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United States Department of Justice,

This letter will be my final communication to you, unless you decide to help me. I have inundated your email inbox with messages for now over 1 year, and it is not getting either of us anywhere. In this communication, I will be going over what happened since I submitted my complaint. I will explain my behavior to you. I will also offer an apology for the harsh tone many of my communications have had. There will be a discussion of how severely injured that I am, and I will explain to you what I mean when I keep saying “I am going to die”.

I. Summary of What Has Happened Since I Submitted my Complaint

I wanted my complaint to be perfect. I didn't intend on sending it in October 2020. I wanted to further perfect it. I have had a sense that what I do from now on is likely to be all of the work I have to show for my life.

It was the involuntary commitment at Novant Health that prompted me to submit my complaint. My psychologist John had made me a letter to direct evaluations to him, but the police didn't comply. This situation, where I am a prisoner at will of nearly anyone, wasn't fixed. This was terrifying, and this situation had caused me extreme distress. I thought that I could turn in my complaint, get the US DOJ on the scene, and have the US DOJ help me.

In the months leading up to my complaint submission, I had varying ideas as to what might happen. In the early months of my fight, I had pictured things going very well for me. I had pictured these people being held accountable and a dramatic victory for me. As the time to submit my complaint approached, I also considered the possibility that we have another routine instance of injustice. There is a lot of injustice in America. Still yet, *I dreamed of the day the United States Department of Justice helps me*. I would have my dignity back and I would also get the much-needed money I needed to have a life. I knew that I needed the US DOJ to help me somehow. I was fighting something so much larger than me.

When I submitted my complaint, I got no response. I waited some days and sent an email, and still no response. Then I sent another one. Nothing. I thought that maybe the US DOJ was busy with all of Donald Trump's demands related to the election. Then I thought that the US DOJ may have been prejudiced against me. I had known that Wells Fargo had illegally obtained my healthcare records from Broughton Hospital, and I thought that Wells Fargo had used them in an attempt to prejudice the US DOJ.

Then something good happens. I have an Australian fitness model sending me IMs on Facebook. I instantly pegged the US DOJ as being behind this. I was at first upset. Then I thought, it is a good thing that the US DOJ is doing something to help me. Then later, when I realized that AU girl was a good person who had good intentions and did care about me, I was extremely happy. Me and AU girl had a Skype call and that was the happiest day I had had in over 2 and a half years. I am crying as I type this. My life has been so hard.

At the same time that AU girl is on the scene, my mother starts to loosen up about helping me financially. She had been very reluctant. She told me that she had gotten \$4,000 out of her retirement to help with my bills. What I think is that mom is lying. I think that she is secretly being given money by Wells Fargo, now that I am getting help. My mother is always in cahoots with the people in my personal life, and I knew that she was in regular contact with Atrium and certainly has input with Wells Fargo, and also the US DOJ for that matter. The stress I lived under, over the threat of my life in Charlotte tanking, relented for a few months. I had less stress, my life in Charlotte would be saved, and I had AU girl. I was so happy, for once. I was happy even though I continued to suffer.

I thought that the US DOJ was compelling Wells Fargo to get me this girl. I didn't think that Wells Fargo was doing it on its own. I thought that the US DOJ had power over Wells Fargo, and that the US DOJ was exercising that power. I got on a high horse and got full of myself. I think that here I have run this brilliant criminal investigation, and I've got Wells Fargo being held accountable. I make you those 36 audios where I try to get Wells Fargo held accountable for what has happened to the friends I met online.

Subsequent to sending all of those audios, I start to get the idea that opposing Wells Fargo was not the way to get help here. I thought that the US DOJ was trying to see to it that Wells Fargo didn't get in trouble. I started to think of ways to smooth this over with the public, if it all came out. At this time, I thought I had media people on this. I saw the US DOJ as my friend, and I wanted to help the US DOJ. I had already thought of ways to smooth this over, even before this time.

As I am making these audios and communicating with the US DOJ, I am still being subjected to crime. This puzzles me. I think that one possibility is that the US DOJ is sponsoring a cover up. Then I think that maybe Wells Fargo has convinced the US DOJ that only the civil law violation has occurred, and that everything I send to the US DOJ is being immediately forwarded to Wells Fargo. The US DOJ is naively doing this, as Wells Fargo and Atrium Health commit crimes right under the US DOJ's nose.

I am not really concerned with the cover up; I just need help. I don't care what happens with the cover up, as long as my life in Charlotte doesn't tank and I get help. I was really happy to have AU girl. As time goes on, I start to have uncertainty about if mother is really spending her own limited amount of money, and if I am getting help at all. AU girl also has less time for me. This situation is starting to make me uneasy and I begin to horrifically suffer again and to be in panic mode.

I think that the US DOJ may have some terrible hang up, because they can't prosecute Wells Fargo. I decide that I will take responsibility for the decision to not criminally prosecute Wells Fargo. I send the DOJ a bunch of audios about that.

The one thing that I knew I needed to do to get help was to get a brain scan. AU girl had hinted of this. What is really inconvenient, is that when I go in January to set up a brain scan, the first appointment they have is in March. That means I have to keep coming up with money to keep my life in Charlotte from tanking for another 2 or 3 months. It is horrifying and I am under horrific, crippling stress over this.

I finally get an appointment with Merideth Snapp, and she tells me "MRIs are good to rule out alternate causes of PTSD". When she says this, it is obvious that Wells

Fargo is behind this. This is what Wells Fargo wants. I am more than happy to get this for Wells Fargo, at first.

I thought, at this time, that I had Medicaid, and that Medicaid would pay for my brain scan. I told the person on the phone at Novant this, and they didn't object. I am destroyed when, the day before the brain scan, I am told that it will cost me \$250 down. I call mother and we don't have the money. I reschedule for the earliest next appointment. I tell mom that my whole life depends on this brain scan. I tell her that I will get help. I tell her to make sure we have the money this time.

When the appointment, roughly a week after my first appointment comes up, we again do not have the money. I am crushed and extremely frustrated. I have, at this time, figured out that mom's \$4,000 was really mom's \$4,000, and that it was completely on the table that I lose my life in Charlotte because we run out of money. I need this god damn brain scan. I need it, but mom won't make it a priority, and I am under nonstop, unrelenting, horrific stress and suffering.

Finally, my poor aunt tells me that she will pay the \$250 down payment. She has to let one of her bills go one month past due to do this. She takes care of 3 great-grandchildren and does this off of a small social security retirement check. I am finally going to get this brain scan.

What happens when the appointment for the 3rd attempt for this brain scan comes up? Mom doesn't have money for a cab!!! I MISS THE BRAIN SCAN FOR 3RD TIME, AS MY LIFE DEPENDS ON GETTING THIS GOD DAMN BRAIN SCAN FOR WELLS FARGO!!!

At this point, I am pissed. When we didn't have money for a cab, I attempted to drive and got lost. I am profoundly handicapped and my registration is expired. I damn near got in a wreck, as I am frantically driving trying to get this brain scan. I am mad as hell that Wells Fargo wants this brain scan and will not pay for it. It is putting me through total and complete hell getting this brain scan, to the point that I almost died in a car wreck. You have to remember that I am profoundly handicapped, and that, due to my injury, the least bit of stress completely overwhelms me, and I am under extreme amounts of stress.

Part of the reason that I didn't care to get this brain scan for Wells Fargo was that I knew there is zero chance that there is any alternate cause. I know enough about how this condition works to know that it is flat out silly to think that I could have some head injury and that head injury cause me to have intrusive memories of Wells Fargo abusing me.

At attempt 3 to get this brain scan, however, it is starting to seem ridiculous and unnecessary, and completely absurd that I have to pay for it. I am under horrific stress and am nearly getting in a wreck and dying, as a disabled man, over \$250 and then over a \$20 cab fare, for demands being made by a \$2,000,000,000,000 bank. I don't understand why the bank can't pay for this brain scan, or why Novant Health can't waive the down payment. Novant Health has no problems bending the rules so that they can help with the cover up, so why can't they bend the rules in my favor. Again, I am disabled and under nonstop horrific suffering and stress.

At this time, I think the events that have happened go like this:

I turn in Wells Fargo to the DOJ.

The DOJ tells Wells Fargo that they have to get me this girl.

Wells Fargo asks the DOJ if it is ok that we rule out alternate causes.

The DOJ grants Wells Fargo this request.

If there are no alternate causes, Wells Fargo has to get me this girl, as it has been ordered to by the DOJ.

I start to think that it is absurd that Wells Fargo gets to make this demand. Wells Fargo is part of a crime spree that has 100 years prison time to go around. Not only do the people at Wells Fargo get to dodge prison time, they get to make this ridiculous demand, at my expense, and have the possibility of getting off completely free. I get furious, while under the traumatic stress of this 3rd attempt, and I send the DOJ some angry sounding audios.

Finally, on attempt number 4, I get the brain scan. On the same day I got the scan, the people working for Novant determine that there are no alternate causes. This is no surprise to me, and I am happy to send the report to AU girl and to the DOJ. AU girl isn't so happy that I got this brain scan, and this is very disheartening.

In a very short time, it seems that I am not getting any help. I start to realize that the DOJ isn't exercising power over Wells Fargo, and that Wells Fargo was getting me this girl on its own volition. I feel very bad and also very stupid, and I send audios apologizing to Wells Fargo.

I try over the next several months to get my help back. My life is crumbling and I'm under nonstop horrific stress. The stress was so much in July and August of 2021,

that I lost 30 pounds in 4 weeks. I had a constant feeling like I was going to have a heart attack.

At one point, I send the DOJ an audio where that I mention that I can't function without my Adderall, that not having Adderall turns me into a vegetable. On my next appointment with Atrium, they are taking away my Adderall, so as to cripple me. The US DOJ and its cohorts in this cover up are going through my communications looking for ways to cripple and abuse me, and for ideas for new scams to run. In light of this, I will remind you of what I had been looking forward to for my entire brutal fight: *I dreamed of the day the United States Department of Justice helps me*. You don't help me; you do this to me. How could you? Do you know how much this hurts?

My life in Charlotte tanks. It had been my worst nightmare and it happened. It was heartbreaking and horrific. I am left here to suffer, as a disabled man and I am having trouble getting disability because Atrium Health's records are fraudulent. I don't have a brain scan to use for my disability application, because I got a brain scan for Wells Fargo instead.

I have to speculate as to why the US DOJ will not help me. I think that my healthcare records may have prejudiced you. Then I think that Wells Fargo may have accused me of some crime, or dredged up someone from my past and influenced that person to say I did some terrible wrong. I try and try to get the US DOJ to talk back and to tell me why they won't help me. I need my side of whatever it is heard. I am a good and kindhearted man. I can prove it and prove myself innocent of any charges against my character as a whole. Those healthcare records say not one bad thing about me.

II. Apology

I would like to apologize for the tone of my communications. I have spoken to you in demeaning ways. I have spoken to you as if you are not well-meaning people. I have overly focused on the mistakes that you have made and not had enough mercy on you. This is for things like your viewing of my illegally obtained healthcare records. You did me a terrible wrong there, but people make mistakes. I apologize for being unkind to you and being unkind to Wells Fargo, even as you were trying to help me. I apologize for it all. I should have viewed you as people who were doing your best, and who were trying to help me. I understand that I have inundated you with communications, and that I have been moody, but I am genuinely sorry for not seeing the best in you, when you are just doing your best in a very hard situation.

III. How Severely Injured I am

There is something extremely bad wrong with me. I feel that I have an extremely severe case of PTSD. I would estimate that I am in the top 1% to the top .01% of cases, in terms of severity. There were three traumatic events. The first was the kidnapping and Wells Fargo's invasion of my privacy. In April and May of 2019, I felt the combination of these injuring me extremely severely. I was in horrific pain, and I melted daily, breaking down into terrible tears, while being in unbearable shell shock pain. Then in August of 2019, I had 2 traumas back-to-back. It was first Kathy's HIPAA violation, where she tells of the most painful details of my life, and then it was finding out that my mother was talking to Jenny. I felt both of these injure me. Both of these compounded my brain injury. I felt like I was being ripped in half. Having all this happen in the span of about 3 months was like an instant massacre.

I cannot make a can of tomato soup. I cannot cook anything on a stove. I cannot clean. I cannot do laundry. I have extreme difficulty concentrating. I have this persistent feeling of a mental paralysis. The least little bit of stress kills me. I have strange and disturbing feelings like I am going to murder someone. I am far too injured to ever be able to make my own income again. I am unable to take care of myself. Simple things like taking a shower take so much willpower that I am often unable to do them. I have extreme difficulty shaving. I feel overwhelmed every day. Every demand that life makes on me feels like a hammer blow to a helpless man.

All of this impairment is the result of Wells Fargo's criminal massacre of me. Wells Fargo did this to me, and when Wells Fargo doesn't want to be part of the solution, it leaves a monster sized gap that no one else can fill. I am going to die.

IV. What I Mean When I Say That I'm Going to Die

I repeatedly tell you that I'm going to die. Let me explain what I mean. I am helpless. I cannot meet the demands that life makes on me. I cannot cook. I cannot clean. I have trouble taking a shower. I have trouble shaving. I have trouble keeping up with and paying bills. Life moves at full speed, and I go in slow motion. I am helpless to keep up. If time goes on long enough, I will end up homeless and die in the street, because of this helplessness. Right now, I live with my mother. She cooks, cleans, takes care of the bills, etc. At some point she will be either dead or handicapped, and it will be up to me to take care of myself. At that time, my death in the streets, of hunger or of the temperature, will be inevitable.

This is compounded by the fact that I find living with my mother intolerable and humiliating. I can't stand living with her, after all she has done to me. It hurts living

here. I no longer love my mother; I despise her. She has helped you in committing crimes, against her own son. She has been committing crimes against me for my entire life.

What is also possible is that I take my own life. This suffering is unbearable. I feel like I want to die for most of every day. I constantly ache for some poison to take, so that I can die. I think about walking in front of an 18-wheeler. I have other thoughts of ending my life. As time goes on, it will become more and more likely that I act on some of these thoughts.

My malady is not that I am depressed. It is not that I need a pep talk from a therapist or from someone else. My malady is that I am helpless. I am so handicapped as to be unable to fend for myself in life. I cannot do basic life tasks. To have my life restored, I need to be able to pay people to do for me the things that I cannot do for myself. I also need to have as little stress as possible, as my extreme brain injury causes me to have an extreme overreaction to stress. I hate being helpless and I hate the feeling of life hitting me with one hammer blow after another.

V. How This Situation Will End

The US DOJ has been taken aback by my healthcare records. This is one more complicated thing in what I presume to be a very complicated and hard to deal with situation for the US DOJ. The people at the US DOJ are not unique in that there is a very strong illusion among the public that we are capable of judging and recognizing things about behavioral disorders, just like a doctor can. When you see those things on my healthcare records, it can immediately cause you to think “this is a real psycho”, “This guy is dangerous” or something similar. If I walked into your office with a growth

on my arm, and asked you “is this cancer”, you would immediately recognize your limitations and tell me to go see a doctor. What you and the rest of the public so easily fail to realize is that it is just as hard, if not harder, to determine things about me from my healthcare records as it is for you to diagnose cancer. Each of these subject matters is equally complex and both require extensive education, training, and experience.

I believe this illusion results from our daily lives being saturated with human behavior. We see the behavior of our friends, family, coworkers, government, people walking on the sidewalk, and the list goes on. Human behavior feels very familiar to all of us, and we have an intuition that what we are familiar with we are good at. One difficulty that you face is that with mental illness, the ordinary rules of human behavior do not apply.

The people at Wells Fargo likely thought that they scored big when they got those healthcare records. I believe this because it seems to me that Wells Fargo has been trying its hardest to make this mistake they made go away. They need this narrative to somehow come to an ending where Wells Fargo didn’t make this terrible mistake, of invading my privacy and then breaking the law

When they see those healthcare records, they can immediately put this as a part of a larger narrative. They could make me out to be a dangerous person and thus justify a need to dig into my life. They are not only competent business people, but also expert psychologists.

I am sorry to have to inform Wells Fargo that I am not a dangerous person. There were no signs that I was dangerous or dishonest or anything else, for Wells Fargo to see. The **doctors** at Broughton Hospital let me go home. They sent me home *despite seeing*

*everything on those healthcare records, **and they made a good decision.*** I went on to live an overall exemplary life. I went on to work so incredibly hard on myself, to be honest, and to kill myself working and getting a finance degree, so that I could be a great employee for Wells Fargo. Getting those healthcare records was just another humiliating wrongdoing perpetrated against me. Getting those healthcare records was just part of an ever-escalating set of behaviors where Wells Fargo doesn't want to admit that Wells Fargo made a mistake.

I am sorry to inform Wells Fargo that, although they may be very good businesspeople in the aggregate and as a company, the people running Wholesale Loan Services during the time I was there were not good businesspeople. The man over my department had no relevant education, no relevant experience, and only brought to the table a bunch of "models" he had learned from reading self-help business literature. His models may have use elsewhere, but without the requisite background for our complex work, they do not move him ahead one inch. Wells Fargo made a mistake. Wells Fargo made a terrible mistake. They hired the wrong man in a way that outsiders would likely find inexcusable, and this man did me a terrible wrong.

I have an idea that Wells Fargo may still try to look for alternate causes for my brain injury. What I can say there is that Wells Fargo made a mistake and they need to admit that they made a mistake. I am not sure how what has happened looks from their end, but from my end and, I think, from the perspective of the outside world, what has happened is a criminal massacre of one kindhearted man. It is a man being massacred by people who outweigh him by 200,000,000 to 1, and this massacre has left him a decimated human being. One need not look any further as to why I am a decimated

human being than the massacre I have been dealt *and which I felt injuring me as it occurred.*

There is no recovering from this situation for me. There is no starting over anew. Denying that Wells Fargo made a terrible mistake is a luxury that I do not have. I suffer incredibly every day, and every day I spend a good portion of the day aching for the moment that I die. My desire to die feels irresistible, and I think about dying over and over all day. What I need is a comfortable life of my own. I need to move out of this torture chamber apartment, and I need to be able to stop worrying about money. I need to be able to pay people to do the things for me that I cannot do for myself. I need someone who is capable to take all of these hammer blows for me. I need to have as little stress as possible, because stress kills me and makes life unbearable. The only alternative to this is death and I cannot wait to die.

Appendix: Explanation of my healthcare records

The below is an explanation of my healthcare records that I sent the OIG.

There are four factors that play into the extreme and disturbing sounding things that I said and which are in those records. The first is my history of horrific sexual abuse that began at a very early age. Starting around the time that I was age 3, my grandmother would wear a witch's Halloween mask and molest me. Think of this for a minute. Think about that. What would it do to a child that young for something so horrible to happen? What would be the effects?

What you have to understand is that children that young are hardwired to see their caregivers as perfect. If the caregiver does something bad to the child, the child is prone to seeing him or herself as the problem. The caregiver is not a good candidate for the problem, as the caregiver is perfect. So when this horrific, evil thing is done to me, I don't assume that my caregiver is an evil and wicked person; I instead see myself as an evil, bad, flawed person. This will be my self-perception and my belief about who I am, and it will be established deeply in my being. As time goes on, everything that I hear that could be bad about a person, I will identify with. I am completely bad. I will identify with sick, twisted, evil, disturbed, and whatever else I may hear. Seeing myself this way, and also expecting others to see me this way, I will say and do things that are consistent with that identity. I will say things that sound sick, twisted, evil and disturbed, as if I am that person, and (this is the crucial part) I will do this even if it is not how I truly am. I will act as the person I identify with and believe myself to be, not as the person who I really am.

This was a behavior pattern that I had throughout my youth, where I would say disturbing sounding things, listen to sinister musical bands, play violent video games, and watch violent movies. The people around me would see these behaviors, and they would perceive me as a disturbed child. I would absorb and internalize these perceptions of others, and this would further reinforce my self-identification as a disturbed or evil person.

My history of abuse as a child is one of the major factors out of the four factors that played a role. The second factor, also a major factor, was how severely ill I was at the time I was in the hospital. My brain chemistry had gone completely haywire. I was having a bipolar episode with an accompanying break from reality.

When someone has a bipolar episode, they will often become grandiose, and this happened with me. I became, in my mind, a grand and powerful version of this evil person that I had perceived myself to be. This condition and my behavior were exaggerated to an extreme as a result of months of extremely heavy drug abuse.

I had been ill and needing treatment for 5 months prior to my hospitalization. My brain chemistry was off kilter. Instead of getting treatment for these 5 months, I self-medicated by using hallucinogenic drugs and by smoking large amounts of marijuana. I smoked 9 to 11 joints per day. It is for this reason that I say that during my breakdown, in those last several months, I was not a person; I was a brain that had gone out of control.

The third factor is that I had a long-standing behavior pattern of saying extreme things. I would deliberately be extreme what I would say. This played a role.

Then there is the fourth factor, that the hospitals employees were paid to run a scam. They tried to get me as confused as possible and to say the most extreme things that I could. This was done for the benefit of my family, who had paid them to do this, with the goal being to make me out to be mentally unwell and discount my allegations of sexual abuse.

What is important to note is that all those things that I said were simply that- words. They were not actions and I was a kindhearted and responsible young man during this time, if you go by my deeds.

Those healthcare records say not one thing bad about me. They say not one thing that would mean that I am a dangerous person. They do not say one thing that is relevant to any person in my personal life or that anyone other than my doctors would need to know.