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This letter is directed to the following:

The ADA Criminal Enforcement Division

The Federal Bureau of Investigation

The Office of the Comptroller of the Currency

The Federal Reserve

United States Department of Justice

United States Department of Health and Human Services

I am writing you to report unbelievable criminal behaviors and civil law violations that have been directed at me. These behaviors have a common origin; that being my former employer Wells Fargo. Each of you has interest in this matter. You have interest as an authority or as a regulator. You either have jurisdiction over the criminal behaviors I have been subjected to, or you regulate one or more of the entities involved.

I have been conducting an ad hoc investigation into what has happened. When the first event happened, I merely wanted to have a discussion. This was off the table, and over time, my attempts to get to the bottom of this triggered subsequent, wantonly ambitious, criminal behavior.

Over time my motive for this investigation evolved, first from having an honest discussion to being somewhat tactical to get at the truth, then to being a de facto investigator, pursuing the facts and making a case to be turned over for possible criminal and civil prosecution.

I am finding it a challenge to communicate the facts of what has happened in a way that you can digest in a reasonable time. You are not the first to hear this story. It took me two months to relate this story to the entity that heard it first. To preserve your time, I am using what is likely an atypical way of constructing a complaint.

I will begin, shortly, by summarizing the events of and the players in this story. Before that however, I wish to address why it is that I am sending this letter to all of you.

It may seem odd that I am complaining about a financial institution in a letter to a healthcare authority; and that I am and issuing a complaint with details about a healthcare entity to banking regulators. This seemingly odd practice is the result of my disabling health condition.

I suffer from Chronic Post Traumatic Stress Disorder, as a result of the aforementioned unlawful behaviors. These behaviors are the source of my traumatic stress. It is nearly impossible to recount parts of this story many times over, in writing. I suffer extremely from this and, at times, every sentence I write feels like a psychological root canal. It is for this reason that I draft one single complaint, to be delivered in entirety to each agency.

I have been working with the national press, in telling this story. They seem to have, as part of their standard of objectivity, a restriction against talking to the people who give them newsworthy material.

With that said, I get the feeling that they have an urgency for this formal complaint to be filed. It is for this reason, that I am sending you this compliant now, in summary form. There will be plenty more to follow. I have in excess of 13,000 words written that will need to be organized, tidied, and refined. I will be building you an evidence portal as well. I have third-party evidence for many of the facts I reference.

I will give a partial list of the criminal and civil law violations that have been directed at me. I had, at one time, determined who has jurisdiction or an interest in many of the crimes I have been subject to. You are being reported to because you were on that list. This will point you to where you may have jurisdiction. I will first introduce the parties involved, briefly. The compiled list of civil and criminal law violations is taken from my larger complaint in process. I am of the opinion that I have an air tight case, waiting to be prosecuted.

The players are:

Wells Fargo Bank: the lending institution that needs no introduction. This company perpetrated one or more violations of my rights, during my tenure of 4.5 years, which ended in June of 2018.

Atrium Health: This is my hospital. I have mental illnesses that I get regular treatment for, as well as a neurodevelopmental disorder

Jenny: This is my former best friend, who Wells Fargo put up to their unlawful behavior. They subsequently used her as the frontrunner of their scams. Her proximity to me, as a friend, made her suitable for this purpose.

Mobile Crisis: This is a crisis counseling center in Charlotte, N.C. They are under a company called Sante Affiliated Group

Shirley: This is the finance lady at Atrium Health

Charlotte Mecklenburg Police: This is who employees officer Christopher Sean Davanzo

The brief overview of what has transpired is as follows:

Dec 2017: Wells Fargo perpetrates a violation of my privacy; this is near the time they also commit a violation of the ADA of 1990.

April 2019: Wells Fargo perpetrates a massive scam with the Charlotte Mecklenburg Police, Atrium Health, and Mobile Crisis. I am kidnapped and then falsely imprisoned. This is done under a deliberate violation of due process, where the officer placed me in handcuffs and transported me, without having the petition in his possession.

The purpose of this is to make this claimed violation of my privacy, which I now am starting to figure out the details of (as of April 2019), out to be a symptom of my mental illness. Mobile Crisis makes a fraudulent healthcare record. Mobile Crisis then aids in a false pretense petition for involuntary commitment.

Officer Christopher D’avanzo kidnaps me, delivers me to Atrium Health’s inpatient unit, then procures the magistrate’s petition, makes a fraudulent representation of the time (I am taken into custody at 11:43pm, and then delivered to the unit, 17 miles away, also at 11:43 pm. This was to provide plausible deniability if their timeline was questioned. The man at the door and the officer could claim they accidentally typed the same time).

This ultimately fails, as Atrium’s staff (those not involved or privy to this scam) determine that there is nothing wrong with me.

June 6th, 2019: Wells Fargo, apparently concerned of what evidence my medical team may have against them, bribes Shirley from Atrium into attempting to fraudulently obtain my medical records.

This was to be done by procuring my social security number, and then filing a fraudulent Medicaid application, which would allow her to pull my medical records. Shirley’s attempt fails. I catch her and the phone call is recorded.

Later in June of 2019

I play the recording to my Nurse Practitioner Psychiatrist, Kathy Peniston. I am at first dismissed. In a subsequent appointment, she realizes that I am right about what has occurred. Rather than help me, she perpetrates a violation of my rights. She attempts to save the hospital from consequences, by cooperating with Wells Fargo and sharing my info with them.

August of 2019 to present:

Kathy, now facing prison time, is a full-on coconspirator in this scam. She is obtaining, in our appointments, information that is useful to Wells Fargo. I believe that she is also maintaining a fraudulent mental health record, to be used in a later claim that I suffer from active mental illness symptoms. This is for her benefit and for Wells Fargos.

Please note the following:

I have obtained an independent evaluation from a psychologist who treated me formerly, in Newland, N.C. He works for the criminal justice system. He is the one who provided my diagnosis of PTSD. He is of the opinion that I have no significant mental illness symptoms, otherwise. This is the clear opinion of anyone who speaks or interacts with me. My faculties are fully intact, except the PTSD.

This is a very brief introduction. I have the full story, in detail, as well as supporting evidence. I will be in touch with all of you, with updated information. This is the most unbelievable thing I’ve ever seen in my life.

Federal Reserve and OCC- You are merely regulators who may need to know what this bank is up to. To my knowledge, you do not enforce criminal or civil laws.

HHS- you have jurisdiction over the HIPAA violations

DOJ- I believe that the arms I have reported to have jurisdiction over the crimes, which will be more fully described

F.B.I.- you have 2 possible areas of jurisdiction. “Serious Healthcare Fraud”, and violation of due process by a law enforcement officer.

I will lay everything out in subsequent communications. As I am disabled and have to take medications, I am awake and asleep at odd hours. If you call or email or otherwise contact me, I am guaranteed to get back with you, in the event that I miss you.

I need your help. There isn’t much left of me, and I want these people to tell me why they did this, among other things. Here is the list of violations thus far (that I have written down. This is a work in progress and some may need amended.)-

1. The original intrusion upon seclusion, perpetrated in roughly the first week of December 2017, and also the accompanying ADA of 1990 violation.
2. A probable civil tort for the emotional distress caused by Wells Fargo’s disparate treatment of me (to be more fully described in the detailed account)
3. A civil tort for negligent hiring, perpetrated by Wells Fargo (to be more fully described in the detailed account)
4. Civil constructive fraud perpetrated by Mobile Crisis, for using my personal health information for their gain
5. Civil constructive fraud perpetrated by Atrium Health, for using my health information for personal gain
6. A felony HIPAA violation, carried out under fraudulent pretenses, perpetrated by Mobile Crisis, as I have evidence that they have disclosed my health information to Jenny. It is a safe assumption that they have shared it with multiple people at Wells Fargo
7. An accompanying civil tort of negligence, related this HIPAA violation.
8. A probable HIPAA violation on the part of Atrium Health, assuming that the man at the door (“Silver” on the involuntary petition), who was involved in this scam, relayed any of my private information to the Charlotte Mecklenburg Police or anyone else. This is also true of Morci, in the event that she was involved in this.
9. An accompanying civil tort of negligence related to this HIPAA violation.
10. A civil trespass, perpetrated by the Charlotte Mecklenburg Police, for entering my apartment against my consent, having no legal right to do so.
11. A civil battery, perpetrated by the Charlotte Mecklenburg Police, for placing me in handcuffs
12. A criminal offense of false imprisonment, perpetrated by the Charlotte Mecklenburg police, for placing me in handcuffs
13. An accompanying civil tort, related to this false imprisonment
14. A civil tort of intentional infliction of emotional distress perpetrated by The Charlotte Mecklenburg Police.
15. A criminal offense of kidnapping, perpetrated by the Charlotte Mecklenburg Police for, after placing me in handcuffs, putting me in their SUV patrol car and transporting me 17 miles to the impatient unit on 501 Billingsley road
16. A criminal false imprisonment, perpetrated by Atrium Health, for keeping me in their inpatient unit on 501 Billingsley road against my consent. They 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

1. An accompanying civil tort for the criminal offense referenced in (p)
2. A civil tort of 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 Bank
* The Charlotte Mecklenburg Police
* Mobile Crisis
* Atrium health

1. A civil tort of abuse of process perpetrated by each of the parties listed in (r), for their using the State of N.C.’s civil commitment process to avoid consequences or otherwise cover up criminal and/or civil wrongdoing, or alternatively, personal gain
2. Perjury perpetrated by everyone involved in providing sworn testimony to the magistrate in this civil commitment process
3. 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
4. A possible criminal HIPAA violation, perpetrated by Atrium Health, in the event that Kathy has contacted Jenny, which I am almost certain she has. If she has not, someone else at my hospital has given my mother Jenny’s phone number.
5. An accompanying civil tort for (v)
6. A criminal offense of attempted Medicaid fraud, perpetrated by Atrium Health
7. A criminal offense of an attempted HIPAA violation, carried out under fraudulent pretenses
8. A possible criminal HIPAA violation, perpetrated by Atrium Health, for discussing future payment for services with Jenny
9. An accompanying civil tort for (y)
10. A possible civil constructive fraud, perpetrated by Atrium Health to the extent a “duty of care” owed to me by my hospital extends to their billing department