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I suffered tremendously from the communication flaws Wells Fargo N.A and a covered broker dealer failed to specify in a 2012 transaction of a reverse HELOC, Finding out about said proceeds and never had the ability to use the funds was the night and day situation I could only dream of. I'm now in the worst economical stage in my life due to a simple conversation that was omitted 4 years ago.

I couldn't wrap my head around this deposit account representing the value of the home was somehow being used by another entity other than myself but also suffering the tax burdens that came with the cashing of said bonds and collecting 1099 INT without recourse I have to amend 8 years of taxes as the impound account did not include all tax related issues the bank accounts under my name had other entities associated with them also but none of these critical bits of information were disclosed. I honestly believe that communication among financial institutions should be a dual cross reference cross diligence. Please imagine a maneuver involving 2 people that explain everything in person on different days if one entity misses something the other wont. I don't think that additional step would bring up costs on the contrary look at my situation as an example. Its fundamentally sound to light the benefits and the burdens no matter if it means not closing a deal. The foundation established a deal can prosper I believe no relationship will ever be long term without a Fiduciary Trust being established.

I could go on about so many other things that a 10 minute conversation would of prevented.

Im currently facing foreclosure from a 4th party servicer who ruined my credit 798 FICO to 500 FICO I worked over 16 years getting that score a servicer not taking my payments ruined that in 3 months. NO institution will grant me credit none. I bring this up because to my demise I've been disabled for 2 months from an injury at work and then I was assaulted in broad daylight March 6 2016 I'm officially a victim as the District Attorney s letter pointed out. Its been the toughest year of my life.

Its really refreshing to finally see some much needed reform for the many going through similar situations as myself I did learn almost everything there is to know about Bonds, ABS, MBS, ETF's ext. My final thoughts The Dodd Frank act is elegant a breath of fresh air The Fiduciary law is clear and simple and the agency's making them a staple are excellent.

I thank you. FTC, FCPA, Legal departments

Dorian Dey