

June 16, 2015

You are not eligible for a repayment term extension at this time.

Account number: [redacted]

Dear [redacted]

Federal mail for derivative product handling. Federal mail for delivering false statements about financial product analysis. Seems like this should earn some folks some Racketeering Charges BUT our system is so convoluted I won't hold my breath.

We've reviewed your home equity line of credit and determined your account is currently not eligible for a repayment term extension for the following reason(s):

- Current/proposed debt is high relative to income

I will NOT serve as a witness in any legal case. I've shown society and AG what's up. Anyone wanting legal justice needs to figure out how to make it happen without me. My interest is Karmic in nature..

We encourage you to continue making your payments and keep your account in good standing. If you are unable to make your payments, please call us at 1.800.685.6300 to discuss whether a modification program may be available to you.

We appreciate the opportunity to serve you. Please call 1.855.515.2800, Monday through Friday, 9 a.m. to 5 p.m. Eastern Standard Time. We know and we can re-evaluate your situation.

--Income AFTER taxes and AFTER all expenses is \$6,000/mo.
 --Current Debt was 869/mo + 400 prop tax + 100 insurance = \$1369/mo
 --Proposed Debt was 1952/mo + 400 prop tax + 100 insurance = \$2452/mo
 --Irrelevant Debt was 2618+ 400+100 =3118/mo (15 year term)
 -- Current Debt/Income = 1369/6000 = 22%
 -- Proposed Debt Income = 2452/6000 = 41%
 -- Irrelevant Debt/Income = 3118/6000 = 52% (15 year payment)
 I was declined because an irrelevant ratio was over 45%.

Home Equity Team
Bank of America, N.A.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against race, color, religion, national origin, sex, marital status, or because all or part of the income is derived from public assistance programs, in the exercise of any right under the credit laws. This creditor is the Bureau of Consumer Credit Services.

NOTE: Income on these is with after tax dollars. For proper risk eval, my income should be adjusted up, in which cases these ratios drop much more. I attempted to get Execs and Legal to adjust even given their nonsensical guidelines, but they refused to adjust, and THAT is how you know this was NOT about qualifying anyone. See Legal Email Volley 2 for details.

Our credit decision was based on the information you provided. The reasons for our decision are listed below. The report will be available to you through the agencies below the account.

--All Banks are dealing in derivative HELOCs. --All banks are pushing into repayment periods. -- BofA is the only one that I know of that is taking the game to this level -- On 8/10/15, I saw a PNC notice from someone else and they are no longer offering the fast refi.. so they may have joined BofA with the games.

Equifax Credit Information
P.O. Box 740241, Atlanta, GA 30374
Phone: 1.800.685.1111
(for credit report orders)
Phone 1.800.685.5000 (for disputes)

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