilities served to aid the RCBOs in their underwriting and monitoring of commercial loans.

114. Underwriting is the first of two fundamental activities in commercial lending. In underwriting, the RCBO prepares an approval memo to request for and to document

the funding of a commercial loan. To complete this memo, the RCBO will need financial spreads.

115. Financial spreads are financial reports that are prepared by WLS credit analysts. The credit analysts prepare them using information submitted by the company which seeks funding. The financial spreads will have a balance sheet, an income statement, a cash flow statement, and several pages of ratios and risk rating metrics. Financial spreads will later also be used in monitoring any loan that is underwritten.

116. Monitoring is the second of two fundamental activities in commercial lending. Monitoring involves keeping track of the financial soundness of the company after underwriting is complete. Our segment of the bank was responsible for very large loans. On the extreme low end, a given customer would have \$1 million to \$3 million debt with Wells Fargo. On the high end, a company might have debt up to \$300 million, \$1 billion, or even more. Due to the size of the loan and the risk the loan poses to both the bank and the customer, the customer will be required to sign a very detailed credit agreement. The credit agreement may be as long as 600 to 900 pages.

117. The credit agreement will stipulate that the company meets certain financial performance metrics on an ongoing basis. The company will be required to provide financial statements on a recurring basis to, in part, be used for testing these financial performance metrics. The testing of these financial performance metrics, which are called financial covenants, is what is completed on a compliance check.

118. My progression to harder and harder work happens fast once I begin the job. After roughly two weeks of training, I hit the production floor in the first week of December 2013. I was first assigned to help a man named Paul who worked with front

offices that lend to publicly traded utilities companies. About a month later, I was assigned my own offices. Then around February my manager, who was a woman named Shana de Oliveira ("Shana"), had a meeting with me. She said that the offices I was assigned couldn't keep up with me. She said she was swapping out the offices I had been assigned and that they would be replaced with some much busier offices.

119. Around the first week of March of 2014, I had yet another meeting with Shana to learn about some new developments. The first development was that WLS was going to be hiring two full time credit analysts. She said that I was one of the two who were essentially guaranteed the job. Myself and another contractor were said to have such high performance at the job that we were far too ahead of the pack; we were sure to get the open roles.

120. Being a direct employee of the bank, rather than working under a contract agency, would confer some benefits. For one, it meant that I would get a pay increase. I would also be able to get Wells Fargo's health insurance and other benefits, which were much better than what contract agencies offered. I would also get paid time off.

121. The second development was that the food & agribusiness RCBOs needed a new credit analyst. Their dedicated credit analyst in Denver had left that role, and WLS management wanted a credit analyst in Charlotte to replace him. The food & agribusiness RCBOs were known as a notoriously hard to work for group of offices. It would take someone who was up to the challenge. My manger said that in her mind she keeps hearing "Cllliint.....", as the one to take the group. She asked if I would take the food & agribusiness offices.

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122. I was, initially, sort of indifferent to the request to take the food & agribusiness group; then later, my attitude changed. In the beginning I said "sure, why not". Then I was told that whoever had this group would have year-round overtime. This group was said to be unbelievably busy all year long. The year-round overtime got me very motivated. I wanted this to be my group.

123. This group sounded like the perfect arrangement that I had been looking for. I was deeply in debt, and I have always worked long hours. For most of my life I have chosen to work more and have more money. I like this better than the alternative, to work less and have more free time.

124. My high level of motivation was apparently going to be needed. The next thing, following my decision to take this group, was a high-pressure training and preparation process. The training and preparation came from different members of WLS management and WLS Quality Assurance ("QA") staff.

125. Management made it clear that the transition of the food & agribusiness group from Denver to me was going to be a crucial transition. The situation with the food and agribusiness offices was said to be a "damaged relationship", in which the food & agribusiness offices had not been all that happy with WLS for a long time. Further, the food & agribusiness offices were said to have been furious the last time they were assigned to WLS credit analysts in Charlotte. The situation was said to be such that if we injure them any further, our department might be fired.

126. The agribusiness offices' chronic unhappiness was largely blamed, by our QA staff, on a revamping and standardization of our guidelines that had occurred in years past. Our standardized guidelines didn't work for their industry. Farmers of any

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size are not running anything remotely resembling cookie cutter, standardized businesses.

127. I had heard about the food & agribusiness offices, which were called "food & ag" by employees in my department, since my first weeks on the floor. They were said to have impossible and very painful to work companies. I was told that you would sometimes be given 8 or more spreadsheets from which you had to pick a number here, then pick a number there, over and over, to make one financial spread. It was said to be the hardest work to be found in WLS.

128. Then there were the people. The underwriters and relationship managers at the food & ag offices were said to be the meanest, nastiest people you will ever meet. They were said to make nonstop harassing phone calls, where they ask you for illegitimate changes to the work you have sent them. They were said to be a nightmare that you didn't want to deal with.

129. I was transitioned to the food & agribusiness offices around April of 2014. The companies were pretty much what they had been cracked out to be. I definitely had the hardest in the bank. I didn't mind this at all. I have a personality trait in which I like to solve hard problems. The people were not at all what they were cracked out to be. They were far from mean and nasty. They were absolutely wonderful from day one. They were my favorite people to work with, of all time.

130. The essential ingredient to the terrific relationship I developed with my group was that I wanted my work to be perfect. Due to uniqueness and complexity of the work my offices sent, perfecting my work required asking the offices questions about the companies they lend to. The offices were very happy that I asked these questions, as

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one of their largest grievances was that credit analysts would make assumptions and send them incorrect work. My offices couldn't stand it when someone in a supervisory role at their office needs to look at a company, and when they go to their email inbox to pull the financial spread sent by WLS, the work is wrong. The sentiment behind this grievance can be paraphrased as: "why didn't they ask me about this, instead of just throwing these numbers all over the place?"

131. My offices and I were a match made in heaven and, for a good time, so were my department and I. Our senior management was lavished with praise over the work I had done. The damaged relationship with the agribusiness offices was repaired. I had somewhat regular lunches with WLS's chief operating officer, a very kind and competent man named Gray Bennet. I got the overtime I was promised too, and I needed it.

132. My superstar status at WLS was official at year end 2014. I received a performance rating of 5. A rating of 5 was extremely rare and the highest rating you could get. You only get this if you have done something extraordinary. I also received an early promotion to a senior analyst. I would be doing the same type of work but with substantially higher pay.

133. Very early on, I had also cracked the puzzle as to why my office people were supposedly so mean and nasty. It had less to do with the guidelines than was believed. The real culprit was that complete garbage work had been sent to them day and night. Some of the people doing this before me weren't on their A game. It would be generous to say that they were even on their F game, but I have to settle for that; there is no lower grade.

134. I remember thinking very early on that these analysts who complain about my offices don't know the definition of the word "mean" until they send me garbage work like this over and over. It is enough to make anyone furious. It was also strange to me how the department I worked for had allowed this to happen. It seemed like things weren't always managed so well, but I didn't say much about that.

135. The next few years were filled with endless accolades, nominations for awards, and emails from my offices to our management about how great I was to work with. My offices and I never lost our strong rapport and our "peas in a pod" sense of working with one another. I did however, lose my year-round overtime. Losing my overtime was a broken promise. I have begun to sense, over time, that Wells Fargo cares about one and only one entity on earth: Wells Fargo. My lost overtime was to be the least of my problems; I would soon find out.

II. The Bill Vanhoy Era at Wholesale Loan Services

136. Our site manager, Mike Zavala, had taken a new role in 2016, and this created an opening for his role in WLS. He was one level above my manager, Shana. His role was coveted among managers at Shana's level. It was a \$30k to \$40k+ per year pay increase, I would estimate.

137. Shana was the best candidate in my mind, but she was far from the only one to apply. There were a lot of good choices for sure. There were plenty of good managers in Charlotte and Denver who would have worked out great.

138. The person who got the role, however, was a man named Bill. He didn't get the role due to his education. He didn't get the role due to previous experience in commercial lending. He had no relevant education, in a department where 5% to 10%