

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. If you have any questions, please call 1.855.515.2800, Monday through Friday, 9 a.m. to 5 p.m. Eastern Standard Time. We know and we can reach you.

--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 you on the basis of race, color, religion, national origin, sex, marital status, or age, because all or part of the credit decision was based on information obtained from a credit reporting agency. 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. Below are the reasons for our decision. The report will be provided to 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)

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1.877.430.5434. If you are calling from outside the U.S. please contact us at 1.817.685.6491.

Mortgages funded and administered by an Equal Housing Lender.  
Protect your personal information before recycling this document.

A HELOC isn't a mortgage, it's a Line of Credit. A credit product, not a mortgage product. Ask any credit reporting bureau for confirmation on that...