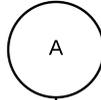


## FROM Pure Product TO Karmic Tsunami - Page 2 of 2



When called out by **angry customer** with financial background BofA VP lied indicating Program Guidelines were OCC requirements. She recanted under pressure. She refused to put Program Guidelines in writing. She refused to put faulty debt calcs in writing. She refused to provide the name of the Person at BofA Ultimately responsible for nonsensical Program Guidelines.

In total, 4 levels of BofA Execs and Legal refused to put Program Guidelines in writing because of **overtly incriminating nature of Guidelines**, which, as told to me were "A customer must be under 45% on both the 15 year and 25 year ratios to qualify for the 25 year term. In other words, the customer must qualify for the situation they are trying to avoid to avoid the situation. An Escher Drawing in motion.

Pressure applied to Legal and they offered the payment reduction I had been declined, but non-disclosure clause attached. I prefer to earn what I get, and I don't like non-disclosures. I really don't like them when they leave as many as 775,500 financially responsible individuals, some with families, to fight their own fights.

In September 2015 my \$900 interest only payment will increase to \$2600/mo collateral and interest. I turned down payment reduction offer and became motivated web publisher.

**Lack of transparency** caused angry customer to build powerful and personal website to ask all involved in non-transparent dealings and business-v-individual consumer warfare to wake up or else you to may experience the power of the internet and freedom of speech too. Your choice. The stress that has been inflicted by these execs on individuals during their careers is now returning to its source. Watch carefully. **Learn from the mistakes of others.** Karma is a bitch.

Thank GOD (or whoever you thank) for social media, both good and bad.  
Here's one on the good side.  
Karmic Tsunami conjured.  
Best of luck to all.  
This too shall pass, but the digital records for it will live on and on and on.

NOTE: These repayment period terms are very HARSH. NOT like typical mortgage terms because they were likely designed years ago for a default situation on a Pure product or for a paydown situation to get to a lower credit balance. The terms were NOT designed to be in "enjoyed" by customers who had made their payments for 10 years, and that is evident by ALL BANKS extending payment reductions. Those are NOT out of the goodness of their hearts, those were to keep people like me from screaming foul.

Government and consumers may or may not realize why "default" terms in these agreements are so aggressive, and differ so much from something like a 10 year arm with a 20 year amortized payoff, and now they can see it's because the default terms were only designed to be applied to consumers in case of payment default, NOT a SHOVE.