

The Veterans Administration cut my disability in early 1978, which amounted in a loss of around \$700 a month income. The financial repercussions of their decision is documented in this section put together in response to a credit rating segment aired by the TV news show, 20/20, on 12-5-84

RECEIVED MAR 12 1982

PC - PROCEED

OJALA, GEORGE, F.
8, HEATHER, CI, PORT ANGELES, WA, 98362.

FN 19-0210970-00-400

02/16/82

PG1

OJALA, GEORGE, F. SINCE 12/00/75 FAD 01/26/82
HEATHER CIRCLE, CI, PTAN, WA, 98362
MONTERRA, CI ANDS, PTAN, WA, 98362
840, 125TH, AV, RNTN, WA, 98055
E-35, SSS-
ES- DISABILITY

M(135), 11/76-12/81, FR/OI-NO, FB-NO, ACCTS:15, HC#10-2304, 3-ZEROS, 6-ONES, 6-ONES.

05-PEOPLES BK 710BR10885 12/14/81
710AA52459 03/06/81

ASSOCIATES 701FF7525 12/07/81
BARCLAYS 710FF72010 03/03/81

FIRM/ID CODE	RPTH	OPND	H/C	TRM	BAL	P/D	CS	MR	ECSA	ACCOUNT NUMBER
ASSOCIATES 701FF7525	12/81	08/80	1893	24M	690		11*	09	I	8344-0410071
PEOPLES BK 701BB250	02/78	11/78	800	35	0		19*			19133801
STUDENT LOAN										
PEOPLES BK 701BB1969	11/78	01/78	10		0		R1*	J		361047098
PEOPLES BK 710BR10885	12/80	08/78	1829	115	0		I0*	J		889601381
AUTO LOAN										
PEOPLES BK 701BB3148	02/81	03/78	1351		0		R9*	20	I	431246140V
30(01)30(04)90(00)										DLA 08/79
PEOPLES BK 701BB2181	12/79						1K*	I9	I	321031031*
MARCHE 701DC750	10/80	04/78	223		0		R9*		I	22184865
30()60()90()	07/80-R3,	06/80-R2,	05/80-R3							DLA 09/80
BEHOLD 701FF4969	05/80	05/79	973	38	0		I9*		I	920110077844*
701FF2625	02/78	10/77	256	21	23		11		I	
BEHOLD 701FF7657	05/78	05/78	480	18			I1*		C	92120074736
BEHOLD 701FF7657	11/79	05/79	935	38			10*		I	92120074999
BEHOLD 701FF4969	05/80	05/79	935	38			19*		I	92110077844
FIN 701FF3518	11/81	11/79	888	37	55		11*		I	4856171
ASSOCIATES 701FF7525	09/80	06/79	2304	96	0		I0*		I	404674
30()60()90()	06/80-I3									DLA 08/80
701FF2625	11/81	09/79	724	24M	3		I1*		J	486000001455004

FURNITURE APPLIANCE LOAN
EDMUNDS WA TEL7740595 02/78, OP-10/77, I-1, H/C-1299, BAL-1080
MUSIC WEST TEL8221505 02/78, OP-01/76, O-1, H/C-204
100/79100147420JWASHINGTON/PAID0380/1 10/79, OP-10/79, O-9, H/C-59, BAL-0, PAID

SUBJECT STATEMENT RPTH: 01/82 PURGE 03/88
SUBJ STATES ALL DELINQUENT RATINGS DUE TO CUT IN VA COMPENSATION.
REFERENCE EACH LOAN TO MAKE ENDS MEET. I HAVE TAKEN CARE OF ALL DELINQUENT AND I AM CURRENT ON ALL ACCTS. I START VETERANS COMPENSATION: 8705
I AM CURRENT FOR SOCIAL SECURITY: 8705 DISABILITY: 8705 WAITING TO SEE: 8705
SUBJ STATES PAST PROBLEMS DUE: *Delete*

OLD AND AFFIRMED
M. L. M. 3/11/82

EXPLANATION OF CREDIT REPORT

I'm taking the time in this brief to give a running account of how the VA's decision to cut my benefit has dramatically changed my credit rating. This is in response to the segment you did on credit reports that you aired on 20/20 on 12-5-84. I have highlighted the nines I have on the enclosed rating sheet and will go into a chronological history of how they tie together.

#1 PEOPLES BANK 800 dollar student loan 1913380

I enrolled in the University of Washington in Seattle for the fall quarter of 75. I applied for a student loan through Peoples Bank and got \$800 for expenses. During the first few weeks of classes, I was walking through a plaza dubbed Red Square, because of its size, and I had a major flashback being surrounded by bobbing people, going every which way (flying at treetop level at 140 knots) and I slowly withdrew from being on campus and finally withdrew from all my classes. This episode led me into the VA system. Since I stopped taking class and the pay back on my student loan came due in this unfolding process and I had no money at all. The person from the bank gave me several extensions and finally she closed my account as bad debt. Sometime later I got a lump sum check when my disability was initially approved and I went and paid the loan off. The bank took my money and neglected to clear the rating.

HISTORY I was rated at 100% service connected for my disability in 1977 and out of no where I received notice to report for an evaluation by the VA. I thought, My condition hadn't changed so it wouldn't be a problem. I had the evaluation and I was SHOCKED when I was notified that I would be cut to 50% in April of 78. It would mean a immediate loss of close to \$700 a month and it left me with next to nothing to pay everything. I went in to see my VFW service representative and filed my first appeal. April 78 came around and I floated what I had by making my Visa and Overdraft (Ready Rese: on my checking account and then using the money to cover expenses.

I went and talked to everyone that I owed money to, including Peoples. Then the Bank just closed my Visa and overdraft line and took double payment. I found out after the fact and went in and talked to the branch manager and she refused to change anything. I went over her head to the main branch and got the extra payment they took out back (\$75).

I also went to Consumer Credit in Seattle, where they are suppose to help you organize your money and cover all your accounts, and the person I talked to, looked at what I owed and what I was getting and said they couldn't do anything. I had financed three loans with my sister as co-signer and we went in to each and redid the loans at the smallest payment possible. I even got some money out of it to live on. HOUSEHOLD FINANCE was in my name and I went to them and asked to have a grace period, as I was expecting a positive reply from the VA on my reduction of benefits appeal. They wanted the Pentax camera I got with the money and were not happy when I told them it had been stolen. I even showed them the police report.

I also had pawned my reel to reel tape deck, and was taking my stereo, turntable and speakers that I had bought in Nam, along with all my hand tools in to get some living money.

BON MARCHE- con't

The only time I would go out was to get groceries and that was an ordeal. I would wear baggie clothes and loose shirts so that the intense shaking wouldn't show and scare people around me. I felt every one would attack me when I wasn't looking.

My brother was loosing his shirt in a business adventure and we had to move. I didn't have any place to go and was depressed, to say the least. I was extremely angry and wanted to kill, and wanted to die also. The fantasies became closer to reality, so in Nov 79 I tried the VA again. They were going to send me to American Lake in Tacoma. They were full though, so I wound up at Harborview Hospital in Seattle. After a hellish wait, after driving myself there, the only space they had was in lock-up. No thanks so I drove back home. I finally got a call and drove down to Tacoma and checked in. Since I wasn't paying rent or for food, I was able to pay off the Bon Marche. It should be noted that the Bon put in the wrong rating when it registered the NINE. It should have been a THREE.

PEOPLES BANK

The second month in the hospital the keyboard operator who put my direct deposit into PEOPLES Banks computers hit the wrong key and punched the deposit in and then out in the same motion. I found out about by getting phaoe calls at the hospital as to why my check bounce again. It took Peoples two months to correct the error and they picked up the bounced check service charge. I spent several extra months there as a result.

I had special ordered a TEAC rell to reel tape deck and a dust cover in Vietnam and I had let the pawn ticket expire as I was incapacitated and it was gone forever.

The pawn ticket came due while in American Lake and I got a pass to go pick them up. I borrowed \$30 from my brother and barely made it to the pawn shop. I claimed my belongings and put them in safe storage. On the way back to the hospital on the freeway I had a major flashback, triggered by all the on-coming traffic rushing towards me (like flying tree top level at 140 knott and I almost lost control before pulling over. I shut the engine off and crowdled into the back of my van and prayed someone would stop real soon. I went into convulsions and my mind seemed to explode and unbearable pain flashes coursed through my body and into my heart and I couldn't do anything to stop it. My heart went in filbration and I couldn't breath anymore and I passed out. I came back several hours later and drove back to the Hospital.

HOUSEHOLD FINANCE 920110077844

I left the VA Hospital after five and one/half months and moved home to help my father die at home. Mom couldn't do it herself and it felt safe. Many months passed and I get a call from Household Finace one evening. at my mother's place. The person says hello and asks me if I can pay off my account and I told him I still had an appeal going with the VA and I really couldn't afford to. He said Thank You and hung up. Several months later I get a Certified Letter from them notifying me of Small Claims Court action and a date. I marked it on the calender and thought what a deal. I owe themover \$900 and they are asking for \$600.

HOUSEHOLD FINANCE- con't

The evening before I was to appear in Small Claims Court, my father had to be rushed to the hospital in Seattle for blood transfusions and I was the driver. The house is in Port Angeles, on the Olympic Peninsula and it is a three hour drive with two ferry rides (and waits) over Hood Canal and Puget Sound, plus a toll bridge. When I made it back to Port Angeles the Claims action was over and there was nothing I could do. I called and talked to the branch manager and he wants \$50 a month till payed. I shared my position and offered to pay \$25 a month and pay the loan off as soon as possible. I sent a check to them and did the same the next month. I went into Peoples to cash a check one day several days later and I find I don't have access and that Household had attached my checking account for payment due. My mother was very calm and kept me from really checking out and I called around and went in to see I attorney. Mom went with me and he wanted \$15 up front to take the case. I payed him and told him I had been through this before. I told him I called Household to find out why they did what they did and the manager said. Well, \$25 wasn't enough. We set a court date and mom and I are sitting in front of a deserted courtroom where our hearing is to be held. My attorney shows up twenty minutes later and says that Household wants to deal so he'll cancel the hearing. I was so angry and furious that I couldn't even speak and from that diminished state followed his advice. In the end, Household released my checking account and payed the bounced check charges. I ate the \$15 I payed that lawyer and I still owe him \$45. In less than a month my personal doctor had me admitted to the Seattle VA Medical Center and wound up on the same psych ward as my first. I was there for two months and there were five other Vietnam Veterans there with me.

PEOPLES BANK- I am unsure of the account number at this point

I transferred my checking account from the Renton, Wa. branch of Peoples where all my problems began. I went in to see the lady manager after I got out of the hospital the first time and went in to see her and ask her why she did this to me. I got a letter from my attorney from Evergreen Legal saying I was being ordered to not go in and talk or bother the manager again.

I opened a new account in Sequim, Wa., where my parents had been banking since they moved to a Seattle close to fifteen years previously. I had even gotten a loan from them to buy a used boat several months before my money was cut. My parents had co-signed on that one and they made almost all the remaining payments so it wouldn't go into default.

The \$25 automatic payment had started and it continued for eight months and then the withdrawal stopped and the pink slips stopped appearing in my checking statement. I didn't say or do anything since \$25 was a lot of cash then. I finally went in and asked and the bank person couldn't find it or any information in the computer. She called the office and they said they would research it by hand. I checked back a week later and was told that I would have to go to the office in Seattle to find out and that was all she could do. I went to another bank and open a new account with direct deposit.

PEOPLE BANK- con't

What the bank did to me was to write me off as a bad investment and closed the book on me. One of the highlited People accounts on the credit report represents the action of termination mentioned above. The only reason I know about this matters is by having gone in to the credit beaure and asking questions.

PART TWO_- RESULTS FROM HAVING THESE 09"S ON MY CREDIT REPORT.

REFER TO THE SECTION ON INQUIRIES ON CREDIT REPORT

PEOPLES
3-06-81

In 1981 I wanted to get a waterbed with heater for my constantly aching body and head. I went into the Sequim branch of Peoples and talked to the manager who gave me my first loan. I filled out a loan application and had my mother willing to co-sign the note with me. I tried to reach the manager and he hemmed and hawed. Finally Mom and I cornered him at his desk and confronted him about the loan. He said he didn't think he could do the loan. I pleaded with and said mom would guarentee the loan. He mumbled that she was on a limited income and he wouldn't take the risk. Mom felt humiliated and was in tears when we left there. I changed my account as I mentioned earlier and Mom did the same thing, except for the house payment as interest rates were bad.

ASSOCIATES - 12/07/81

After I was turned down at Peoples I called the above company located in Edmonds, Wa. where I had several loans over the years and had made goog on them. They called back and said that I wasn't within there business loan range and were sorry.

BARCLAYS- 03/03/81

I had done business with this company before they changed their name and I went in to apply for a loan and was told there wasn't any money availuable at the moment.

This is the end of this credit report and it wouldn't be purged untill March of 1988. I talked to another banker and he told me that on any loan application that they check up on and it has a rating of 09 for any reason, they turn down the loan and he said that is standard policy in the industry.