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I am a 73 year old disabled vet. My wife and I are so scared. We are not sure what to do. Last year needing money, we had contact by Country Wide banking system. Not realizing they were under investigation and knowing about Barney Maddoff we talked. They came here offering us a deal that sounded to good to be true. They had us sign many documents without giving us time to read and understand them. They gave us 40 percent of the value of our home and said when we needed another 40 percent we could get it no problem. They said if it was within a year we would not need another appraisal. When we heard what was going on in the company, we called Arizona to get another 40 percent and were hung up on.

Please help us find a solution to this problem. Bank of America has taken over our mortgage and they have been stalling us for several months. We finally were contacted by Bank of America and told to wait, it will be all right. We waited and waited until we called again and they said let's wait until we see what Office of Thrift Supervision says about the new case against Country Wide.

We had also talked about the fact that we applied for the second 40% about ten months after we received the initial 40%. We thought it would be fair to go back to that date and give us the amount that we were owed. We would like to change to a fixed interest rate.

They came here for the closing [3 people], after a half hour a cell phone call came from their boss. He said Mr Boyce my boss said we have a closing in Gainesville in one hour we must go to. We can come back next month sometime or if you want to finish up, you know Country Wide is very honest, go ahead and sign the rest of the documents you can trust us so we did.

We grew up in a time when a man's word and a hand shake were to be trusted. Our values as a nation are all very much in doubt. I grew up believing honesty and hard work not welfare was the American way. What have we done to our mother earth and good honest people? Because we live in a different part of Florida they say we are not eligible for any help. I remember being in the USAF.

They lied to us, made us wait three years. Brown Shiley in Arizona told us that there absolutely would never be a problem about anything that she could not take care of. We were told that another 40% was no problem. Why would we give them our home for only 40% of its value? That's crazy, you people have the seniors over a barrel. We are very interested in what happened to the three people that were sent here very early one morning to reaffirm that everything would be just as we were promised. 40% after you signed and another 40% any time we wanted it. And we would not need another appraisal if under a year. They said its County Wide the best bank in the U.S.A. You are a Vietnam veteran, go ahead and sign you can't loose anything. How could the people in Arizona not be telling the truth.

We are and have been looking for a law office or group of attorneys that will take our case on a contingency basis to make these people do the right thing. Greed has taken over our country, God help us. We loath and despise the people that were sent here to he and sweet talk us out of our life's work and retirement. We are still involved with trying to help the American red cross and the Salvation. Helping out a little when we can. We truly believe that the people who ripped us off, senior citizens and so many older people should be in jail with the other people that are destroying this country. I hat so many of my brothers and sisters, veterans gave all they could to keep this country free. Yes we are very angry and more for what they have done to all of us. God bless America. The psychology of the banks is to call late in the day at the end of the week and tell the client that they have decided to end the problem. To be honest and amicable and to do the right thing. Go back in time give you all you were promised, and extra for the grief they caused. The following day they are not reachable until late in the day [which is a Friday]. Then they tell you it's not true and you were not told this. So the government and the banks get rich on the 40% they gave us. All we want is justice. We are being totally ignored by the people we helped get elected. Trust who?

Our civil rites have been violated [Quid pro Quo] We have to case numbers no one will do anything to help us.

A President Reserve Mortgage from Country Wide.
Washington D.C. The Banking Inside, Centenary,
Bank of America is Destroying our Country.