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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

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

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.

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.

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.

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 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)

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 outline 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

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.

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

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

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.

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

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

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

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

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

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

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.

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 seemingly bottomless 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.

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.

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 20% 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.

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

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 manager 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.

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

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

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%

or more of entry level employees had a master's degree in accounting. I later heard that his previous job centered around printing paper. This was not bond paper; it was literal plain white paper.

139. Bill got the role because he was a great friend to Gray Bennet. Gray had left our department for a senior role in another department. Gray then came and got Mike Zavala and took Mike Zavala with him to Gray's new department. Gray Bennet's endorsement of Bill was all that was needed to seal the deal.

140. I would come to realize that Bill is the poster child for the Dunning-Kruger Effect. The Dunning-Kruger Effect is the name given to a psychological phenomenon in which people who have abnormally low cognitive abilities are unable to perceive their own incompetence. They will instead be deluded by a false sense that they are actually very skilled and effective. Bill's lack of cognitive abilities, his lack of skills relevant to our line of work, and his blindness to his own incompetence make it inevitable that he runs the department into the ground. These also make it inevitable that he and I would have conflict.

141. I didn't *want* there to be conflict, and I tried to get along with Bill. I did get along with him at first. Then we started to have more and more friction. As this is happening, I make new friend at work. Her name is Jenny.

142. Jenny was a longtime employee of a WLS segment called Loan Documentation (employees of which are referred to as "LDS", short for Loan Documentation Specialists). Her segment of WLS was responsible, among other things, for setting up document tracking in our computer systems. Jenny had decided to move

to WLS Credit Analysis. Jenny would be working as a credit analyst, the same job role that I worked as and had mastered.

143. Jenny's decision to move came at an opportune time. WLS had recently, as of this time, moved the responsibility of setting up document tracking to the credit analysts. This would now be a responsibility assigned to me and other credit analysts.

144. I knew Jenny to be an acutely perfectionistic person who was very good at her job as an LDS. She had asked for my help on a very complex customer a month or so earlier, while she was still an LDS. She had needed me to call my offices and find out "what on earth is going on" with a company she was working on (calling my offices to find out "what on earth is going on with this company" was my specialty and the story of my life, after taking over the food & agribusiness offices).

145. Jenny would be the perfect person to team up with and learn my newly assigned responsibility of document tracking. After Jenny came aboard to credit analysis, I sent her an IM on Wells Fargo's internal Microsoft Lync messaging application ("Lync"). I offered her a tit for tat relationship. I explained to her that I was by far the best at and the most knowledgeable about credit analysis work. I would teach her to do her new job as a credit analyst, if she would teach me about setting up document tracking. Jenny liked this arrangement and agreed.

146. Jenny's desk was near where Bill sat, and he would overhear me training her. He seemed to be quite impressed and, I would later learn, intimidated by how thoroughly I knew the job. Jenny once told me that "you know what you're doing and you make him feel stupid." At the time she told me this, it was obvious to me that this was a plagiarized private thought. Bill had expressed this feeling to Jenny.

147. There were a few things at play in the growing tension and mutual frustration between Bill and I. The big factor was that Bill had an obsession with an asinine policy he and his direct manager had adopted about due dates on work. This policy made my life hell.

148. I had asked for an accommodation related to this policy, based on my disability; which I now believe I was rightly entitled. My medications were causing terrible health effects. I was forced to stay and complete work by the “due date”, even though it wasn’t needed by my offices. This was a terrible stress. Due to the extreme over focus on this asinine policy, the last thing on earth any credit analyst wanted was to have a “past due”. “A past due” was the name given to a work item that was outstanding past our system’s autogenerated due date. Bill acted as if though having even one “past due” was the end of the world, and effects of this mentality rolled downhill to managers and then to employees. Before this policy was implemented, if our office didn’t need a work item, we would extend the due date in the system. This was now a banned behavior. My request for accommodations was denied.

149. This policy that everything must be completed by the “due date” would make perfect sense to anyone. To anyone, that is, except someone who had a clue how to do this job and except someone who had a clue about the RCBOs workflow. It was a pointless and counter-productive policy.

150. I was forced to abide by this policy under extreme stress, during a time in which my health had deteriorated to the extreme. My medications were having a destructive effect on my energy. I was very often so tired and lethargic that I felt couldn’t

go on one more minute, and yet I would have to use extreme willpower to get my work done. It nearly killed me every time.

151. WLS management had eliminated my overtime by assigning me 3 then 6 then 12 then eventually up to 16, or more, helper analysts to help with my work. These analysts were supposed to outsource their own work and do my work. I had far more work each week than anyone could complete in 40 hours.

152. The reason my helper analysts outsourced their work was that they were trained in my special food & ag guidelines. One thing I had accomplished, after taking over my offices, was to negotiate exceptions and adjustments to our departments standardized guidelines. I eventually wrote a training manual about how to complete work from my offices. My manual was eventually used as a set of guidelines which analysts could be trained on and held accountable to following. There were many general analysts who could work on the general work that all the other analysts were assigned; there were much fewer trained in the guidelines for my work.

153. What happens? More than once, these analysts do not take on the responsibility of sending out their work. They instead take my work and add it to theirs. Then when they don't get it all done, they come by my desk and say they've got some appointment and couldn't get the work done. I end up doing it, as I am feeling like I'm ready to die and can't take another minute. Management did nothing to address this behavior.

154. This extreme emphasis on getting things "by the due date" triggered all sorts of side effects. One of these was that work was being completed too hastily, resulting in bad work constantly going out the door. Jenny told Bill that it reminded her of the

environment that caused the illegal sales practices (she was a former teller, who had told me “I didn’t know anyone who didn’t have phony solutions”).

155. The unbearable stress and the hell created by the mismanagement of WLS was on my mind constantly. It was more than I could deal with. This has some side effects as I am going about my typical workflow with my offices.

156. My offices and I had a different way of doing things. Part of this different way of doing things was that we were constantly communicating. We were constantly on the phone discussing customers, sometimes for up to 60 to 100 minutes at a time. We were also on Lync communicating through IMs very frequently.

157. This constant communication, as I am under traumatic stress, creates an irresistible opportunity for me to vent. I vent about the unbelievable stress caused by the mismanagement of the WLS. I would sometimes tell my offices what a joke WLS was becoming. I also told them of the extreme stress the QA staff would sometimes cause me. Relative to me and also relative to my offices, our QA staff were quite far behind the curve on some of the subject matter of my work.

158. One day after a meeting, I send Jenny an IM, saying “Bill hates me.” She replies: “he doesn’t hate you. It just bothers him how you throw the dept under the bus to your offices, and how you bad mouth QA to them.” I ask her “did he say this to you?” She replies “no, I’m just speculating.”

159. She obviously wasn’t just speculating. She has no way of knowing this. She sits 40ft away from my desk. I’m nowhere near loud enough on the phone for her to hear me. I’m for sure not loud enough for anyone to hear me on Lync (typing in a chat window is silent). This is another plagiarized private thought, and the source is obvious.

Bill has told her this. I am clearly a frequent subject of conversation between Jenny and Bill.

160. Immediately following this IM exchange between Jenny and I, Bill calls all of the credit analysts over for a sudden and unplanned trip to the ice cream shop. He says the ice cream is on him. We are then told to go home early and that we would still be paid for a full day's work.

161. The timing makes what has occurred obvious. I tell Jenny that Bill hates me. She "speculates" as to why that's not true, and then she "speculates" as to what Bill's grievances are. After I respond to her, Bill makes this goodwill gesture of giving us ice cream. He's trying to cure this situation he has no clue how to handle. Jenny doesn't hear the grievances I tell my offices, but Bill surely does. My offices wonder what the hell is going on at this place.

162. I don't need Bill to buy me ice cream; I need him to forget about his stupid policies, and I need him out of my life. Unfortunately, later on, the exact opposite is what happens. Bill's pattern of using Jenny to indirectly handle the frustration I cause him and to get information about me gets bumped up to another level, and it destroys me.

III. The Invasion of My Privacy

163. When I got my job at Wells Fargo, I didn't want to keep the hell I left back home a secret forever. I also left open the possibility that I eventually tell some people about some of the other details about my life, like that I went to the hospital at age 18. I would leave small and subtle clues regarding the things in my life that might run others away. This was meant to very slowly desensitize people. I knew I would never be able

to just give them my story on them all at once. That for sure would be far too much for them to handle.

164. After I had been working for Wells Fargo for around 4 years, in November 2017, I dropped a hint about the way I was treated back home. I told my good friend at Wells Fargo, named Tunny, that “all kinds of people back home hate me, and some of them are on my Facebook, I am sure.” Tunny, looking confused, says “what do you mean they hate you?”. I cannot remember my reply, but she seemed very confused and perturbed by this. She says “I can look you up (meaning “look me up” on Facebook) by phone number, right?” She said she didn’t previously know I had a Facebook. I told her that my privacy settings were maxed out, and she might not be able to find me.

165. On November 30th, 2017 not many days after I tell Tunny about the people on my Facebook, Jenny and I are talking on the phone. Jenny asks for a link to my Facebook profile. Jenny says she wants a link to my Facebook profile so that she can send me a picture of her friend. I didn’t think much of this request, though it was odd that she would need a link to my Facebook to send me a picture. Our phones would have also worked just fine for this.

166. On the next workday following my giving Jenny the link to my Facebook profile, people at work start treating me differently. They began to have this same reaction that people in the mountains had after they heard the things that go around about me. I am fine-tuned to recognize this reaction.

167. Around the day I notice this reaction, I am on the phone with Jenny and I self-consciously tell her that I’ve only had one girlfriend in my life. Jenny is not surprised and has no reaction to this at all. She clearly has already heard this from someone.

168. I begin to experience trauma and horror over my workplace now turning into the hell I left. I send a text message to a friend named Mei Xie, who goes by Katie Xie ("Katie"). Katie used to work at Wells Fargo and we would also send texts to one another outside of work. In replying to my text message, Katie has this same disparaging attitude towards me.

169. This was it. This was all I could take. I felt surrounded everywhere. My workplace and my life outside of Wells Fargo had clearly mutated into the hell I had left. It had mutated into the hell that made me want to die for five years straight before moving to Charlotte, and it had done so in an instant.

170. In my mind, I thought that Tunny had talked to someone on my Facebook. I thought that I had left open the setting where someone can search me by phone number. I had connected in my mind her bizarre reaction to me saying "people back home hate me" to this new reaction my coworkers had to me. Tunny was the first I had noticed going completely cold on me.

171. Due to the privacy settings on my Facebook, I was pretty sure I knew exactly who had been talked to. The only person visible on the public section of my profile was a woman named Abbey Best. Abbey had clicked the Facebook "Like" button on my publicly visible cover photo. In the three to six months preceding what happened at Wells Fargo, Abbey had also gone cold on me. I had figured that she had likely heard some disparaging things about me as well.

172. I knew that for sure, someone within Wells Fargo had talked to someone I had known or was connected to in the mountains. The logic is simple and straightforward; 100% of the people who think I'm the greatest person ever are in

Charlotte; 100% of the people who hate and stigmatize me are in the mountains or are connected to someone in the mountains. This leads to one obvious conclusion as to where the person who was contacted was from.

173. Later, my suspicions would be confirmed. Abbey was, indeed, the person who had been contacted. At the time she would have been contacted, she was a habitual criminal and a fugitive, as a matter of public record. Apparently, whoever was asked to contact Abbey to get information about me wasn't instructed to dig into *her* life.

174. At the time this occurred, I was certain it would be over soon. People had known me too long. I could be part of the discussion and I could contain the damage. Feeling destroyed, I reach out to Jenny.

175. Jenny seems taken aback when I call her and am in unbelievable tears. She had never seen me like this before. It is the kind of distress that would make you fear for someone's life. I tell Jenny about how people back home used to make up rumors about me. I tell her how it had destroyed me life. I tell her that Tunny has gone cold on me.

176. Jenny is very comforting during the call, but then something strange happens. For the entire call she seems very concerned and also shocked at how destroyed I was. Then at the end, I ask her "will you please ask Tunny who she talked to or what happened?". Jenny replies "I can't because I don't want to save people anymore".

177. Jenny's reaction is very confusing to me. There is no reason for her not to ask Tunny about this. I am so traumatized that I do not contend with her at all. I am broken and just say "okay". I immediately think that Jenny knows something about this.

178. At first, it seemed like the whole world inside of Charlotte had turned on me. Later I reflected, and it had been only Tunny, Tunny's main circle at work, a guy named Ryan and those he knew, Ryan's girlfriend Terra, some of the QA people, and management. This was the beginning of me being traumatized and hating life here in Charlotte. Things were terrible.

179. I was treated as a stigmatized person. It was the exact thing I had always known. I kept it a secret. It's not the thing you tell people, but it murdered me.

180. I felt like I was being treated as less of a person everywhere I went in the bank. The managers treated me as a stigmatized person. Many employees did. It also seemed like at least one manager for a role I had applied for was told disparaging things about me. This was the destruction of my new life, and the events that followed would result in the destruction of me, completely.

IV. The End of My Job at Wells Fargo

181. I had been having cognitive problems for years. They had gotten worse and worse over time, starting from the time I worked at Bank of America. Around January 2018, I spoke with a neurologist. He said that one of my medications was likely at fault. He said I should speak with my doctor to change my medicines.

182. In changing medicines, I ended up on some that didn't have therapeutic effect on my condition. I began to have symptoms of my mental health condition. These symptoms were for sure too severe for me to work. Around the end of April 2018, I went on a medical leave. I received disability payments from the disability insurance I got through Wells Fargo.

183. I returned to work in the first week of June 2018. On my first day back, I have around 100+ past due work items. The past due work items had been allowed to pile up while I was gone. Management had a young man named Patrick working on my queue (we had an electronic queue, where work submitted by our offices would come in). One person, or even two, is nowhere enough for my queue. Patrick had been working himself to death, but it was impossible for him to keep up. The department was not allowing overtime, due to low production numbers from the WLS sites in Charlotte and Denver. This was why I had so many past dues.

184. My offices were furious. The piled-up work meant that in the best-case scenario one RCBO's loan team manager would likely be working all weekend. That's what it would take to meet the deadlines on several credit write-ups they had due.

185. In situations like this my process is to call my offices to find out what they need urgently and what they do not. This extraordinary step was above management's paygrade the entire time I was gone, during which time over 500 past due items had piled up for the department. These past dues included up to 130 solely for my offices (1 full day's production for our senior most analysts was 11 items, at the time in question).

186. In order to get my offices what they needed on this tight time schedule, which would have me against the wall completely in all cases, I had to change the usual workflow. A consequence of this adjusted workflow process was that it would appear that I have 0 production on the reports that management and senior management see. This would be the case until I turned in the work to my department in one big batch.

187. The usual process is to turn in the work to the department and send it over to the offices at the same time. Due to the complexity of my customers, part of my

process was also to add lengthy notes in our systems. This was to aid the QA staff, who would often otherwise be lost as to the rhyme and reason for the way I completed my work. Adding lengthy notes was a big part of the way that I had learned, over time, to get along with the QA staff. QA and I had been having a good relationship for a long times at this point.

188. My offices do not care about the notes I leave for QA staff and others. My offices, in almost all cases, know exactly why I put such and such number here and such and such number there in the reports I create. They know this as a result of nonstop communications between myself and my offices about every customer we have.

189. The obvious solution to the then current conundrum is to delay adding notes for QA. Adding notes for QA would take many, many hours, cumulatively, for all of the work I had to turn in. My offices cannot afford to wait while these notes to be entered. They are against the wall, and waiting for me to add the notes for QA will mean that their approval memos will have to be turned in late. I also have plenty of to do for my offices in terms of customer service, etc. This only adds to my workload. Once my offices have what they need, I will be able to add the notes and turn the work in to WLS.

190. A WLS Credit Analysis manager, named Christian Varnado, started to send me communications and do things to put stress on me about my production numbers. A typical practice then followed, where I have meetings and express grievances with management and they immediately go back to doing the same garbage. It was like they enjoyed disrespecting me.

191. I had a total of 4 meetings with my manager Courtney Luce and Christian Varnado. Each meeting has the same purpose: for me to ask them to please leave me alone. I tell them that I am under extreme stress as I try to clean up this mess I have come back to. That my offices are mad at the department. I emphasize that I have never, not even once, let my offices down.

192. I explained to them how I was doing the work. I told them that by the Thursday or Friday of my second week back I would be turning in 70 to 100+ work items at once. My production would even out on that day. Each time they said they would let me be so that I could get my work done.

193. On Thursday, June 13th, having been back to work for then 9 days, I end up staying very late. The reason was that I had an extremely complex company to complete. It would result in several dozen production items by itself.

194. I am used to getting treated like I don't matter at this point. I am used to people seeming to get some kind of pleasure out of disregarding me and my wishes. I have a sense that even though I've had a total of 4 meetings where I beg them to leave me alone, I will be hearing about it if I have no numbers as of Friday morning.

195. I am working on this combined company at 11pm on Thursday night. I think I maybe can get it done by midnight. Then it's midnight and I'm still not done. I feel like I have to stay. I have to have numbers or they will be giving me grief. 1 am- still going. 2am- still going, 3am- still going...

196. Around 3:15 am I am kicked out by the routine "down for maintenance" mode our financial spread software goes into every night. They presumably do maintenance at this hour because the IT department had thought that never, in a million

years, would someone be working that late. I finally give in; I will not have any numbers in the morning when management gets in. I can't last any longer. I go home at roughly 3:30am.

197. On Friday morning, while getting breakfast I message Christian to tell him I will be late. I tell him I was at work until 3:30 am that morning. He says "I sent you a message saying you need to turn in some work." I tell him I will be turning in a "mountain" of work that day.

198. I arrive at work around noon. After maybe 30 minutes or so of getting settled in, I see in my email a message from an "engagement committee" member. All of our managers had been copied, because they had directed her email me and to tell me: "you have such and such items past due in your queue. You need to turn them in today."

199. I am extremely offended by this, and by this time I had had it. I had had enough of being disrespected and disregarded. I told myself if they do one more thing I'm walking out. I reply to this email (note that the person who sent it and copied management had immediately afterwards left for a PTO vacation) "Hi, I do not need emails like this. I hope you enjoy your vacation." By default, all managers are copied on this email. I get an instant response from Christian: "These items have been in your queue and past due for over 30 days. We do not expect to see these items in your queue anymore."

200. This was the final blow that did it. Remember that these past due items, which were 30+ days past due, had been on his watch. He sits on his ass and lets them

pile up, not making even one phone call to find out what the offices need. I have been back at work for 9 days. For sure, 21+ days are *his* fault not mine.

201. I am trying to fix the mess that **he** created, and my offices are mad. They are very upset for the first time in over 4 years. I bat 1.000 for 4+ years, and he messes it up on his first try. His job seems to have no purpose other than to disrespect me.

202. Don't let's forget that this is the "past due" policy for which I have been denied accommodations and which at this point only seems to apply to me. 100 to 130+ past due items pile up on his watch. It's not a big deal for a whole month while I'm gone. As soon as I am back it's a huge deal. I'm even responsible for his screw up.

203. Following this email exchange on Friday, Jun 14th 2018, I get extremely angry and send an email back to him; I tell him I don't care what he "expects". I then get up; throw my chair against my desk, and walk out.

204. Courtney sends me an IM and leaves a voicemail on my personal cell phone. She wants us to "talk about it". I'm not interested in having meeting number 2,227, where I tell my concerns; they say they will respect them; then I am immediately disrespected again, and they seem to enjoy it. They can forget it; I am done.

V. Me and Jenny, Post-December 2017

205. Before all that unfolded in the period around November 30th and the 1st week of December, 2017, Jenny had already left Wells Fargo for a job at New Dominion Bank. It was no surprise to me that she left. She had been increasingly stressed out and had said that she couldn't take it. I recall at least one time that she was crying at her desk. Her last day at Wells Fargo was in July 2017.

206. Following the December 2017 incident, Jenny and I are still friends. In fact, we become better and better friends, up to the point that we mutually consider one another best friends. There is an exception to this happy go lucky friendship however. There is one topic that I can't resist bringing up. There is one topic that I can't let rest forever. This happens to be a topic that Jenny hates. She seems to have terrible emotions attached to this one topic.

207. That one topic is this- this distressing thing that happened in the first week of December 2017. Mentioning this at all causes her terrible emotions. It causes fights as time goes on. I try to get to the bottom off it. I tell her please just tell me. I tell her it will all be forgiven.

208. I want the truth. I want to know who Tunny talked to, and I want to know what they said. I have to have it because I can't let this be a black box. This thing in the mountains destroyed my life there. It destroyed my life in the workplace, and I need to contain this destruction.

209. If I've got people roaming around in Charlotte who believe some terrible thing that is said about me, I need to know who they are and what was said. I also need to confirm who is still being spoken with and what they are being told, as my life is in danger. I have people who have been out to kill me.

210. The next blow comes as my finances slowly start to go downhill. My web development business isn't going as well as I thought it would. I have now a very terrible situation. I feel tethered to Charlotte. Until I can get an answer here and contain this, I can never leave. I felt certain that it will mutate outside of my presence.

211. What I am facing at this point is possibly having to go back to the mountains that I hate. At the same time my imagination will run wild about what is going on in Charlotte: what lies are being spread, what knowledge is being shared, and who is newly on board in this plan to kill me.

212. I become suicidal on one morning in January of 2019. Jenny calls me in the morning and I am breaking down completely. She's comforting me again, and seems very concerned. I ask Jenny to please talk to Tunny and find out what happened. Jenny, again, has a strange resistance and aversion to speaking with Tunny about this.

213. I am deeply hurt that she will not ask and that she will not tell me the truth about what she knows. I am dying as of this day, in my mind at the time. I tell her that everyone else gets what they ask for when they die, so why don't I?

214. I am hurt and heartbroken, and I begin to reach out to other current or former WLS employees. Using Facebook Messenger, I IM a former coworker at WLS named Terra. Terra's behavior had changed in December when everything happened. I knew she knew about it. I offered her \$2,000 to tell me. The \$2,000 would come from me liquidating some of my possessions. Liquidating my possessions would take a little time, but in my mind, I'm going to die, and I don't need them. I get no response, and later find out that I have been blocked.

215. I make a separate, desperate plea to Katie. I offer to pay her mortgage payment for one or more months. This is again going to come from liquidating my possessions. Katie gives no response and she blocks me on her phone.

216. Jenny later calls me and is crying. She seems worried to death. I ask her to send me some screenshots of her Facebook and phone IMs with Tunny. She claims to

have no Facebook chats with Tunny, ever. Jenny sends a screenshot to prove that she hasn't, although she did have plenty enough time to delete her history. She sends me her text history with Tunny. Jenny says the history she sends me is complete and only contains the one text on her screen. The text message, when I look at it in detail later, is very suspect.

217. I feel bad for making Jenny upset and I decide to live. I am temporarily gaslighted into thinking nothing happened. Jenny is a very skilled at gaslighting and I am susceptible to gaslighting, especially at this time when I am destroyed as a person. The gaslighting never has a prolonged effect, however. After each argument we have, I very soon reflect on all of the strange explanations I am given. Once I begin to reflect on all that doesn't make sense, it is inevitable that this one topic she hates comes up again.

218. In February 2019, I tell Jenny that I can't go on living; I will die. She can call me and tell me the truth about what Abbey said if she wants, but she probably shouldn't expect me to be around that much longer. Jenny becomes very upset and yells at me: "Ok, I talked to her and she said that you had been to a mental institution!!! Is that what you wanted to hear!!?". By my best recollection, Jenny gaslights me again after screaming this at me.

219. In any event, it didn't last long until I had an insight. Jenny has made an obvious Freudian Slip. I never, *not once*, ever said anything about *Jenny* talking to Abbey. It had always been Tunny that I suspected. I just knew that Jenny knew more about it than what she said.

220. I am initially very mad at Jenny. I send Jenny a message on WhatsApp (this is the application we use to text one another) telling her that I will “burn your ass”, and that I “don’t know who I’ve been talking to for 2 years”. I then make other angry, harsh sounding statements.

221. In the interim time between my sending Jenny this angry text and Jenny responding, I have an insight. This thing she yells at me “...she said you’ve been to a mental institution...” seems to explain why everyone, from her to Tunny to Katie to Terra, is so dead set against talking about this. It is a workplace privacy issue. I thought they must worry that it could harm their careers that they have violated my medical privacy and that they have discriminated against me, etc. I thought that maybe this was also a liability in some way to Wells Fargo. I thought that possibly some liability to Wells Fargo was also behind the resistance to talking about this.

222. I feel like now I will get my answer. I just need to explain that I don’t want to cause any “HR” problems for anyone. This is where the resistance comes from, and I am happy. Now I will get my answer and my conversation.

223. Jenny calls me back, and she is very angry. She has numerous Freudian slips that indicate that she is hiding something. In the end, however, she gaslights me again. I break down completely and tell her I am sorry and that I was abused as a child. I told her that child abuse makes people see hostility where there is none and to not trust others (this is true, and I do have this trait). Rather than the answer I hoped for, Jenny responds with more lies and more gaslighting.

224. Jenny’s least favorite topic on earth becomes a concern again, in the first week or so of April 2019. This time it is that I think I will be getting a job in South

Carolina. I had attended a phone interview with an agribusiness bank. It was for a role that I was very overqualified for. I was sure that I would get the job.

225. The concern is that, again, I am tethered to Charlotte. I need to get the truth and contain this hell. If I've got 20 people, or 100, or any number of people in Charlotte who have heard this garbage, I need to know. I need to know what people say, what they have told others, and I need to have a talk with them. I need to stop it where it is at for my sanity and also my safety.

226. At this point, I am starting to be more aggressive in pursuing the truth. Jenny will not gaslight me this time. I've by this time caught her in unrelated lies. It is clear that she will lie to me and that she has been. At one point, I make legal threats to her, Tunny, and others. That they will not lie their way out of this triggers an escalation on the part of Wells Fargo.

VI. April 2019 and The First Crimes

227. Starting around the second week of April 2019, Jenny starts to want to speak with my doctor, and I intuitively sense that she's up to no good. Jenny wants to speak with my doctor alone. Jenny is very concerned that it be private time between my doctor and her. Jenny first asks for my doctor's phone number. Then Jenny wants my doctor to call her. Jenny's pretense for this is that she is worried about me. I know from the get-go that this is a false pretense. I know that Jenny is running a scam.

228. I call my hospital twice, once on April 14th and again on April 16th. On each call, I tell the people who answer the phone and the nurse(s) that my friend Jenny is up to no good. I tell them that I think she is trying to get my medical records. I'm not sure

why, but this is my best guess as to what she is up to. My hospital doesn't even make a record of my concern, although they do log that I called in.

229. Around this same time, I decide that I want to have a phone call with Jenny to discuss this situation. The purpose is for Jenny and I to talk about this. I want her to at least concede that I have reasons for believing that something wrong has happened. I'm getting sick of being accused of being "paranoid" and treated like I'm worthless, after what happened has killed me. Jenny agrees to have the call.

230. Our call gets stuck, at about 10 minutes in, on the point "is it possible that someone within Wells Fargo talked to someone outside of Wells Fargo?" Jenny refuses to even acknowledge that this is possible. Jenny also gives a series of nonsense sounding explanations as to why everyone's behavior towards me had changed.

231. In one explanation, she says that Tunny started treating me like I had a disease because Tunny didn't want to take my work anymore. I tell her that I helped Tunny with Tunny's work 10 times more than Tunny helped me with my work. Jenny then replies "Clint, when you help people, it feels like abuse." I tell her this is absurd. She says that: "it's because you help people for what they can do for you. It got to the point that our working relationship felt like abuse."

232. Other explanations follow. They are all absurdly implausible. Each in Jenny's series of nonsensical explanations comes up one after another, and it was clear to me that Jenny was making them up as she goes along. As I am debunking one, she is thinking up another.

233. At this point, I do not realize just to what extent Wells Fargo was behind everything that is occurring. It is now clear at the present, as I am writing this, that

Jenny is someone who suffers from limitations, and she is being forced to handle this situation for Wells Fargo. She is the middle-woman between me and them. These nonsense explanations were the best that she could do.

234. Although I did not want Jenny speaking with my doctor in private, I did very much like the idea that my doctor opines on this situation. I respond to Jenny's repeated requests to speak with my doctor by telling her we can set an appointment where she and I speak with my doctor about this situation. I tell her that first, I will have an appointment where I explain the situation. Then Jenny and I can have an appointment together. This is not what Jenny wants; all she will settle for is private time between her and my doctor.

235. I then have another idea- Jenny and I can talk on a recorded phone conversation. I will then play the recorded call to my doctor, who can decide if I sound like I am suffering from "paranoid delusions" in my thoughts about this situation. This will also give me an opportunity to document some of Jenny's nonsensical explanations.

236. It is at this point that I am starting to sense the possibility that I will never get any explanation. I start to sense that I will also possibly never get the truth. I am hopeful for both, but I start to shift towards building a case against these people, whoever they may be. I would use the legal system to hold them accountable and get the truth I wanted. There would be a dual motive in a lot of my subsequent dealings with Jenny and others. Over time, the balance of this dual motive would slide further and further towards the side of building a case.

237. Jenny's and I have our call on April 16th, 2019. Jenny makes all sorts of implausible claims. Near the end of the call, we go over the text message on the

following page, in Exhibit I. This text message was sent to me from Jenny in January of 2019, when I had a breakdown over this incident. It is between Jenny and Tunny.

Exhibit I. Text Message Between Jennifer Cox and Tunny Xongly



238. In reference to this text, Jenny claims that this is their entire text history. According to her, nothing is left out; nothing is truncated. When I press her on “the last thing she ever said to you was ‘Clint been texting me. Has he been texting you too?’ and the last thing you ever said to her was ‘we are super busy’?”, Jenny makes a spurious excuse to hang up the phone and disconnects.

239. I found it interesting how I am a topic of conversation between Jenny and Tunny. One theory I have at the present time is that it was possibly both of them who were put up to speaking with Abbey. In any event, Jenny’s explanations are completely implausible.

240. Jenny and I continue to fight over the next several days. This is accompanied by repeated attempts from Jenny to be given my doctor’s number and to let Jenny speak with her. Jenny also proposes that I give my doctor Jenny’s number and have my doctor call Jenny. In addition to nonstop attempts to speak with my doctor in private, Jenny also started encouraging me to call a local crisis line. Jenny wanted me to call the crisis line on a number that Jenny provides. This request was suspect to me at first, but I eventually agree to speak with the crisis counseling line. After speaking on the phone, two crisis counselors, Allison (“Allie”) Roe and Cheryl Horton (“Sherri”), come to visit me at my apartment.

241. I have to tidy up a bit for the counselors, as my apartment can be quite messy. I am sure I explained to them why. I often hire house cleaners to clean my apartment. My hired cleaners’ rates are very affordable, and hired cleaners are able to get my apartment clean much faster than I can. As I have no one to impress and have to work nonstop in order to keep my financial situation from crumbling, I will let it my

apartment pretty out of shape. I cleaned off the couch before they arrived. They had a place to sit there. I sat at the chair next to my computer desk.

242. The counselors get situated so they can begin their work. Allie, a shorter Caucasian woman, sits on left side of the couch (it is on my right, as I am facing her). Sherri, a taller African American woman, sits next to Allie on the right side of the couch. Allie and Sherri then begin to interview me.

243. After they are seated and begin their interview, I begin to explain the background of my story and how it relates to what occurred at Wells Fargo. Allie is listening and asks questions here and there. Sherri repeatedly interrupts. She is focused on two questions, and two questions only: “do you have a mental illness?”, which she would say loudly and with great emphasis in her tone of voice, and “what is your diagnosis?”. Those two items comprised Sherri’s only concerns, and she repeatedly interrupted my narrative to get answers to these two questions.

244. During the interview, I am agitated after having a very bad day, but I am otherwise very coherent. I tell the crisis counselors that Jenny has violated my medical privacy. I tell them that I want them to document that Jenny called them, Jenny’s stated reason for calling, and the time that Jenny called.

245. The counselors clearly seem to think I am doing just fine. At the conclusion of their visit, Allie tells me “You’ve just had a bad day. Eat a cheeseburger or work on your computer. Do whatever it is that makes you relax and feel better.” The counselors then leave some reference materials with numbers to local mental health service providers. I told them I have no need for these references and to save the paper. They tell me that they are required to leave them.

246. After the crisis counselors visit me on April 17th, 2019. Jenny and I continue to talk and argue about this situation over the next several days. The fight escalates on April 21st, 2019. I exclaim to Jenny, on a text: “you fucking whore, why did you have to come into my life? Why couldn’t someone else help you with your spreads?”. I also text to her at some point “don’t call anyone to come and get me; I will be a vegetable”. This was a heated statement and I have made such heated statements in the past. It was in reference to what would happen if I poisoned myself and someone came to interrupt.

247. At 11:03 pm to 11:04 pm that night, there is a knock on my door. By this time, I was completely calm and about to go to bed. I had been texting Jenny, up to that time. I go to the door and an officer of the Charlotte-Mecklenburg Police is at my doorstep. He asks if he can come in. I tell him no, that I am about to go to bed. He then says “someone has called and they are worried about you, so I’m going to have to.”

248. The officer enters my apartment, and two other officers soon follow. The first officer, now known to me to be Christopher Sean D’Avanzo, explains to me: “you are not under arrest, and you haven’t done anything wrong, but because of the nature of what has happened, we are going to have to take you somewhere to be looked at.”

249. We then begin the process of “taking me to be looked at.” The officers allow me to gather my wallet, keys, and three bottles of meal shakes. I also down one or two meal shakes before leaving. As we get outside, D’Avanzo tells me that “they do expect me to put you in handcuffs.” He places the handcuffs around my wrists, with my hands behind my back.

250. I become distressed when put in handcuffs; they are hurting my wrists and making me uncomfortable. I ask the officer if I could have them moved up front. He says he cannot, and then loosens them a little, with my cuffed hands left behind my back.

251. It becomes clear that the officer is not in possession of the petition when I ask him questions, as he transports me. These questions included: "So she filed a petition?" and "She had it signed?", among other questions. His responses: "there was a phone call" and "whoever fills it out will have it signed", etc., make it clear that he is not in possession of a petition.

252. I knew that I had been scammed from the get-go but wasn't worried. The officer continually reassured me that I would be examined by a doctor before being admitted to any facility. He told me that I was not going to an inpatient facility. He gave vague, negative, answers to my questions concerning: "is this a place where they keep people overnight?"

253. All of his vagueness and downplaying as well as the step by step process, where each unwelcome aspect of the process is introduced one at a time, I imagine is typical procedure for processing a legitimate petition. Looking at it in retrospect, I believe the constant reassurance of that I would be looked at by a doctor was a deliberate part of the obvious scam that he was involved in, as were the repeated suggestions or assurances that I was not going to an inpatient unit.

254. The officer at my door immediately triggered suspicion. Jenny had told me numerous times about her "police officer neighbor". At this time, I thought I had recollected her saying he was a "young guy." The officer who picked me up looked

young. I am not the greatest at guessing someone's age, but I would have put him at about 25 to 33.

255. I am certain that I know the reason for the unlawful method of processing of this fraudulent petition. I had told Jenny that if she tries to have me hospitalized, I will contend with the magistrate or judge that she is filing in bad faith. It was likely me who first told her about the procedure to have someone hospitalized against his or her will. I had threatened her to do it. I was sick of her lies, and wanted Jenny to put this in front of someone who can throw her in jail for lying. This method of processing the petition was intended to circumvent me from being able to contend with the magistrate. I would be behind hospital walls before it left the magistrate's possession.

256. I never asked to speak with the magistrate, largely because of the repeated assurances that I would be examined by a doctor. I was sure that any reasonable doctor would see that this was a transparent scam. I was sure this would be over fast.

257. After driving roughly 17 miles at a very fast pace, we arrive at the inpatient unit at 501 Billingsley rd. This inpatient unit is located in the same building where I get my routine healthcare. I am taken out of the patrol car and the officer takes off my cuffs. I am taken inside the unit. The man at the door, who is a larger man, has me change into a gown. He inventories my belongings. He tells me "there is a 99% probability that they keep you overnight". This all occurs starting at some time around 11:40pm, on April 21st, 2019.

258. Several minutes after my arrival, the officer hands the man who checked me in at the door the petition. As they are entering information on the petition, I hear the officer say "we will just make them the same. That way we can just say that we put the wrong time." The man at the door nods his head. I suspect something is not right here, but I do not know what.

259. After I am in a gown, I proceed to the next step. An Atrium Health nurse (Atrium Health is the owner of this facility, then and presently called Atrium Health Behavioral Healthcare Charlotte) does some intake work. The nurse seems amused at the claims Jenny had made to Atrium. She and I laugh together at some of Jenny's claims.

260. I wait over 3 hours, to around 3:30 am, on April 22nd, 2019, before the doctor who is to examine me arrives. The doctor's name is April Morcigilio (I believe she is referred to internally, at Atrium, as "Morci" and I will use this shorthand going forward). Morci enters the room and immediately starts reading me my medical history. She reads it as if she is making a case against a criminal in a criminal prosecution.

261. The reading of the history begins as soon as she passes through the doorway. "Okay Mr. Williams, you have been coming here since 2011. You are diagnosed with Bipolar Disorder, ADHD....." Each condition I suffer from is read as if evidence against me. She mentions "you have made plans of self-harm", if I recall correctly.

262. I begin to explain to Morci how this whole thing is a scam. I tell her how it is ridiculous and false pretense. I also correct her on my diagnosis. I tell her that I have also received a diagnosis for Autism Spectrum Disorder without Accompanying Intellectual Impairment at age 34 or 35.

263. After everything I say to Morci, Morci responds as if I am stupid. She also looks up at me, disrespectfully. She argues with me on my Autism diagnosis. After not more than 2 minutes have elapsed from the time she sits down, Morci issues a verdict:

"You are manic. Your friend says you are speaking incoherently. You are tangential. You are speaking fast. The staff says you are pacing the floors."

264. At the time, I know that I am completely fine. I explain to her that I am acting as I always do. I explain to her that I always talk fast and that this is how I normally am. I tell her that I pace the floor as a result of medication side effects. I tell her that my medication makes me restless and that this has been documented for years by the hospital she works for.

265. I continue to plead my case for a brief time, as I want to go home and this is ridiculous. The evidence that this was a scam could be found at every turn. The privacy violation that I believe has occurred was characterized as "thinking my friends are out to get me" and me being "delusional", on this fraudulent petition, which was strangely taken at face value by Morci. I tell Morci that I can show her the text messages I sent. Morci says that she wants to see them from Jenny. She says she is sending me to observation.

266. I've been in this situation before; I think to myself. When I was hospitalized at age 18, the doctor was biased against me in this same way. In the setting I was in at age 18, the doctor is the one who determines when you get to leave. I learned the hard way then that the way to get out is not to tell the truth; it is to agree with what the doctor says even if what the doctor says is untrue.

267. I ponder on this, and I decide I have no choice but to go along with them. I tell a nurse "I think I have a legitimate problem." I then ask the same nurse for additional medication. My choices, in my mind, are to agree with this doctor or to be here forever. I do not like lying however.

268. To avoid lying, I decide to split the difference. I take the middle ground between the truth and what Morci wants to hear. I decide that my story will be that I am having “brain chemistry issues” but that I also had some legitimate reasons to think that my privacy was violated.

269. From April 22nd to April 23rd, I participate in routine activities with the staff. We have recreational therapy. We also have employees called psychiatrist assistants (“PA”) who come to interview us.

270. In my interactions with staff, I take the middle ground as I had intended to. In recreational therapy, I tell them that I thought things about my friend that were “horseshit”. The friend I was referencing was Jenny. I told the first PA to visit me that I had legitimate reasons to think what I thought, but there were some brain chemistry issues as well. He seemed to be pleased that I had recognized my “brain chemistry issues”. I got the impression that, at that point, he was looking to confirm Morci’s assessment.

271. He told me that, as a condition of my release, they would like to get Jenny’s number and also my mother’s number. They would like permission to speak with them both. In this circumstance, this was essentially a compulsory requirement. I needed to get home.

272. I give a social worker, which was a brown or black-haired girl who was shorter than me, permission to speak with my mother and Jenny. I give them Jenny’s personal cell number. I am not asked to put anything in writing. I give the social worker very limited permission as to what she can disclose.

273. Another troubling development occurs when, immediately after giving verbal permission, I tell the social worker that I want those names and numbers taken off. I tell her I want them taken off immediately following the calls. The social worker dismisses me as if I have no legitimate concern. She says: "how are we going to talk to them again? You're not going to be here after the next few days?". I tell her: "I don't want my regular doctors talking to her either. I get care in this same building". For a second time, I am dismissed. She just shakes her head and gives me a squinted eye type of facial expression; then she walks off.

274. Immediately following this exchange, I believe that this social worker must know something I do not. Her strange reaction to my concern must be based on some knowledge. Perhaps, I think, this inpatient unit doesn't share the same systems or info with the outpatient unit, which is located in the same building where I get my routine care. I do not give refusal to remove the numbers any further thought while I staying at the inpatient unit.

275. The social worker calls Jenny, and Jenny says she thinks I am fine. According to Jenny, Jenny told the social worker: "He seems to be acting more normal. He seems to realize it was a delusion." I had been speaking with Jenny on the phone while staying at the hospital.

276. While in the hospital, I felt very bad for the way I spoke to Jenny, and for the pain and anguish I had caused her. I decided, at some point, to sugar coat the situation to her. I decided that I would stop making the claim that this thing at Wells Fargo happened. I would play along with her version of the facts.

277. This need to play along with her version of the facts became especially relevant after I was visited by an M.D. psychiatrist who I recall going by the name Bob. On April 23rd, 2019, Bob tells me that after the various interviews I had with Atrium doctors and staff and a look at Atrium's internal notes, a group of psychiatrists have determined that there is nothing wrong with me. He says that I am "on my baseline".

278. On my baseline, in context, means that although faster speech and a tangential quality of speech can be signs of an underlying condition, these behaviors have to be measured relatively. They must be compared against one's "normal" self. Although I spoke fast, I didn't speak abnormally fast *for me*. I have a long-documented trait of speaking tangentially as well.

279. Bob tells me that they are reversing the involuntary commitment process. My stay at this hospital will be marked as voluntary, retroactively. On the record, it will be as if I had checked in on my own accord. This meant that I would be leaving as soon as this process was complete, on April 24th, 2019. I was very happy about this, but I still intended to sugar coat the situation to Jenny.

280. Prior to my departure, another PA visited me to inform me of the hospital's conclusions. She told me, to paraphrase: "when we have these 'he said/she said' things, we bring you into observation. You can interact with people over a period of days, and we see if you have a legitimate problem. It's actually a good thing that you came, because you've been examined, and we've found nothing." This last sentence "it's a good thing that you came. You've been examined and we've found nothing" I took to mean: "You say that this person has violated your privacy. She claims that you have

some sort of delusion. We've determined that is not the case, and now you can pursue whatever you wanted in regards to this."

281. Before I arrived at the inpatient unit, I already had an appointment scheduled for April 25th, 2019. This would turn out to be the day immediately following the day of my discharge from the inpatient unit. During this appointment, I explained the situation with Jenny and this privacy violation with my nurse practitioner Kathy Peniston. This situation was mostly a new thing for her.

282. In previous appointments with Kathy, I had only referred to the situation with what happened at Wells Fargo vaguely. I would tell her that I am dealing with things that cause me "emotional pain." This vagueness had a purpose. That purpose was to keep me out of involuntary admission to hospitals. One potential consequence, in my mind, was that the person I told would incorrectly think I had some sort of symptoms. The other possibility, again in my mind, was that the extreme distress this caused me would trigger a safety concern.

283. I had determined, decades earlier, following my stay at the hospital at age 18, to never, ever, ever give anyone a reason to put you in one of these places. At age 18, I had witnessed abuse of patients. I had also dealt with extreme bias on the part of the M.D. there, and I was made to feel that they will never let you go home.

284. It turns out that, my experience at the hospital at age 18 wasn't a perfect barometer. The inpatient unit at Atrium appears to be ran much, much better. The staff there have great compassion. They give you anything you request, on the spot. If you needed some snack, you tell them what you want and it is yours, instantly. If you need water, you get water. They don't say no to much of anything.

285. I considered this to be one positive outcome of this incident. I was happy that I had a place to go to that wasn't abusive at all. I was even more happy with how their doctors had determined that there was nothing wrong with me and that they had done so despite my claims to the contrary. This was an inverted, photo negative of the biased treatment I received at age 18. The people at Atrium appear to have checks and balances, such that one doctor's bias will not doom you to a perpetual stay.

286. Along with the finer details of this previously referenced issue of "emotionally painful things", I did tell Kathy some concerns I had regarding this process. I told her how on this visit, on April 25th, 2019, I had gone through the typical "rundown" with the nurse. In each visit with Kathy, I am first examined by a nurse before sitting down with Kathy. The nurse always goes through the same routine set of questions. The questions will include "have you been out of the country?", "what are your current medications?", "who is your primary care doctor", and then there are several others. It is standard. After coming there for over 7 years, at that point, I had it mostly memorized.

287. On this visit, however, there was a new question: "and we have, as authorized to speak about your medical care, your mother and Jennifer Cox?". This one was a definite **no**. I told the nurse about telling the people at the inpatient unit to remove them and how I was dismissed. I then watched the nurse mark the phone numbers as deauthorized. The numbers are not taken off in this process; they are simply marked as not authorized.

288. This was very upsetting to me. The social worker at the inpatient unit had disregarded me totally. She acted as if I had no legitimate concern. For reasons to be subsequently explained, in this complaint, I was **extremely concerned** for very good

reasons that these numbers not be authorized. There were potentially disastrous consequences for this.

289. I was taken aback that the staff at my hospital have a responsibility to protect my privacy and that this is the level of concern they place on this responsibility. The not only are derelict in their duty, they are arrogant and cavalier in being so. This is to the point that they will dismiss you when have a concern, as I was dismissed.

290. I try to have mercy, however, and I let this slide. This girl, in my mind, must have just missed some very important trainings. I tell myself that she just needed coaching. I also let go of my concern about Morci's biased treatment of me and of her interview seeming to be a prosecution that was designed to intimidate me.

291. I had brought some items to this appointment with Kathy. This included a data discs I had burned. The discs had my previously recorded conversations with Jenny. They also had the photo from Exhibit I.

292. I wanted Kathy's opinion on this, and I wanted her to help me get the truth. Kathy said that I was "ruminating". She said that rumination is common for people with mood disorders. She said that I "will never get an answer about this" and that I needed to either "accept it and continue my friendship, if it is beneficial" or "disconnect from this Jenny girl." She says that Atrium's policies will not allow her to view my data disc.

293. Still intending to sugar coat everything to Jenny, I tell Jenny that my doctor says I am ruminating, and Jenny and I resume with our friendship. Our friendship goes on for a few days to maybe a week. Then Jenny, characteristically not understanding the gravity of the situation, tells me something that I didn't previously know. She says: "the crisis counselor that came to see you, Allie, she went with me to the magistrate's

office. She said ‘that guy is super smart. It was like being in a classroom with one of my professors’.” Jenny is telling me this as a compliment. I take it that way at first, and then what had occurred clicks in my mind.

294. It was clear that this counselor, Allie Roe, was Jenny’s personal friend. In referencing “Allie”, Jenny was very casual and used the type of tonality and manner of speaking you use when you are very familiar with someone. At this point I knew that what had happened with these crisis counselors was a deliberate scam.

295. I didn’t know, at the time, if Allie was the shorter white girl or the taller black girl. I incorrectly assumed that she was the black girl. I assumed this, because the black girl was the one who had a preoccupation with “do you have a mental illness?” and “what is your diagnosis?”.

296. This now seemed to be a very clear and deliberate part of the scam. Having a mental illness is one of the criteria for filing a civil commitment petition. That is why she needed to pin this down; I reasoned. I thought that, possibly, the shorter white girl was not privy to the scam and that the taller black girl had conned her way into riding along.

297. At this point, I start to get furious. I have been scammed from point A to point Z. I’ve been duped by Jenny’s personal friend at a crisis line and then kidnapped by her police officer neighbor.

298. I still, at this point, don’t understand just how much Wells Fargo is behind all of this. In my mind, it is just Jenny with possibly some influence from them, and Jenny has mutated into the scam artist of the century. I begin to think that she has never cared for me this entire time.

299. A large part of her contribution to our friendship was in providing me comfort over the grief this violation of my privacy caused. I was on and off on a downward spiral over this the entire time. She had done plenty else, but that was the big piece.

300. My contributions to our friendship were less intense but far more numerous. They included helping her with her work. They included writing VBA scripts for her to put in her templates at her new job at another bank.

301. The people down the line from Jenny at her new job were editing her spreadsheets when they weren't supposed to. Jenny has a problem of not being taken seriously by others. She told me that her templates are spreadsheets with dozens of pages. I wrote a script that stopped them cold with the push of a button.

302. My contributions also included writing large sections of her sermons. Her sermons had made her a star at her church. I would spend hours helping her with them. She would often be panicking or almost crying as I read my list of corrections. For sure, I invested a lot in Jenny, and I was happy to do so.

303. All of this bothered me, as at this time it was obvious that she had gotten a bunch of rumors from where I used to live. It was obvious that she had then told them to the people at my work, making my life hell in the process. In her next move, she had run the most ambitious scam in the universe to cover her tracks. Then, as a final insult that I wouldn't otherwise care about, she failed to give credit to the unnamed atheist coauthor of her blockbuster sermons. I seemed to be getting the bad end of this friendship in all cases.

304. My sweet little friend is suddenly looking like the world's most ambitious criminal and a con-artist extraordinaire with markedly capitalistic tendencies to profit

from my desperate circumstances. Those desperate circumstances seemed to have been engineered, in large part, by her. It seemed to me, if you remove this situation that she caused, the balance of the contributions to our friendship was heavily on me.

305. At this time, I have no clue what the hell I am dealing with, in regards to Jenny. I cannot make sense of this, and Jenny looks, on and off, to be evil to the core. It is at this time that I start having very acute symptoms of traumatic stress. I had been having traumatic stress symptoms for some time leading up to this. It is around May 2019 that they go off the charts.

VII. Analysis of April of 2019 and The First Crimes

306. For reasons that will be elaborated, here and further along in this complaint, I now know that Wells Fargo is behind the entirety of these shenanigans. They use Jenny's proximity to me, as my friend, as a means to execute their crimes. They have induced each respective entity, the Charlotte-Mecklenburg Police, Mobile Crisis, and Atrium Health into criminal behavior. The induced criminal behaviors were most likely perpetrated, in each case, for pecuniary gain by the offenders.

307. In recent months, as of the present time, I have obtained Mobile Crisis's internal notes. I have also obtained the civil commitment petition. Both show clear evidence of criminal behavior.

308. The Mobile Crisis counselors, Allie Roe and Sherri Horton, have perpetrated a serious crime. Mobile Crisis's internal notes make this clear. After telling me that I had "just had a bad day" and "needed to eat a cheeseburger or work on my computer", they leave my residence. They then go and prepare a fraudulent healthcare record that is to

be filed as Mobile Crisis's internal notes. I will go over the notes in paragraphs that follow.

309. Mobile Crisis's internal notes give the clear appearance of being deliberately designed to put me in the worst light possible. In addition to saying that I am suffering from an "active psychosis", am "paranoid", and have "delusions", they add that I am overweight, have poor hygiene, am covered in sweat even with a cool temperature inside my apartment, and live among piles of trash in a "malodorous" apartment.

310. I am certainly none of these. I was not suffering from an acute psychosis, as Ginger Marsh, another crisis line worker, claims to have concluded based on a phone call. "Paranoid" is not how to characterize someone's belief that his privacy was violated. "Delusions" also doesn't apply, as I was clearly not experiencing delusions.

311. In regards to "poor hygiene", this is not true in any general sense. I have bad teeth, as a result of not taking care of my teeth as a youth. Other than that, at the time they visited me, I kept my nails trim. I wore my hair short and neat (it is cut so short as to not require any maintenance, nearly bald or bald). There is no evidence for "poor hygiene", and making this general characterization is false.

312. I was not covered in sweat. I am biologically a human being. It is typically extremely cool in my apartment. I do not sweat in such temperatures, like anyone else does not (to my knowledge, people do not sweat when the temperature is barely above 60 or 65 degrees, as it is in my apartment).

313. At the time, I was overweight, but this is a pointless descriptor. The only possible function of this detail is to further cast me in a bad light. 70% of Americans are overweight. Do they write this on 70% of their reports?

314. Living among “piles of trash” is very exaggerated and misleading. My apartment was not in that bad a shape. I am sure I also explained to them clearly why it was very messy.

315. I do not have a malodorous apartment. No one has ever complained of an odor in my apartment. Not the maintenance people from my complex, who visit fairly frequently. Not any of my friends or family, who also visit, just more infrequently. I am a single man who cooks extremely rarely. I do not have meat or produce to rot. My apartment is messy, yes, but in no way is it characterizable as “malodorous”. I have confirmed this with my hired house cleaner. She came to clean my apartment not long after the crisis counselors visited. She said that my apartment didn’t smell bad, not at all, and that it never had. She said that the air was just “stale”.

316. All of these forged details and facts strongly beg some questions: why are they doing this? Why are they creating a deliberately fraudulent healthcare record? Why are they diagnosing me, absurdly, with an active psychosis, including merely based off a phone call? Why do they characterize my belief that a privacy violation has occurred as a “paranoid delusion”? Why do they also characterize this belief in these terms on the civil commitment petition? Why do they do all of this after telling me that I only needed to eat a cheeseburger?

317. *The answer is that this is all done for the benefit of Wells Fargo.* Wells Fargo has had them prepare a fraudulent healthcare record that can be subpoenaed later in legal proceedings and also used to file a false pretense civil commitment petition. Wells Fargo’s plan, for the entire time, has been to make my belief and knowledge that a privacy violation has happened out to be a symptom of my mental

health condition. They appear to have, at least in Allie Roe's case, paid a good sum of money for this crime.

318. I have recently searched Mecklenburg County public records to see what kind of real estate transactions Allie has been involved in. According to Mecklenburg County public records, Allie and her husband took out a mortgage in the amount of \$189,500 in March 2018. In July 2019, roughly 3 months after visiting me, the mortgage balance was paid in full. There are no additional deeds of trust to evidence any refinance or deed transfers evidencing the sale of the property securing this mortgage. I have estimated, through a simple amortization table, that her mortgage balance would have been ~ \$186,000.

319. Where did she get this windfall? The timing of what has occurred and the obvious big money player makes it clear. Wells Fargo has offered her a large sum of money to perpetrate this. She has felt it a good risk and went for it.

320. The civil commitment petition makes it very clear, the meaning of this exchange with Charlotte-Mecklenburg Police officer Christopher D'Avanzo and the man at the door at Atrium. The exchange went like this: "we will make them the same. That way we can say we put the wrong time", said by D'Avanzo, followed by a nod by the gentleman at the door. "The same" refers to the time taken into custody and the time delivered to the examination unit.

321. Both times were entered as 11:43pm for an obvious purpose; that purpose being to provide plausible deniability. The officer and the man at the door both know that if they put the actual times for both events, it will clearly show on the magistrate's audit file that it was impossible for D'Avanzo to get the involuntary petition, drive from

the magistrate's office to my apartment, then take me to a location on Billingsley Rd that is 17 miles away from my apartment.

322. This is not a minor detail. The involuntary petition, signed by the magistrate and ***in the possession of the officer*** is analogous to an arrest warrant; it is what gives the officer the authority to curtail my liberty. Without meeting this requirement, as the officer deliberately failed to do, the officer had no more right to coerce me into doing something than I had to coerce him into doing something.

323. This means that the Charlotte-Mecklenburg Police officers have committed numerous offenses. Entering and then inspecting my residence constituted civil trespasses. Placing me in handcuffs constitutes a civil battery, a civil false imprisonment, and a criminal false imprisonment. Officer D'Avanzo placing me in his patrol car and then transporting me 17 miles to the inpatient unit at Billingsley Rd compounds a false imprisonment and a kidnapping, as all of the preceding actions were knowingly taken as part of and to facilitate a series of healthcare frauds.

324. The reaction and nod by the gentleman at the door at Atrium Health Behavioral Healthcare Charlotte, when he and the officer complete the petition, indicates he clearly understood the context of "we will make them the same". This means that Atrium Health knew that there was no legal basis for my stay there. In light of this fact, my entire stay at Atrium Health was a criminal and civil false imprisonment.

325. Atrium Health, the Charlotte Mecklenburg Police, Mobile Crisis, Jenny, and Wells Fargo have participated in a criminal and civil conspiracy to first have me kidnapped at my residence and to then have me falsely imprisoned at the inpatient unit

on Billingsley Rd. I am now strongly of the belief that Morci was involved as well. This would explain her strange way of interviewing me.

326. That I perceived her interview style to be deliberately designed to intimidate me was likely an accurate perception. Her coming to the conclusion, after a 2-minute interview, that I suffered from a manic episode acutely enough to have delusions that “my friends are out to get me”, was likely prearranged. This was done in defiance of established records of the hospital that I had been receiving and cooperating in my care and that I had a lengthy history of being very stable.

327. This would also explain why Morci doesn’t bat an eye at this petition, which is full of evidence of foul play; the least of that evidence not being that I was teleported from my residence to their inpatient unit in less than 60 seconds (Taken into custody at 11:43 pm and delivered to the unit 17.2 miles away at 11:43 pm? Star Trek technology, or a new land speed record for a speed exceeding 1,000mph. Does either sound plausible?). All have participated in this, very likely, bolstered by confidence that my mental health condition renders my word meaningless in court. They feel empowered to do as they please.

328. I am now sure the reason that Jenny wanted to speak with my doctor alone was that Wells Fargo intended to pay my doctor to help Wells Fargo cover up its crimes and other unlawful behaviors. The perpetrators behind Wells Fargo’s crimes wanted her to go along with their plan of having my belief that they invaded my privacy characterized as a symptom of mental illness.

329. Jenny is a victim of Wells Fargo as well, although not nearly to the extent that I am. It has taken me time and reflection on some things Jenny has confided in me

to realize this. Jenny has told me that her family would do things that disturb her. Jenny told me that members of her family would walk in the bathroom when she was taking a shower, as if she wasn't even there. She said that they did not do this to her sister.

330. The insight I have is that Jenny's family knows that she suffers from some sort of deficit. They know her far better than I do. This behavior of completely disregarding someone's personal boundaries is a behavior that people will direct at people who are handicapped. It is typical, in my experience, for people with certain deficits or disabilities to not be taken as seriously as others. This is particularly true in regards to the handicapped person's family.

331. I have cried at least 50 times over the pain that dealing with this has put Jenny through. She just wanted to be my friend and to forget about it. She's lived a sheltered life. Her sheltered life, combined with her apparent mental deficit, cause her to not at all get the gravity of the situation. Wells Fargo, quite far from a deficit, holding over \$100 billion cash, hides behind her like the despicable cowards that they are.

VIII. May through August 2019; HIPAA Violations and Fraud

332. Following the involuntary commitment, I would be seeing my nurse practitioner psychiatrist Kathy Peniston more frequently. Our previous schedule was to have an appointment once per 3 months. After my April 25th, 2019 visit, I would be scheduled to come for another visit in 2 weeks. I would continue seeing her on a much more frequent basis for some time.

333. In my visits with Kathy in April and May, I told her about the suspect circumstances of the involuntary petition. I told her of Mobile Crisis's obviously suspect behavior. I asked her "what would be the reason..." "...for them to sit there and repeat,

very loudly and with emphasis, '***do you have a mental illness?***', '***do you have a mental illness?***', 'what we need to know is ***do you have a mental illness?***'". I told her of Morci's suspect way of interviewing me. At this point I wasn't fully aware of the extent to which Atrium was already a part of this scam in which I was kidnapped.

334. I have reason to believe that these circumstances have made Kathy suspicious around this time. I had asked her, on one visit: "does this petition have the time the officer took me into custody or just the date?". She replied "just the date." I now believe this was deliberate misinformation given to dissuade me from wanting to see the petition. She knew there was evidence of foul play, and she likely knew that foul play had taken place. She also likely knew that this foul play involved her hospital.

335. My first hints of who is really behind everything had occurred since December 2017 come, around this same time, in May 2019. I begin to ask my last manager at Wells Fargo, named Courtney Luce, for help. I was certain that she knew something about this situation. Her attitude towards me had changed, as had the attitudes of rest of my direct management, in December 2017.

336. The situation between Courtney and I is complex. She had subjected me to stigmatization, as had so many. This created a traumatic reaction, and part of the way I dealt with it was to make her out to be a "good guy". I did this while at work.

337. Courtney was an easy candidate for the good guy. She had done something good for me. She finally addressed this rule we had about "no past dues". She said that I could trade out items. If one of my offices wanted something early or wanted some extra service on some item, they could trade that item for an item currently due. This was all I ever needed, in regards to Bill's asinine "past dues" policy.

338. I made her the good guy because I couldn't bear the thought of the reality I was facing. That reality was that the entire management team and a large number of employees were biased against me and treated me as less a person. I rationalized that she was a good guy as a means to mitigate my trauma.

339. In speaking with Courtney, I try to communicate with her in what might be called "safe terms". I try to make the conversation sanitized and non-threatening. In service of this method of communication, I give her no hint that I believe she knows something about this.

340. The other tactic I use, to make this a safe discussion, is to use the term "HR", speaking of "HR violations" and "HR rules". This is meant to distract from any potential legal consequence for Wells Fargo. I wanted to make it clear that I had no intent whatsoever of doing anything other than getting the truth that I was after. I felt that using phrases about legal consequences may create the wrong tone. I give her a clear and unambiguous statement to the fact that I do not aim to get anyone in trouble.

341. During our chat, I repeatedly emphasize that I do not want to get anyone in trouble. I tell her that I'm not overly sensitive to "HR rules". I tell her that the purpose of such rules is not for people to beat one-another over the head. I tell her that the conversation will not make it past us unless she gives me permission. I made it completely clear that there is no consequence at all to her or to Wells Fargo for telling the truth.

342. Courtney responds with lies, stating that she does not know anything, but the truth starts to reveal itself as I talk to her. In the conversation that ensues, she makes many statements that hint of what has actually happened. She speaks in terms

of her “not knowing anything about your past.” She, at one point, says that Jenny likely meant no harm in “inquiring about your past.”

343. “Not knowing anything about my past” is a response to a concern that *I* have never expressed. All I had ever said was that bad things were said about me at my former place of living, and that someone inside Wells Fargo had heard them. I said that Jenny had heard them, and that Jenny knew what had happened.

344. This all starts to click. The idea that someone has “inquired about my past” is entirely hers. Jenny had also repeatedly framed this in those exact terms, responding to my concern that someone had heard things that used to be said about me with: “I don’t know anything about your past”, “I don’t know anything about your past except what you had told me”, and similar statements.

345. It was constantly “...your past”, “...your past”, “...your past” in all cases, from *everyone*, **except me**. I start to think about this, and it seems more and more likely that Jenny was put up to this by Wells Fargo. Who would want to “look into my past”? Why would whatever had been said be confined to management and a certain group of employees? Why did Courtney, as a Wells Fargo manager, know **exactly** what had happened?

346. At this text conversation ensues over many days, my traumatic stress symptoms begin to go off the charts. I begin to even more frequently be hit with more intense emotional pain. This emotional pain is accompanied by a feeling of hostility. I make harsh and hostile sounding statements to Courtney, on and off, for a period of weeks. She eventually asks that I not text her. This was likely at the direction of Wells Fargo.

347. On June 6th, 2019, I learn that a lady named Shirley from Atrium Health is trying to get in touch with me. Shirley had been trying to call me on my cell phone; I later realized. She was unable to get me to answer. She was also unable to leave a voicemail. The reason for this was that I didn't answer my phone for numbers I didn't recognize. My voicemail was also full as a result of my being deluged with debt collection calls.

348. What is really discomfoting is that it is Jenny who first informs me that Shirley needs to speak with me. Jenny tells me that Shirley has left a voicemail at Jenny's work number. According to Jenny, Shirley says that I have left Jenny's work number as an alternate contact number. Jenny says that Shirley has a petition for some services and wants me to call her.

349. I am immediately angry and also, privately, suspicious. *I* do not know Jenny's work number. I call Shirley and yell at her.

350. At this point, I do not know what I am dealing with, with Jenny. I need my hospital to stop speaking with her. I've deauthorized her countless time (to the social worker at the inpatient unit, twice, to Kathy and the nurse, repeatedly) *and now Atrium magically has a number that I do not have.*

351. Jenny's subsequent behavior gives me further reason for concern. I tell Jenny that I blasted Shirley. Jenny claims to be very angry. At one point, Jenny calls me, and says, in a very calm and measured tone: "Clint, I am *soooo angry* with you right now. I mean I am *furious* with you...". This measured tone is not Jenny's normal way of speaking when angry. This suspect situation is, at this point in time, getting more suspect all of the time.

352. I know something is up, and I tell Jenny I will call Shirley back the next day if that will make Jenny happy. Jenny says that she wants me to call Shirley immediately. Jenny has an urgency that I call Shirley. Jenny has an unusually high level of motivation that I speak with Shirley. At this point, it is more than clear that this is yet another scam being ran by Jenny. I suspect, again, some attempt to get my medical records. The events that follow are what begin to make it clear that Wells Fargo is behind everything that has occurred. Following the next set of events, I have less and less doubt of that fact.

353. Wanting to get to the bottom of this, I call Shirley on June 7th, 2019. I call her in the morning hours (around 9 to 9:30 am) and she returns my call at around 10:30 am that morning. Unbeknownst to her, I am recording the entire call.

354. Shirley explains to me that she works for the finance department at Atrium. She says her department fills out applications, on behalf of patients, for something called Charity Care and also fills out applications for Medicaid, again, on behalf of patients. She explains that Charity Care is available for patients who are not eligible for Medicaid. She explains that part of the process of completing a Medicaid application is that she will use my social security number to pull my medical records. My medical records will be sent along with the Medicaid application.

355. As Shirley is explaining these facts, primarily in response to questions I am asking her, I grill her. By "grill her", I mean that I subject her to a somewhat intense, cross examination style of questioning. I am clearly, to any reasonable person, suspicious of her.

356. Over and over I question her, sometimes with an intensity in my demeanor. I grill her as to if she, personally, has access to my medical records. I ask her if she is calling from Davidson, N.C., which is the location of the caller that shows up on my phone when she calls. I ask her how it is that she determined to call me. Did she have me on a list? Where does this task, for her to call me and offer help to pay for my hospital stay, come from?

357. In the events that follow, it is important to note that at the beginning of this call with Shirley, I explicitly deny any interest in Medicaid. I tell her, unequivocally, that Medicaid is not an option that I am interested in. I tentatively deny interest in Charity Care.

358. The real purpose of this call becomes clear when, as I grill her, Shirley asks for my social security number. She doesn't ask for "the last 4 digits". She merely asks me to "give me your social security number", which in the reasonable interpretation means the full number. Her stated purpose for getting my social security number is to remove Jenny's phone number from my alternate contact number on Atrium's systems.

359. There are a few things wrong here. One is that she had told me, the day before, on June 6th, that she was removing Jenny's number "right now." The other is that no one in this hospital has **ever** asked me for my full 9-digit social security number. When I made a request, around the end of April 2018, to get my medical records sent to a disability insurance company, I only had to provide the last 4 numbers.

360. It is more than odd that Shirley is also the only person, **ever**, to ask for *any* of the digits to my social security number to pull up my information. Every other person, every single time, without fail, gets my last name and birthday. I decline, on this first

request, to give her my social security number. I then continue the grilling process previously described.

361. Following the first failed attempt to get my social security number, Shirley makes two more, *very motivated* and almost *desperate*, attempts to get my social security number. In one such attempt, she tells me “I don’t want to have to go back to my filing cabinet and pull the information from that paper.” By this, she seemed to be implying that she had my full social security number on a paper in her filing cabinet.

362. After about 20 minutes of speaking, the call comes to a conclusion. I decline each and every attempt Shirley makes to get my social security number. I tell her goodbye. My phone recording app automatically turns off and saves the call when I hang up.

363. On my next appointment with Kathy, my first item of business is to tell Kathy about this suspect behavior. According to what I knew at the point in time I am having this appointment with Kathy, this is the first overtly criminal act Atrium has been involved in. I do not yet realize that Atrium was involved in the fraudulent civil commitment petition and the kidnapping. Kathy cuts me off fast. She says “I think Shirley is just doing her job.” I press her just a little “they need my full social security number to remove a number?”. Kathy thinks I am overanalyzing, and seems to think my level of interest in this situation is excessive.

364. I make another call to Shirley, on June 13th, 2019, with the intention to record her and get her to confirm that she was asking for my full social security number. I wanted to snuff out any subsequent possibility of her trying to say she only meant the

last 4 numbers. I am, at this point in time, still convinced that this is suspect behavior. I see no reason she should want or have any use for my full social security number.

365. Shirley confirms that she “asks for all 9 digits”, and gives an explanation. She says that someone else may have the same last 4 digits as me but that having all the numbers will allow her to get the right record. We exchange some further talk. I, at one point, tell her that maybe I would be interested in getting charity care. My intent in saying this was to make a false pretense excuse to contact Shirley at a later time. I want to keep her talking and get more evidence to use against her.

366. I tell my nurse practitioner Kathy on a subsequent appointment, again, about this suspicious thing with Shirley. I tell her how Shirley has said that I would have given this alternate contact number at intake. At around the end of this appointment, I tell Kathy: “I don’t recall seeing an alternate contact number anywhere on the systems here”, with “here” referring to the systems Kathy and Atrium’s nurses use.

367. A turning point occurs when Kathy looks at her system. She sees that there is no alternate contact number in the medical system. At this point in time, I do not know how these numbers get in Atrium’s systems. Kathy obviously does, as she is a long-standing employee of the hospital. Perhaps this is the reason for her strange reaction.

368. As Kathy looks at her screen, she gets a very disturbed look on her face. As I am leaving, she has a very strange demeanor. She reaches out to shake my hand, and there is a strange look on her face. It is as if something about me, or something about *something*, is disturbing her. I do not think much of this strange reaction for a while.

369. Around the first week of August 2019, I am speaking with Jenny, and yet another cause for concern erupts. Magically, things I have discussed with Kathy are on Jenny's mind. I instantly peg this as another one of Jenny's plagiarized private thoughts. I am sure, at this point, that Jenny has somehow penetrated my hospital. I believe she has somehow gotten a screenshot or a printout of my clinical visit notes.

370. When I try to figure out how Jenny has gotten access to my information, I recall a time when Jenny called me and asked me how much Adderall I am taking. Her stated reason for wanting this information was that she had started taking Adderall. She said that it didn't completely restore her ability to concentrate. She said she was still distracted by her phone, and needed advice. I didn't think much of this when she asked, and I told Jenny my daily dosage.

371. As I am trying to figure out, in August 2019, how Jenny has gotten my info, I recall that call from Jenny, the one where she asks about my dosage. It occurs to me that, while in the hospital, one of the questions staff could ask to get into my record was "what is your dosage of...?" I immediately suspect that this is the means by which Jenny has gotten my information.

372. On August 6th, 2019, I call Atrium Health Medical Records. I want a list of the people who have accessed my chart. After a series of varying answers as to how I might get such a list, Atrium Health Medical Records directs me to Atrium Health Corporate Privacy.

373. On this same day, August 6th, 2019, I call Atrium Health Corporate Privacy. I speak with a woman named Laura Shumate. Laura explains to me that I can't get a list of the names of who has accessed my chart but that they have measures to address my

concerns. She says that they have a team that goes in and examines access to records, using human judgement as well as software, to detect any improper access of medical information. She says she will have this team determine if there has been any improper access to my information. I tell her that I am concerned about the range of dates beginning on June 24th, 2019, and ending the first week of August 2019. I assumed this was the time period in which Jenny had gotten my information, based on my last appointment date being June 24th, 2019 and the then present time being in the first week of August 2019.

374. On this call I explain, to Laura, Shirley's suspect behavior. I tell her about being asked for my full social (for some reason, I recollect in my mind Shirley telling me she gets "the full 10 digits". There are obviously 9 digits in a social security number.). I ask Laura questions about how the entering of contact numbers in Atrium's systems works.

375. On this call, I learn some things from Laura Shumate. She tells me that the contact numbers would have been provided by me. They would be entered *on the medical system*. They would then be distributed, *from the medical system*, appropriately throughout the hospital. "Distributed appropriately", Laura explains, means that alternate contact numbers are sent to billing and finance. Contact information for people authorized to speak about a patient's healthcare do not go to billing and finance. They also do not go to other departments. I disconnect from this call to Atrium Health Corporate Privacy after speaking with Laura for approximately 44 minutes. I let Laura get her team on the matters I have called about.

376. I am antsy and eager to find out what has happened, immediately following the call with Laura Shumate. I call back, shortly after the first call, to ask some more questions. On my call back, Laura explains that she was just about to call me. She says she has results. Laura says that there has been no improper access to my chart. She gives me a list of the roles of the people who have accessed along with the dates.

377. In this same call, Laura says she looked into the issue with Shirley and the finance department, and she gives me her findings. Laura says that she asked a senior official in the finance department about Shirley asking for my full social. She says that the senior official in the finance department couldn't think of any reason they would ask for my full social. *He told Laura that the finance department does not even have access to my full social anywhere.* A potential reason is given, that Shirley was "proactively collecting information for a Medicaid application", to paraphrase Laura. Laura confirms that Charity Care applications do not require a social security number. Laura says that, per the senior finance official, there was a note of a call being made to Jenny on *June 7th* and a note made that Jenny's number has been deleted on that same day. Laura cannot confirm if they have a record of Jenny's work number ever being entered. That question was apparently never asked.

IX. May Through August 2019 Analysis

378. Here we have evidence, at every turn, of criminal behavior. I will start by addressing the June 6th and June 7th calls. I will first lay out the facts concerning the usefulness of my full social security number to Shirley, in Exhibit II. I will then reconstruct the events surrounding the June calls with Shirley, in Exhibit III.

Exhibit II. The Role of My Information in Atrium Health's Finance Department

a) Atrium Health's finance department (for and from which Shirley is calling me) helps patients with two financial assistance programs:

1) Charity Care (Atrium's funds, used for Atrium's "vulnerable populations")

2) Medicaid (the well-known, government funded entitlement program)

b) Charity Care applications *do not* require a social security number. To fill out a Medicaid Application, you *do* need a social security number. The social security number is used to order your medical records. Your medical records will be sent along with the application.

c) The **sole** use of your full social security number for Atrium Health's finance department is to **order your medical records**. If you are not filing a Medicaid application, there is no need for or use for this information.

Items a through c, which are all facts provided by Atrium (either Shirley or Corporate Privacy) on my calls with them, make it clear why Shirley wants my social security number. The only thing my social security number is good for is to order my medical records. **Full social security number = order medical records- end of story. Atrium Health's finance department doesn't have your full social security number anywhere. Saying that the finance department has any use for it to remove a contact number is a false claim; the finance department has a use for the last 4 digits only.**

Exhibit III. Reconstruction of Key Events Involving Shirley from Atrium Health

1. June 6th: Jenny texts me and explains to me that a lady, named Shirley from Atrium Health, is trying to reach me. She says that Shirley has left a voicemail on Jenny's work number. She says that Shirley claims to have gotten Jenny's number as an alternate contact number. ***I do not even know Jenny's work phone number*** at the time this is supposed to have occurred.
2. June 6th: I call Shirley. I curse at her. Shirley is calm and collected as I curse at her.
3. June 7th: I call Shirley and she calls back. On the return call, ***I deny, outright and completely, any even remote interest in Medicaid. I do this near the beginning of our call. Subsequent to my rejecting Medicaid, outright, Shirley makes 3 attempts to collect my full 9-digit social security number.*** Each attempt appears to be highly motivated. ***It is as if Shirley has something to gain by getting my full social security number.*** On one attempt, she tells me "I don't want to go and get the information off the paper in my file cabinet", a clear insinuation that she has my full, 9-digit social security number on a paper in her file cabinet. The function of this ***blatantly false claim (later confirmed as false by Atrium Health Corporate Privacy)*** is to disarm me and make me feel as if there is no consequence for me if I provide Shirley with my full, 9-digit social security number.

379. The Exhibits, combined, make the case for what has happened and make it conclusively. Exhibit II lays out the logic that makes it clear what Shirley is after. Exhibit III makes it clear that she has something to gain. That she has something to gain is made apparent by her tonality as she makes motivated attempts to get my full social security number, over and over. That she has something to gain is made apparent by the fact that she does this despite my seemingly extreme suspicion of her as I am grilling her.

380. Shirley also has something to lose. I presume that in obtaining my medical records for no valid purpose, she intended to file a fraudulent Medicaid application to cover her tracks (it would otherwise have the clear appearance of a purposeless ordering of my records). She would be committing two crimes. One is Medicaid fraud, which has penalties of up to 5 years in prison. The other is a HIPAA violation, carried out under fraudulent pretenses. This is another up to five years in prison. These penalties are in addition to potential fines in excess of \$300,000 and the obvious end of her career in the medical field.

381. Yet, for some reason, she is motivated to commit these crimes. Her motivation exceeds her inhibition, in the face of these penalties. Her motivation exceeds her inhibition in the face of these penalties, even as I am already clearly suspicious of her. Her motivation exceeds her inhibition enough that she blatantly lies to me and tries to say she has my full social security number on a paper in her file cabinet. Her motivation exceeds her inhibition in a setting where there is an electronic trail and/or a paper trail of everything she does.

382. What is the value of my medical records to Shirley? Is there enough info in my medical records relevant to Shirley's life, in some way, to offset these risks? I think not. Who else may want my medical records? Who can possibly offer a suitably large offsetting reward to balance with this risk, a reward big enough to trigger this intense motivation?

383. The answer can be found by stepping back to when I am speaking with my former manager, Courtney Luce. I mention to Courtney that Jenny's petition has been deemed invalid. I had also mentioned this fact to Jenny. I wasn't fully aware, as of the first time I mentioned this to Jenny, that everything I say to Jenny goes back to Wells Fargo. Wells Fargo, at this time, has already engaged in healthcare fraud. They have paid the Mobile Crisis counselors to make a fraudulent healthcare record. They likely expected this fraudulent involuntary commitment petition to be further, falsified, evidence in their favor.

384. The situation Wells Fargo now finds itself in is that apparently that my healthcare team has caught Wells Fargo in the act. They have called foul play on this petition. In my conversations with Courtney, I had characterized my hospital in a way that would suggest that they were very suspicious of Jenny's actions. My hospital's conclusions could be found in my records.

385. In light of Wells Fargo's interest in my healthcare records, it is obvious they are the party behind this new instance of healthcare fraud. Wells Fargo wants this for purposes of seeing what kind of case it now had, given this new information, and for purposes of seeing what evidence of criminal behavior my healthcare team may have. Wells Fargo is a large, multinational bank. Wells Fargo has well over \$100 billion in

cash, at almost any given time. Wells Fargo is the only party with a stake in this who can afford to pay someone enough to commit such serious crimes.

386. It is also clear, as of August 2019, that my hospital and its staff are repeatedly breaking the law. They have no interest in helping me fight Wells Fargo. They are not at all appalled by this \$2 trillion in assets strong, criminal bank abusing their patient. They are not at all appalled by this bank using their facilities and their government provided funds to perpetrate crime.

387. What they are apparently appalled by is the thought that they may face consequences for the crime they are so obviously now involved in. They seem to have clearly gone into the same pathological self-preservation state that Wells Fargo seems to live in. Like their friend Wells Fargo, Atrium's self-preservation instinct is accompanied by uninhibited criminal ambition.

388. Kathy has clearly begun, at least as of June to August 2019, to speak to Jenny and the people at Wells Fargo. She has done this to protect the hospital. Her behavior makes this clear. Her behavior subsequent to my telling her about criminal behavior at my hospital has to be put in context. Then it can be better why she has committed crimes and thought that she would get away with them. There was a change in how she viewed me that occurred over several months previous to June 2019.

389. I am considered by many and consider myself a competent and capable person. I have developed many complex skills, such as computer programming and financial analysis, that are indicative of relatively high ability. In the beginning of our professional relationship, I believe Kathy saw me this way.

390. Over the years, since I had started going to Atrium in 2011, I had experienced increasingly severe cognitive impairment. My cognitive impairment had progressed to dementia-like symptoms over time. I would find out that this impairment was the result of my medications. The problematic medication was addressed and my impairment has been much less severe since.

391. This impairment seems to be one of several factors that had influenced Kathy's perception of me. During the period in which I had cognitive impairment, I without a doubt would have seemed "not all there" at times, to others. As I had increasing traumatic stress symptoms, I was less and less capable of taking care of myself. This also affected my work/life balance.

392. The situation that I was in for a good time was that I had no one to impress. I rarely went out. 99% of my business interactions were conducted on the phone. I did however have bills to pay, and was increasingly against the wall with work I was unable to do. In these circumstances, I devoted much more time to doing my programming work. I devoted less hours to maintaining my hair. I paid less attention to the clothes that I wore. I paid less attention to my clothes being clean.

393. Then there was my posture. Since June 2018, I had worked from a computer all day long, each day that I worked. I had developed a hunched over posture. This is normal for people who work from a computer desk; I would later find out. I had slowly developed this posture over time without being conscious of it.

394. In the months leading up to June 2019, I had begun to notice that Kathy was having a reaction of contempt towards me. By this, I mean she saw me as a kind of pathetic person. Without a doubt, my increasingly disheveled appearance, my posture,

which made me seem to look down with my head tilted forward, and my behavior during the time I was impaired had a role in that.

395. During the time when I was more severely impaired, there was one specific behavior that seemed to trigger this type of reaction from Kathy. At one point, I got highly confused during speaking. I went on a monologue, speaking very fast and seemingly incoherent. I noticed a reaction of contempt from her at this point. This, in general, is the type of behavior that can make others think less of you.

396. In Kathy's case, as a mental health provider, this is downright despicable. With very few exceptions, every patient that walks through Kathy's door has a disability. Each of her patients is limited in a way that the patient cannot help. I have noticed, in my providers over the years, a strong inhibition against seeing their patients as somehow less than them. They have this inhibition out of compassion. They have an awareness of the limitations of those they treat and a sense of the dignity of their patients.

397. Kathy seems to have no such inhibition. I have come to see her as someone who is in this business for her career. The "vulnerable populations", Atrium Health is so prone to referencing in its financial statements, are a means to this end. They are a means to this end, and nothing else. This perception of Kathy is driven by her recent behavior as well as some reflections on her past behavior.

398. One thing I reflect on is that very early on, after I had begun to see Kathy, there were some UNC medical school students in the facility. These students were there to sit in on visits with patients. I have had this situation before. It is something that

medical professionals in training will frequently do. Having been through this before, I knew that these people could not sit in on my appointments without my consent.

399. I was somewhat disturbed when, as we went through the door and down the hallway, Kathy tells me “we have some UNC med students who will be sitting it with us.” I was disturbed by her lack of respect for my privacy. This lack of respect was in her approach, which I refer to as “the assumptive close”. In this assumptive close, I am not given a choice to allow or to not allow the UNC students to sit in. I am instead *informed* that they will be sitting in with me.

400. I let this slide, when this happened, in an effort to be reasonable. It felt like an uncomfortable boundary violation. I thought that maybe she just had a bad day and had forgotten. It was a no harm foul, as at this time I had no issue with them sitting in. I also knew that I have the right to refuse. To her credit, in more than one subsequent medical student sit in Kathy asked for my permission. I do not know the extent to which any hint I had given of my previous displeasure at her assumptive close played any role in Kathy’s behavior change.

401. This uncomfortable and disturbing assumptive close was out of sight, out of mind for a good while. Then recently, in the past 6 to 9 months as of the present date, I saw a placard in the lobby at Atrium Health Behavioral Healthcare Charlotte. It had a large face shot of Kathy. Below Kathy’s photo, it had a block of text that lavished praise on Kathy and Atrium for their participation in UNC’s med school program. This was apparently a big kudos to both Atrium and Kathy.

402. This self-promotional placard brought back some of the discomfort I had previously felt over the assumptive close. I immediately wondered how many other

patients Kathy had pulled the assumptive close on. I was well aware that many within Atrium's vulnerable population of patients would likely not know their rights.

403. Kathy, potentially, seems to have played the game in her favor. The more people she asks for permission, the more people that may say no. In her drive to get this kudos for her career, it seems possible that she has used the assumptive close more than once. I am only speculating that she may have pulled an assumptive close on others. I however do think it is likely.

404. In reference to the timeline and series of events I have described, I told Kathy, around June of 2019, that Shirley from Atrium was involved in criminal behavior. Being skeptical the first time, it is the second time that she realizes that indeed, something is up. At this time, she gets a disturbed look on her face. She is clearly not liking *something*.

405. That *something* is that, as both Kathy and Laura Shumate know, if Jenny's work number had been entered as an alternate contact number, it would have been entered on the *medical system and then distributed to the billing system*. Shirley, being an employee of the finance department, *cannot delete numbers from the medical system. Had this number ever been on the medical system it would have still been there on the day I asked Kathy to look. This number had never been entered and Shirley was lying when she claimed that it had been.*

406. Following this, Jenny magically has things on her mind that I have discussed with Kathy. I tell Jenny that it's strange that I discuss things with my doctor and then Jenny talks about it. I become suspicious as to how Jenny has obtained my

health information. I then contact Atrium Health Corporate privacy, who sees no unauthorized access between June and August 2019.

407. At my next appointment with Kathy, I ask to see my clinical visit notes. I look and don't see anything related to the things Jenny had on her mind. I then continue through the routine questions and line items of the appointment.

408. During this appointment, which was not very long, I notice some things about Kathy. As I speak about the healthcare fraud involving Shirley and Wells Fargo, *Kathy has no reaction*. She doesn't react with shock. She doesn't react with confusion. She doesn't react with anything. She has a calm and unaffected demeanor when I speak about this. She has obviously accepted this reality. It is not shocking or controversial to her. She also, strangely, doesn't ask why it is that I want to see my clinical visit notes. She doesn't ask why, I believe, because *she already knows why*. She knows that I am suspicious because *Jenny has told her*.

409. Following this appointment, as I realize my hospital is involved in committing crimes against me, I have more profound traumatic stress. I am at this point in a situation where I am surrounded. This is particularly troubling, given that my hospital (and anyone on my hospital's employees' cell phones as a contact, through my hospital) has the de facto ability to imprison me.

410. They can do this through the civil commitment process, where doctors' and clinicians' word and opinions are held above that of "mentally ill" patients. The magistrates will always trust the professionals' judgement. The same people for whom I have evidence of criminal behavior, and who are facing years in prison if caught, have the ability to imprison me at any time they wish.

411. It is also extremely troubling that at this time, when Kathy blatantly violates my rights and the law, I am already showing signs of acute traumatic stress. This is the context in which she chooses to wantonly violate my rights, and my privacy, which I valued above all else.

412. What is also troubling is that my hospital has apparently been committing HIPAA violations since at least May of 2019. One thing I began to sense between May and August 2019 is that my mother has been talking to Jenny. This is the last thing I wanted. It was what I feared. ***It was this reason that I wanted those two numbers gone*** when I was in the inpatient unit. I knew that my mother, at the very least, would be trying to get in touch with Jenny.

413. The situation with my mother and I is complicated. My mother, for one, has an unhealthy level of concern for me. For two, she is very concerned with the abuse that I suffered as a child; she is especially concerned about the possibility that I tell others about it. It reflects very poorly on my family, and, out of protecting their image, she denies that some of it occurred. This creates a drive to get in my life and exert some control over it.

414. She handles this situation the same way at all times. She gets in contact with people in my life. She talks to them without me knowing. She takes the role of an insider. She will deny all day long that she speaks with these people. There has been a consistent pattern to all of this for my entire life.

415. My mother is naïve and seems to think that these others in my life share her excessive worry and concern for me; they do not. They are instead concerned with other things, like killing me. They are instead concerned with the criminal punishment

liability I represent, as they have committed crimes against me. They are instead concerned with an irrationality driven campaign to run me into the ground.

416. I knew that this would be what happens the second my mother gets the name and number of anyone in Charlotte. I had protected against this the entire time I was in Charlotte. I didn't need her trying to run my life and creating more liabilities for me by contacting people here. I succeeded in keeping her out of my life here for over 7 and ½ years, without fail. *It all went astray **immediately**, when I was **forced** to provide my mother's number and Jenny's number to **Atrium Health, my healthcare provider.***

417. Both my mother and my sister have given subtle signs that they are communicating with Jenny. Both deny it, over and over. They denied it then, and they deny it now. They have been speaking with her, and I have evidence. I saw the first piece of direct evidence when my mother visited my apartment several months ago. My mother had been eager to show me her phone records. She was going to prove that she didn't call Jenny.

418. I had long before this time deduced that Jenny and others involved in these crimes and unlawful behaviors have been using Facebook. They are using Facebook to perpetrate their law violations and other secretive communications. This is presumably based on the belief that it will be harder, or impossible, for others to track their criminal behavior if they use this medium.

419. It seemed clear to me that my mother's motivated interest in my seeing her phone records was a distraction. When she gets to my apartment, I do not look at the numbers she has dialed; I look in her Safari website data. What do I find? I find cached Facebook data from the domain facebook.net.

420. My mother is very technically illiterate. She cannot send an email or fill out an online job application. When she tries to send an email, it is with me on the phone. I will sometimes have to coach her for literally up to 6 or 8 hours. I have to try to find out what she's doing and where she's at. I then try to tell her in the simplest terms what to do. It is very tedious.

421. My mother has no use for Facebook. She would not have gone to this app on her own. Her explanation for the Facebook data on her phone was that "I go to this Tomorrow's World website. They put cookies on your phone." Tomorrow's World doesn't dump cached data from the domain facebook.net on your phone. When I pressed her on this, she became hostile and said, with emphasis, "I'm not on Facebook."

422. My mother almost never gets hostile, so when she does, you know something funny is going on. She was defending against this reality. This all makes my mother sound deceptive; and she is, at times. She is not so in a despicable way, however. It is largely, I think, a consequence of her childhood. My mother was raised in a dysfunctional and abusive family.

423. When one is a child in an abusive family, he or she doesn't devote all of childhood to *development* as the focus of childhood should be. It is rather that part or potentially even all of the focus has to be diverted into another task: *survival*. It is a matter of fact that as a child in a world where everyone is bigger than you, everything is on the table. If it helps you survive, deception certainly is on the table, and this will become a tool in your toolbox. My mother is tackling life with that same toolbox she started out with in her childhood.

424. My mother didn't have the benefit of an outpatient psychologist for 16 years, as I did, beginning when I was 13 years old. She had a child at barely age 19, born to her and to a man who, I am sorry to say, was a liability. Her responsibilities and her life lived against the wall have robbed her of time and opportunity for any further development.

425. Everything my mother does is out of desperation. She is extremely naïve. She is a pushover to the extreme. One cannot but have mercy on her. One may feel less inclined to have mercy on the people at Atrium Health. Your information would be safer on a billboard at a racetrack than it is in the computer systems and in the psyches of the employees at this place.

426. In the next visit with Kathy, after I had figured out that Kathy and my hospital were up to no good, Kathy's demeanor had changed. The contempt was gone. It was a very enthusiastic "how are you?" at the beginning. Then followed a very cooperative and seemingly compassion driven interaction. This was, I feel certain, her wanting to be my friend for her benefit; I believe this was the impetus for this behavior.

427. Through her ongoing illegal contact with Jenny and others, Kathy has figured out that I am not so worthy of contempt. She has learned, as Jenny had, that almost nothing they do gets by me. She has learned that what does get by me doesn't get by me for long. She knows that I know she's up to no good.

428. In this same visit, I also notice that Kathy is very wary of going near the topic of my hospital's crimes. At one point I said "my mother is talking to Jenny and I'm sure this hospital is the one who gave her the number." In reaction to this, Kathy is dead quiet. She reacts as if she is scared to engage in any discussion about this topic. It is a

heightened awareness of my nailing every sign of deception or culpability that they put up that drives this reaction; this is my strong belief.

429. Then there is yet another set of oddities. In recent months, I have obtained screenshots of my younger sister sending my mother the number to my hospital. My sister does this by using google to search for the phrase “kathleen psychiatry charlotte nc”, and sending a screenshot of the results to my mother. How on earth does my sister know that my doctor’s name is Kathleen, when I have never told her or anyone else in my family? Why does my mother send my sister texts that read “I told Clint’s doctors that I think they need to put him on the same medicine they had him on a few years ago”? Why does she send texts that say this when I’ve never given her any of my doctors’ numbers? Why does she send texts that say this when I have deauthorized Atrium’s speaking to her more times that I can count?

X. September of 2019 to the Present Day

430. I had to handle this situation where I am a prisoner at will of my hospital, Wells Fargo, and anyone else with an employee of my hospital on their contacts list. To that end, in August, 2019, I reached out to my old psychologist from the mountains, John Monguillot. John is extremely smart and capable. He is also, crucially, not a member of this Charlotte-Mecklenburg cabal of criminals, formerly known as my coworkers, the healthcare system, and the police.

431. I needed a few things from John, all of which I eventually got. The main thing was that I needed him to intervene in the civil commitment process. Atrium’s medical staff cannot be evaluating me. They are far from an impartial and unbiased. They are facing prison time. I cannot have this tactic of kidnapping under the guise of

civil commitment used again. The prospect of this happening is terrifying. The other thing I needed from him was medical treatment.

432. Then things take another downturn when, in September, 2019, Discover Bank sues me. Then around the beginning of November 2019, Discover records a default judgement on the local county clerk's records. Part of the remedies available to them to enforce their judgement is to attach their judgment to my assets and sell them. In December, 2019, they pursue just this. At this point, I am in a very bad situation.

433. Discover Banks (now discovered to be unlawful) attempt to sell my assets would not have been a problem had I not been disabled with traumatic stress. My state, North Carolina, allows a debtor to exempt property. The allowed exemptions include one vehicle + \$12,500 personal and business property + health aids. In my case, the effect of this is that 100% of everything I own is exempt.

434. There is one hurdle, however. If my property is to be exempted, I have 20 days from the date Discover Bank pursues attachment to fill out paperwork that lists my exempt property. I will list my exempted assets and their value. If I do not send in the paperwork by the due date, everything I own is eligible for sale (and will be sold, I am certain, at this time). By this time, my traumatic stress symptoms are through the roof. I am far past the point that I can fill out paperwork. I am in such acute distress that I cannot concentrate enough to complete any paperwork.

435. At the point in time where Discover Bank begins to pursue attachment, I have a very strong intuition that there is some process for disabled people to halt Discover Bank's litigation process in my county. I am also certain, and the same point in time, that without a doubt I am in the throes of severe post-traumatic stress disorder.

This means I should be able to get this process halted. The problem with this is that I have diagnosed myself. I have not been diagnosed by a professional, and I cannot go to anyone at Atrium to get diagnosed.

436. Atrium would love nothing more than to use the legitimate distress I am under as an excuse to say I need inpatient care. They could then, once I am behind their walls, make me say that my belief that they have engaged in obvious criminal behavior is false. They could have this statement documented on their records. They can have me declared incompetent, in effect. In short, they have an array of options, with which they can use to further victimize me for their benefit.

437. John has many responsibilities. He has a busy career as a psychologist for the N.C. Department of Corrections. He is still able to help. He provides me a letter to hand to any officer processing any civil commitment and also to any medical facility. The function of the letter is to direct the evaluation to him.

438. John is also able to conduct multiple diagnostic interviews, after which he issues a diagnosis of post-traumatic stress disorder, chronic. The timing, unfortunately, was too short for me to seek relief from Discover Bank's actions through the local court system.

439. I filed an emergency petition for Chapter 7 Bankruptcy on January 15th, 2020. This was 14 minutes before the clerk's office closed, on the day that the exemption paperwork related to Discover Bank's fraudulent attachment process had to be turned in. I averted a sale of everything I own by 14 minutes. I did so in a state of being a broken mess of a human being. I was disheveled and in a state of complete panic.

440. I have continued to see Kathy for medication refills, and she is, at this point, a full-on coconspirator with Wells Fargo. In our appointments, she asks questions which are designed for Wells Fargo's benefit and which have nothing to do with my medical care. She has asked me "what is the charge?" related to what I aim to sue Wells Fargo for. She has asked "what is the trustee's name?" in relation to my bankruptcy case. Why would, one might ask, my nurse practitioner ask for the name of my bankruptcy trustee?

441. I had told Jenny and others about a not entirely well-known feature of the bankruptcy process. The trustee, who is responsible for my estate, can liquidate any and all nonexempt assets. This includes obvious assets, such as collectibles, home furnishings, or other personal or business property in excess of the \$12,500 I can exempt. My estate also includes less tangible personal assets, like accrued causes for civil litigation. The trustee can litigate Wells Fargo and others who have harmed me and use the non-exempt portion of the proceeds to pay my creditors. I told Jenny of this threat, and I hinted it to others.

442. My purpose for telling Jenny this was to try to prod Jenny into coming clean. I alert her of this threat in hopes she will tell the truth and join my side. I don't want any painful consequences for her.

443. This tactic ends up being no help to me, but it apparently puts Wells Fargo on point to buy yet another soul. They appear to be asking Kathy to get this info. What other reason would she possibly have to ask for this?

444. I have often come to my visits in a state of extreme distress. This distress is either absent or discounted in her notes for my clinical visits. This is obviously for the

benefit of Wells Fargo. I have zero doubt that all my records and everything I tell Kathy and Atrium are being shared with Wells Fargo.

445. Atrium Health knows exactly what Kathy and everyone else is up to. Everyone at the behavioral health center knows very well what has happened. *Everyone at Atrium's corporate privacy office knows what number **not** to answer.*

446. Atrium, and in particular Kathy, appear to have fallen into a behavior pattern that is common among people who are facing stiff consequences. Facing a loss, they are compounding their problems by engaging in more extreme risk taking. Their risk taking is in the form of additional criminal and civilly unlawful behavior.

447. In my desperation, there was one more potentially life altering step that I took. I needed someone to vet the evidence I had compiled. I needed someone with more credibility than this increasingly disheveled man I have become.

448. I have valued my privacy above all else. I hate the thought of being known to the masses in any way. I especially hate the masses knowing the very hard to explain and incredibly painful details of my life.

449. I have realized, however, that I have nothing to lose in becoming known to the masses. It is closer to reality to say that I have no choice. The stewards of my private information behave like out of control demons.

450. In a world where over 80% of all human communication is gossip, once your information gets out there to enough people it will be wherever you go. Any hope you have for privacy is over at some point in this process.

451. My choices are thus to either let the entire world become stigmatizing hell, one city at a time, or to get it over with fast. Both options feel like a nightmare. I do not have a third option, unfortunately.

452. There is an entity out there with the ability to reason and the other capabilities needed to understand my evidence. They have exposed crimes before, and they have done so on their own dime. This entity, crucially, for sure is not and for sure will not be bought by Wells Fargo. I reach out to them.

453. The entity in question is known as The Los Angeles Times. They are a very big megaphone. They have infinitely more character and infinitely more objectivity, it seems, than the increasing number of smaller megaphones that are out there sharing my private information.

454. It was not a tough decision; it was made out of pure rationality. It was made knowing that the criminal carelessness of my healthcare provider and the wanton, demonic behavior of my former employer have robbed me, forever, of any hope of privacy.

455. I had nothing to lose and I stood to gain the credibility I needed. I have been speaking with The L.A. Times and sending its encrypted tip line bits of my long, complicated story for nearly a year at this point. They are in possession of most of the evidence I have accumulated during my investigation. Through this media outlet, though it will be a close call, I may have beaten my employer and my healthcare provider to the punch, in the endeavor to spread the unbearably painful and very private details of my life to the entire world.

X. Final Thoughts

XI.(a) Final Thoughts on Atrium Health

456. My relationship with Atrium started when I came to their behavioral health center in 2011, and it worked out for both of us for a long time. I had moved to Charlotte and had no job when I found them online. I later had a job working at Bank of America under a temp agency. Following that, I had a very good paying job working at Wells Fargo. During the time I was at Wells Fargo, I had very good insurance. I had insurance that paid the bills, *for Atrium*.

457. After I walked out on Wells Fargo, I became part of what Atrium so often refers to as its “vulnerable populations”. I had lost my insurance, and I had little income. At the time I was not part of any Medicaid or disability program.

458. To the end of serving these vulnerable populations, Atrium has received, in the past 5 years, well over \$1 billion in public funds through Medicaid GAP funding. This is in addition to the implicit funds received through reduced rate government bonds. They have also taken in billions of dollars of government-funded gross revenue during this same time period.

459. With these funds Atrium has generated huge, positive operating cash flows to put to use. The ever-expanding healthcare corporation has produced such cash flows for each year it has received this funding. Atrium has deployed these dollars by gobbling up real estate in my area and others.

460. Atrium’s various business units have clearly not deployed any significant portion of these funds to protecting the rights of their vulnerable populations. After all I have witnessed and described here, you cannot tell me that the employees of Atrium’s

behavioral health units have had as much as one single meeting about the importance of patient privacy. It is possible they have had one or more since they accrued some dozens of felonies related to me. If so, this unfortunately came too late.

461. This is a great way to beef up Atrium's cash flows and Atrium's balance sheet. If all you have is some software and one team invested in patient privacy, the remaining \$0 expense keeps your capital expenditures budget fat. This has some very real consequences.

462. The consequences of all of this have to be put in the context of economics. There is not an unlimited amount of real estate in my county. There is not an unlimited amount of government funds, funded by taxpayers like me.

463. Atrium has gobbled up a lion's share of all of this. The onus is on Atrium to act out the purpose for which its nonprofit status is given, or to turn its corrupt employees in and then to surrender what it has acquired with public funds to someone else. Plenty of potential "someone else's" are not in business, due to the funds and real estate getting gobbled up by Atrium.

464. There are a lot of nice people at Atrium, and it always seemed to have so much going for it. I've always liked the people at the pharmacy. The majority of the inpatient staff at that unit (save their disregarding my privacy) knocked the ball out of the park. Atrium gives the appearance, at times, as having been corrupted out of nowhere by an obviously corrupt entity to be addressed later in this complaint.

465. Sadly to me, at the present moment, I shy from making the case that Atrium's staff and management have been corrupted by anyone other than themselves. I have offered them to speak. I offered to talk to their media department. I wanted them

to turn on and fight this corrupt bank, and in return I planned to do what I could to help save their image. I am, sadly, left to characterize them as follows: I, after having lived a nightmare of being stigmatized for years, have found myself in the “care” of a hospital that, overall, takes a lesser view of me, just like so many of the people outside of its facilities.

466. Rather than having an excess of compassion, the staff members at Atrium are really pumped up by the spot I am in. They are really pumped up by the fact that I am broke. They are really pumped up by my perceived lack of credibility in a courtroom. This all pumps them up about what they can get away with. They think they can get away with it all, so they act like the law doesn’t exist, and they act in their own interests. Their vulnerable populations appear to be a career, a load of government funds, and a potential bonus for staff if a friend like Wells Fargo needs a favor.

467. Atrium, in its financial statements, mentions its “vulnerable populations”, over and over. I’m sorry to say that this appears to be nothing but a marketing gimmick. It gives Atrium a good image, an image it can use to continue to hoard funds that others may be competing for.

468. The vulnerable populations Atrium provides services for appear to have one very serious vulnerability that isn’t mentioned in Atrium’s financials; that being that they are prisoners at will of anyone in the extended social networks of the numerous pumped up, out of control healthcare criminals that work for Atrium Health. The people in this city deserve a list of these people. That way they can be prepared for the day that they are teleported to Atrium’s inpatient unit to be treated kindly, served peanut butter and jelly

sandwiches, and then leave saddled with a \$7,000 bill. Maybe Medicaid will foot the bill for their kidnapping too, as it ultimately did mine.

469. Atrium will offer some defenses; I am sure. I will preempt some of the expected defenses, with responses, in paragraphs that will follow. For so long, I wanted to defend this hospital, but I cannot; the ongoing criminal behavior of its employees gives not one reason to.

470. I offered the people that work and manage Atrium the opportunity to turn against this bank, and to help me. I lavished them with praise that they didn't deserve, even after they had already violated my rights. They are only concerned with themselves. They have even chastised me and said they will not deal with the less comfortable aspects of my PTSD, *which I developed over **theirs** and Wells Fargo's abuse.*

471. One defense that I will offer on their behalf is that they have helped me tremendously. Some of my medications are extremely expensive. I get them at huge discount, filled by the kind people at their pharmacy. I have done so for years, even when I had good paying jobs (insurance doesn't get you far with some of my medications).

472. The next expected defense will be how I kept mostly silent, only referring to this privacy invasion by Wells Fargo as "emotionally painful things I am dealing with". This situation caught the hospital off guard, they are likely to say. I would like to know how my telling them the full details of what happened with Wells Fargo would have helped, given the facts I have laid out.

473. If at any time I told them, what would be different? Would Wells Fargo's cash account be empty? Would Wells Fargo be less vicious in perpetrating crimes? Would these medical professionals run wild be any less pumped up about what they can get away with? Will they have less desire for a healthy bonus from a friend like Wells Fargo? This clearly will never work out.

474. The only thing that had a chance of helping in any case, in my opinion, is for this hospital to have had controls that are enforced. This would need to be added to a culture where patient rights and privacy are taken seriously. By this, I mean taken seriously as reflected in Atrium's actions, not as reflected in Atrium's marketing materials.

475. The final defense that I anticipate is that I "brought them all this trouble." This is my intuition based on my feel for human psychology. This is the saddest and also the most ridiculous excuse conceivable, but I do see it coming.

476. When I am kidnapped, in a scam perpetrated by your hospital and Wells Fargo, and I then arrive at the door to your hospital in handcuffs, I have to tell you that *I* did not bring **you** anything. It is a very comfortable place for Atrium to be in, to put the blame on me by saying that I "brought them all of this trouble." What is less comfortable is the following, much more reasoned and evidence-based conclusion: Wells Fargo brought them all of this trouble.

477. The statement "Wells Fargo brought us all this trouble" is far less convenient to the staff at Atrium. They can offload the blame to Wells Fargo, but then they are left to fight this \$2 trillion behemoth. That's a tough battle to win. I sometimes feel as if I am the only one on earth who will take on that challenge.

478. Atrium seems to not like even the thought of a battle with Wells Fargo, and blaming Wells Fargo for what has occurred will create all sorts of unpleasant side effects. Who will be their new counterparty to interest rate swaps, as Wells Fargo currently is? Who will underwrite and finance Atrium's bond debt once Atrium boots its current financier, Wells Fargo? It's far easier to take advantage of my relative powerlessness and to beat the hell out of me.

479. Faced with such an inconvenient reality, there is an all too human tendency to depart from reality and make absurd statements like "our kidnapping victim brought us all this trouble. The freely chosen behavior of our corrupt and out of control healthcare professionals is *his* fault."

480. That last sentence has a hint at who is to blame. In fact, it, just maybe, has more than a hint; it may have the answer. Where is the number one source to go to if one is looking for primary party to blame for the consequences of one's behavior? This absurd sounding question has an obvious answer. Atrium Health has chosen to operate in a certain way. The way Atrium has operated worked out great for Atrium and its management for a very long time. It has come back to bite them, possibly, in my case.

481. The nice thing, from a financial perspective, about serving "vulnerable populations" is that by definition those populations are mostly powerless. Powerless people in many cases do not know their rights. In most cases they lack any means to enforce their rights.

482. This all means that there is no probable consequence for not taking the rights of vulnerable people seriously. By seriously, I mean seriously enough to dump some of their \$600 million operating cash flow, reported on their fiscal year end 2018

audited financial statements, into protecting the rights of these vulnerable populations. Keeping all this cash works, *for Atrium*.

483. In me, they have found a possible outlier that alters any projected financial outcome of this method of operating. That they had no substantial complaints filed from members of their “vulnerable populations” until I came along, ***this is not evidence that I caused them problems; it much more likely the case that I am the first from within these populations to have the technical know-how and ability to go home and conduct a criminal investigation on my healthcare provider, and report them to the F.B.I.*** I cannot believe these words, as I am typing them.

XI.(b) Final Thoughts on the Charlotte Mecklenburg Police

484. There is little to say here. I have lived in this city for going on 9 years. The interactions I have had with the Charlotte Mecklenburg Police, save the one that is included in the subject matter of this complaint, lead me to believe they are very ethical and hardworking people. The officer who kidnapped me has participated in some terrible wrongdoing. If, however, he is my friend Jenny’s neighbor, as I expect he is, I had long considered him a friend. This was without him even knowing who I was. Jenny often asked her “police officer neighbor” for advice about people who were causing her trouble. Her asking for advice was often done at my implied or explicit direction. I liked it very much that someone with a gun lived next door. Sadly, all the good he has done for others and that he treats others fairly does me no good.

XI.(c) Final Thoughts on Mobile Crisis

485. These counselors have participated in a high-risk criminal transaction, with a correspondingly high reward. I have some terrible feelings towards these people.

They have participated in the destruction of my life. As to my opinion, I tend to want them to be punished very harshly. It would seem to me that the cost of engaging in these transactions has to be enforced.

486. You can't have a free for all, with \$100s of thousands being paid, and a slap on the wrist punishment. That just causes the same behavior to run wild in society. I hedge my bets, however, based on the fact that this girl is Jenny's friend.

487. Wells Fargo has, typical of its despicable behavior, used Jenny and her social network to commit crimes. They have done her massive harm. It has been hell on this girl, and I make no bones about the fact that *I* have been **hell** to deal with during this downward spiral. I don't like the idea of compounding this poor girl's trauma.

XI.(d) Final Thoughts on Wells Fargo

488. Wells Fargo is the most unbelievably corrupt company I have ever seen in my life. This glazy-eyed megabank offers a composite picture of everything *not* to be, if you are a company. If you listen to the words its executives speak, Wells Fargo seems to be fond of "doing the right thing", to give one variation of a buzz phrase that is repeated over and over. They forgot the other half of that sentence, which reads: "...for Wells Fargo". It's about doing the right thing *for Wells Fargo*. It's all about them. This is the bottom line. I have lived the reality of who this bank is; I am saturated in it. That's it, in one sentence. They act in their interests, period, not concerned with what is right, but instead concerned with what they can get away with.

489. "their interests", from the immediately preceding sentence, has to be defined. When they act in this their interest, what are the interests and who is taking the actions? One might be tempted to say that it is the shareholder's interest, reflected in

the numbers listed on Wells Fargo's financial statements. Although this is indeed Wells Fargo's legal mandate, I shy from making that statement. The rampant crime this bank engages in and its boundless ambition to get away with the next thing leaves Wells Fargo's shareholders hurting.

490. "their interests" refers to the interests of the incompetent, shortsighted cabal of criminals that this bank seems to inevitably attract for or create out of the people who manage it and the people who pull the levers of its moral behavior. It's about them and their desire to do as they please, unconstrained by concerns about what is right and what is wrong.

491. In my case, I feel as if I am dealing with a singular entity with nightmarish qualities. This entity I am dealing with is immoral to the extreme. It is as if I am contending with a demon. This demon is most likely composed of a collection of people who are extremely privileged and also extremely *despicable*.

492. This demon has no decency. It seems to have no conscience. It has no bravery. It seems to be composed, solely, of a self-preservation instinct combined with wanton criminal ambition.

493. This demon's complete lack of decency is apparent in its actions and its motives. Wells Fargo has plotted to use my health condition as a weapon against me. Wells Fargo has cold-bloodedly hijacked the social infrastructure of my city. Wells Fargo has diverted funds intended for the most vulnerable populations within my city to cover up Wells Fargo's crimes. Wells Fargo has used hospital facilities intended for the vulnerable populations of my city as if they are ***toys which belong to Wells Fargo***.

Wells Fargo has done this while hiding, like a coward, behind a pitiful little woman who was my best friend.

XI.(e) Final Thoughts on Me

494. My life has been destroyed. My soul has been murdered by this bank and by those whom they have colluded and conspired with. I have been treated as a man with no dignity. I have lived a nightmare. I have lost what I valued most, my privacy, and it will never be regained. It is irreversible.

495. After killing myself for years to be the best person I can be, I have found myself in the company of people who do not share this ambition. I have found myself pulverized by people who see life in terms of their own interests and what they can get away with. Just as I killed myself to be the best person I could be in life, I killed myself to be the best employee I could be for Wells Fargo. They repay me by destroying my life, and then declaring war on me when I ask to be told the truth and to have a simple conversation.

496. It will *never* be ok for me. Please do not suggest that it will be. It only hurts further when people make light of or don't understand the gravity of the destruction I have been dealt. I cannot put into words the pain I feel and the damage I have been caused. There is no amount of anything that I wouldn't give to take this all back. My life, now, is mostly a question of how much I will suffer and for how many more days.

497. What do I want? I want this bank, and also those it has conspired with and corrupted, prosecuted. I am turning them over to the criminal authorities and I want them civilly pursued.

498. I want them pursued civilly because I want them to pay me. I want them to pay me so that I can stop listening to my mother cry when I ask her for money because I am disabled and cannot make any. She has none and her credit is running out. Further, I want them to pay me so that I can defend myself. I do not trust anyone but **me** to take on this bank when they do it again.

499. They will be terrorizing me again. No one will never convince me that it is over. For sure, they will never convince me that it is over. If they promise, they will break their promise; their word is worth *nothing*. I need to be able to defend myself and to be in a position to inhibit their wanton criminal ambition.

500. This is so that I don't have to sit here and be pulverized by them and an entire city they corrupt, all while I am disabled and am about to lose everything that I own. I cannot live like this anymore. I cannot live like anything as I had a chance of before they destroyed me, but I especially cannot live like this.

I have compiled a partial list of crimes and civil law violations that I believe may have occurred. Filing this complaint has recently become a more urgent matter, and this is the best I can do at the moment. I intended to make a complete list before submitting my complaint. Note that I am fully aware that criminal law enforcement authorities have no interest in civil matters. Civil matters are still included, if only for the sake of completeness.

In both lists, "Wells Fargo" refers to the parties related to the economic entity that does business as Wells Fargo and who have also committed unlawful acts described in the complaint. All parties are not known to me and I am not certain of who (or what entity or entities) would ultimately be legally accountable for their actions.

I believe the following criminal law violations are likely to have occurred:

a) Violation of 18 U.S.C. § 1347 by Atrium Health, to the extent Atrium intended to file a fraudulent Medicaid application to cover its tracks.

b) Violation of 18 U.S.C. § 1349 by Wells Fargo, who conspired to obtain my healthcare records through the means stated above. This offense would also include Atrium Health as a coconspirator.

c) Potential violation of 18 U.S.C. § 1956 by Allie Roe, to the extent she has deployed funds received for her criminal behavior or has otherwise conspired to conceal the nature of the proceeds obtained for her unlawful behavior in a manner that meets the elements of 18 U.S.C. § 1956(a)(1)

d) Potential violation of 18 U.S.C. § 1956 by Wells Fargo to the extent that they have cooperated or conspired in the preceding offense.

e) Violation of N.C. Gen. Stat. § 14-39 by Charlotte-Mecklenburg Police officer Christopher D'Avanzo. D'Avanzo, not being in the possession of the civil commitment petition, did not have any legal right to do any of the following:

1. Enter my residence, against my consent
2. Handcuff me, against my consent
3. Transport me to Atrium's inpatient unit, against my consent

In a deliberate violation of my constitutional right to due process of law, D'Avanzo committed each action in this numbered list. These were engaged in as part of a conspiracy to commit healthcare fraud and as a means to facilitate the commission of healthcare fraud.

This item is accompanied by a conspiracy to commit a felony involving the following:

- Atrium Health
- Allie Roe
- Cheryl Horton
- Ginger Marsh

- Christopher D'Avanzo
- Jennifer Cox
- Wells Fargo

It is also accompanied by a criminal false imprisonment involving D'Avanzo and a separate criminal false imprisonment involving Atrium Health.

f) Violation of 18 U.S.C. § 1621 involving the following:

- Allie Roe
- Jennifer Cox

This item is accompanied by a conspiracy to commit a felony, potentially involving Wells Fargo, Atrium Health, and Christopher D'Avanzo in addition to Allie Roe and Jennifer Cox

g) Ongoing violations of the HIPAA Act involving Atrium Health

f) Unlawful conspiracy to obtain healthcare records involving Wells Fargo.

In addition, I believe the following civil law violations may have occurred:

(a) The original intrusion upon seclusion, perpetrated in roughly the first week of December 2017 and also the accompanying ADA of 1990 violation.

(b) Personal injury for the emotional distress caused by Wells Fargo's disparate treatment of me

(c) Negligent hiring, perpetrated by Wells Fargo

(d) Constructive fraud perpetrated by Mobile Crisis counselors Allie Roe, Cheryl Horton, and Ginger Marsh

(e) Civil constructive fraud perpetrated by Atrium Health, for each instance in which Atrium Health has used my personal health information or betrayed its responsibilities to me for Atrium or its employees' gain

(f) Repeated civil torts of negligence related to HIPAA violations.

(g) A civil trespass perpetrated by the Charlotte-Mecklenburg Police by entering my apartment against my consent, having no legal right to do so.

(h) A civil battery perpetrated by the Charlotte-Mecklenburg Police in the act placing me in handcuffs

(i) A civil offense of false imprisonment perpetrated by the Charlotte-Mecklenburg police by placing me in handcuffs

- (j) A civil tort of intentional infliction of emotional distress perpetrated by the Charlotte-Mecklenburg Police.
- (k) A civil false imprisonment, perpetrated by Atrium Health, by keeping me in its inpatient unit on 501 Billingsley road against my consent. Atrium did this having full knowledge that there was no legal basis to do so and that I was delivered to their unit by means of kidnapping
- (l) A civil conspiracy, including and perpetrated by all of the following for their participation in the civil conspiracy to have me kidnapped and falsely imprisoned by the Charlotte-Mecklenburg Police and then subsequently falsely imprisoned at the inpatient unit on Billingsley road:
- Wells Fargo
 - The Charlotte Mecklenburg Police
 - Mobile Crisis
 - Atrium health
 - Jennifer Cox
- (m) A civil tort of abuse of process perpetrated by each of the parties listed in (l), for their using the State of N.C.'s civil commitment process to avoid consequences for or otherwise cover up criminal and/or civil wrongdoing, or alternatively, for personal gain
- (n) Independent acts of civil intrusion upon seclusion in each and every case where Wells Fargo has attempted to obtain my personal information through any means. This includes through asking my friend Jenny or inducing her to obtain information to be delivered to them