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Here we go again

To: "Division, Criminal (CRM)" <Criminal.Division@usdoj.gov>, civil.feedback@usdoj.gov

<https://www.tmz.com/2023/03/11/fdic-takeover-silicon-valley-bank-run-svb-boa-wells-fargo-deposit/>

It kills me to see this. All I wanted to do is have my new life in Charlotte. Now I want to have a life worth living and to get some money so that I can pay people to do the things for me that I cannot do for myself. If I don't get help, I'm going to end up toothless and homeless on the street. That is assuming that I even live.

This thing where this bank has the global economy pinned against the wall isn't fair. It gets to do as it pleases to other people. There needs to be some process in place where people can get justice. Since we can't criminally prosecute them, there ought to be a process where they pay through the nose for the crimes they commit. People have to get justice somehow, and there has to be an incentive for them to not do this.

In re this link I posted, perhaps you share my frustration with these news outlets that put out stories that the world is ending. I don't see how this is good for anyone. If the world really is ending, they're going to make it worse. If the world isn't ending, they're going to push us that much farther down the line.

This is what happened when I was selling real estate in 2008. I first tried to sell real estate in 2006, and it was the biggest disaster conceivable. I got lost driving people to see homes. I got stuck in the driveway of an RV lot with one group of people. I was a terrible driver. This place had a steep entry and the road was also narrow. I ended up with at least one wheel near the edge or hanging off of it. I can't remember the exact details. I just remember the people getting amped up and repeatedly telling me that I'm turning the steering wheel the wrong way, and that what I need to do is pull forward and turn it this way.

The only sale I came close to in 2006 was this couple that called me from the driveway of a house we had listed. They had found the address and wanted more info, so they called the office and asked me to drive and meet them there. I will skip the details, but basically, these people insisted that "if we buy, we want to do it through you." Their unstated motive for this, I deduced, was that they were really worried about getting ripped off and taken advantage of by realtors, and they perceived me as being too stupid to be able to rip them off, even if I wanted to. I got lost on the way to this house and that was the beginning of the disaster that my meeting with these prospects was. I lost their business after I gave them incorrect directions to a restaurant.

I quit in late August 2006 and then shortly after enrolled in college. Between August 2006 and summer break 2007, I bought a bunch of books and videos about real estate, home repairs, etc. I worked real estate again in 2007. I didn't make any sales, but I helped the owner of the firm with at least 1. On this go round, only about 40% of my prospects perceived me to be an idiot, and I had a few that complemented me on how good I was. Told me that this seemed like the right profession for me.

I bought more books following this, and gave it a third go round in summer 2008. By this time, I was getting pretty good. I didn't have one single prospect that thought that I was an idiot, and I only had a few who had any kind of negative feeling about me at all. In our area, next to no one was making sales, but I was. I would have made a lot more if it wasn't for MSNBC, CNN, Fox, and whoever else, because all that these people have to say, all day, every day, is how the whole world is going down the tubes and how everything is getting worse and worse and worse. If I remember right, one network had some kind of colored meter that indicated how bad things were getting. They'd be moving it from bright orange to red.

As this doomsday coverage starts to really get underway, the already very limited number of prospects that I have coming through the door start to be dominated by a variety of buyer that I nicknamed Chicken Littles. These are people who think they're getting something for nothing because the sky is falling. You'd drive them around forever, at \$4 a gallon, and then they'd make some 25 cents on the dollar offer. None of our sellers were that desperate. I ended up quitting shortly after school started back. It was a real bummer that this market tanking happened right when I finally get good enough to halfway know what I am doing.

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Warmest Regards,

Clint Williams

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