

stigma-part-05

00:00:00 speaker_01: So two, I continue. Um I moved to Charlotte to escape all this hell, this, this, this hell, the stigmatization and the people that tried to kill me and the campaign to run me into the ground. Um And um you know, all of this hell that I lived in the mountains, I moved to Charlotte uh to escape it. Um And nobody in Charlotte knows anything about me. OK? Or that there are so few that there, there might be like two people um that live in Charlotte.

00:00:29 speaker_01: Um that, that, that have seen me and, you know, in, in my entire life enough that they're gonna recognize me. Um And um actually, I think one of those people, I'll tell you this, but one of those people I think had moved away from Charlotte by the time I moved to Charlotte because this person had heard the stuff that goes around about me. Um by, by the way that this person knew me. Um So, so it's like I, I, I've got a clean and I get to start over and because um you know, all these people are around uh spread this garbage about me.

00:00:57 speaker_01: I am treated as a respected person, very, very fast. Ok. That was particularly once I get into the working world, I moved to Charlotte in August of 2011. Roughly I get a job in January 2012 working at Bank of America. Um I very, very quickly um stand out um as a top performer at Bank of America. Um I eventually become the top producer for the whole bank and I hold that title uh for about the last 12 months, I was there. Um I held the title as the number one producer um uh for my role in the entire bank and I was by a large margin and people called me a genius.

00:01:40 speaker_01: Uh People thought I was hilarious. Um You know, that the, that the, the, the, the nature of things had changed that all of a sudden I'm deferred to OK, that, that, that all these people, they have the same initial reaction that everybody has me, they're impressed with me. They think I'm a nice guy. They like me. I'm interesting. I'm cool. I'm smart. You know, I, I seem to be excessively smart, excessively, capable. This is the opinions that people have of me.

00:02:02 speaker_01: That's the initial reaction that everybody has, but there's nobody there to run their fucking mouth. Um and lie about me. And so, um you know, I become a very, very respected, deferred to a person. I commanded a lot of respect and a lot of kind of a power in a way by my confidence, I'm at this job that I was doing loan modifications, you know, I would put loan modification applications together to be sent to underwriting. And that was the main goal of our job was to get the loans um sent to the loan modification applications sent to underwriting.

00:02:41 speaker_01: And um um um um um the people on the other end of, of me. So I had one end of me, I had an underwriter that was who I sent. I submitted the files to, on the other end of me was a customer relationship manager who um a who um was the one that collected the, the, the, the documents from the borrower. OK. So we have borrowers that have to submit documents for the modification application. Um And so the people in my role tell the Cr MS what documents we need to a complete application.

00:03:27 speaker_01: Once we got a complete application, we send it to the underwriting. Um Now there, there's a great varying degree of skill and how good people were at putting together

complete files um that the better you knew the guidelines, the better you knew the workarounds. Um The, the easier it was for you to have a complete file because you knew what you could work around. I see you have processors or people in my role called process support that would ask for a whole list of, for, you know, six or 78 documents that ask for a customer for instance.

00:03:56 speaker_01: Ok, that, that customer actually, you give me that file. I don't need any of those documents. They listed six documents. Um I don't need any of them. Ok. This is a done deal right here and I can get this file moved. And of course, the CRM are getting griped at all the time by their customers because they keep asking for documents. Um And uh you know, so this gave me um some le where like I was really, really my, my time, my attention, my everything I was really in high demand.

00:04:19 speaker_01: Um and I was, again, I was very, very, very respected. And so, um I would have people um sending me, I am im me saying, um uh sir, may I ask you a question? Ok. This is the kind of the kind of thing that, you know, the kind of level of deference that I was treated with. And um and we had this um vendor called Urban Lending Solutions. I was the talk of, of, of, of, of around their office every day.

00:04:49 speaker_01: Um for how interesting and, and kind of out there. I was, it's like I stuck out and uh you know, I was a rockstar is what they told me. Like I'm a rockstar Urban Limiting Solutions, which was a, a contractor that did underwriting. OK. They under, they underwrote a modification files and which that's the thing is the cr MS loved me because I can move their files of the underwriters loved me because I've got good files for the underwriters. Ok. So it's like, I, I am like a rockstar everywhere that I go.

00:05:14 speaker_01: Um, and, um, you know, people were at my desk all the time asking questions that I was the ultimate expert at my job. Like people really, really, really looked up to me now when I go to Wells Fargo and it's the same thing. I very quickly stand out. Um I become like this person. It's like, it's like, again, recurring. Um, you know, I'm called a genius. Ok. So people at Wells Fargo starts to recognize me and call as, as a, you know, a quote-unquote genius.

00:05:39 speaker_01: I think they call me. And um yeah, because I'm so good. I'm so good at this job. It's like I can do all the hardest work. There's nothing too hard for me. I'm the best at everything. You know, the quality assurance people send us stuff back. I saying that it's wrong and I send it back to the quality assurance people. I'm telling them no, you know, I'm not wrong. You're wrong. And it, it, it's like I've got this huge expertise.

00:06:01 speaker_01: Um um and um I had friends at work like this, this girl, this girl named Tunny T UN Ny, her name was Tunny, um who um had started at the same time that I want that I did. Um And she considered me to be like a big brother to her is what she told me. And, um, and she, she thought that the, the great, she thought I was the greatest thing I ever. Um, and I had another friend at work named Katy and she would joke about, you know, because I would, I, I would be over in the, um, over, um, around the area where Kie and, and, um, to works and it's like all the, all the employees over there and a lot of the females are calling me to their desk.

00:06:38 speaker_01: Like I need help, I need help. I need help. And Katy would joke. Oh my God Clint. Look, you're so needed by women. Um, and so it's like I'm a rock star. I've got like a, a charisma. Ok? It's like I've got a, that's like I'm charismatic. That's how I'm perceived. I perceived as a genius. So I'm deferred to, um, again at Wells Fargo. Um, and this is in blatant contrast to how I was treated back when I was in the mountains.

00:07:03 speaker_01: Ok. The, the, now, the way that it is as what I say goes, of course, I had all this, I had responsibilities of, of basically managing people, um, with, um, you know, this, this work that I had, I had enough work that I was personally assigned enough work to, um, for the, to go around for about, you know, three or five people. Ok. Um, that I had all the hardest work in the bank.

00:07:28 speaker_01: And I've, I've started out, I was working, I was working overtime and then they cut the overtime. And so I have all these people that are helping me and, um, uh, you know, it's like they do what I say, you know, my, my word carries weight in the office. Ok. The people defer to me. Um, they treat me with respect. Um, and it's like, um, you know, like I have a reputation of competence and I am taken very seriously.

00:07:55 speaker_01: Ok. Um, and so in the next audio, I'm going to tell you what happens when all of this changes.