

# *Greater Faith Christian Center Church, Inc.*

*Home of Greater Faith Christian Academy "Mighty lions"*

*2035 W. Parker St.*

*Lakeland, FL 33815*

*(863) 686-0504*

*(863) 686-2884*

*(863) 686-5865 fax*

October 5, 2012

CEO, Albert Pina  
Florida Minority Community  
Reinvestment Coalition  
1652 SW 159<sup>th</sup> Ave.  
Pembroke Pines FL 32027

Dear Mr. Pina:

Grace, Mercy and Peace be multiplied unto you and the Florida Minority Community Reinvestment Coalition (FMCRC) family. This letter is to express our sincere thanks and appreciation to you and your organization for your advocacy and support in our most recent experience with Sun Trust Bank.

It is imperative for front line organizations like yours to continue every effort helping the oppressed, and the disenfranchised. Again, thank you and your organization for helping the community in acquiring equal access, equal opportunity and equal protection under the law. We love you and appreciate all you are doing for others.

Most sincerely,

W.J. Boss, Pastor & Founder

From: [FMCRC](#)  
To: [pina@fmcrc.org](mailto:pina@fmcrc.org)  
Subject: SunTrust Bank Agrees to not Foreclose on African American Church (Terms Reached): Federal Regulators Again Fail to Protect Families  
Date: Monday, October 08, 2012 1:14:59 PM

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## SunTrust Bank Agrees To Modify Mortgage Loan To Greater Christian Church of Lakeland: Terms Reached-Foreclosure Avoided

(story below)

### FMCRC Commends SunTrust Bank

**Pastor William Boss and SunTrust Bank Executives from Atlanta met today in Lakeland Florida and have come to agreement on terms for a modified 20 year fixed rate mortgage loan that will allow this African American Church to operate and prosper for years to come that will have a tremendous impact on this low income African American community. FMCRC commends SunTrust Bank for doing the right thing and providing Greater Christian Church terms that are both fair and reasonable. SunTrust senior executives have clearly demonstrated their moral fiber through this response and commitment to community and country. Thank You SunTrust Bank....**

### FMCRC Chair Al Pina:

We commend SunTrust Bank for this noble deed to go out of their way to modify this mortgage loan to this important place of worship. But there are many banks out there that are foreclosing on places of worship at record levels. The Federal Regulators have once again demonstrated that they have no interest to protect low-moderate income families and communities. We will address this issue at the Federal level.

### Copy of FMCRC Letter Mailed Today:

Federal Reserve System  
Board of Governors  
Chairman Ben Bernanke  
20<sup>th</sup> & C Street, NW  
Washington, DC 20551

Office of Comptroller of Currency  
Mr. Thomas J. Curry  
Comptroller of the Currency  
250 E Street SW  
Washington, DC 20219

September 10, 2012

**RE: Lack of Accountability by Federal Regulators: Allowing Financial Institutions to Foreclose on America's Churches at Record Levels**

### Article Headline On Church Foreclosures:

By Tim Reid  
**LOS ANGELES | Fri Mar 9, 2012**

(Reuters) - Banks are foreclosing on America's churches in record numbers as lenders increasingly lose patience with religious facilities that have defaulted on their mortgages, according to new data.

Dear Mr. Bernanke and Mr. Curry:

Let me begin by tell you that I am a man of deep faith but embrace no religion. I pray for hours a day through my music. I am human and make mistakes and seek forgiveness for such human frailties'. This humility is made possible by symbols of faith that touch my spirit on a daily basis. Be it a Cross on a church, the Star of David or the Crescent Moon & Star, these symbols provide a veil of spirit and hope across low income communities across Florida and our nation. Even to those who live in these poor communities and have lost their faith, these symbols serve to remind them that there are those whom love them and pray daily for their well being. These are spiritual life lines to these communities and neighborhoods that bind one to the notion that there is a higher power and there is hope. Why are these churches critical to the well being and future of these neighborhoods?

There is no greater deadly disease than that of poverty. Poverty destroys both one's spiritual being and is followed by complete loss of hope. Show me one child that was born to kill or hurt others. There is no such child. Hundreds of thousands of children who live in poverty have the very same dreams and hopes than that of children whom live a lavish life. But overtime, poverty destroys these hopes and dreams of these children who eventually lose not only hope, but the very spiritual foundation that we are all born with. The local Churches, Synagogues and Mosques that are the last symbols of hopes for these lost souls. Yet today, churches and these symbols of hope are being foreclosed on at record rates and numbers. I lay this travesty and tragedy right at your door step. You are to blame for these actions by financial institutions that are destroying these beacons of hope. Unless there is theft of funds, there is no reason to foreclose on these places of worship. Most of these churches were provided loans that were not appropriately structured (such as balloon payments) but were done so for profit.

Now these same institutions are foreclosing on churches at record levels and your stand by and do nothing. Shame on each and every one of the

Federal Regulatory Agencies for not protecting these places of worship from this financial tragedy that impacts hundreds of thousands of low-moderate income families. In Edward Gibbons epic novel "The History of the Decline and Fall of the Roman Empire" he wrote, the Empire collapsed because of the undermining of dignity and sanctity of family as the foundation of its society. Your lack of action to adequately regulate and to stop these historic foreclosures on these places of worship has the very same attack on family as our foundation.

We at FMCRC request that each of your regulatory agencies place a halt on these financial institutions that are foreclosing on these places of worship at record levels. It is your responsibility to protect our communities and families from those institutions whom lack the sensibility towards the suffering of others.

Al Pina  
Chair & CEO  
Florida Minority Community Reinvestment Coalition  
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Coral Gables, FL 33134  
813-598-6361  
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**SunTrust Bank Targets African American Church For Foreclosure**  
**Pastor William Boss of Greater Christian Church was victim of Assassination Attempt and Shot in Head September 2011**



**SunTrust Official Brags About Foreclosing On Churches**  
**SunTrust Provided Greater Faith Christian Church With Loan Shark Type Loan**

**TrustSunTrust Bank Executive Colin Davis states:**  
**He has the power to Hurt Pastor Boss-We Dont Want You-We Have Foreclosed on Many Churches**

**FMCRC Chair Plans Hunger Strike Against SunTrust Bank on September 16, 2012 At Greater Faith Christian Church and will remain there on hunger strike until SunTrust agrees to modify Greater Faith Church Mortgage Loan and Stop Foreclosing on Minority Churches**

Greater Faith Christian Church-Lakeland Florida



**Copy of FMCRC Letter To SunTrust CEO:**

September 7, 2012

SunTrust Banks Inc.  
Mr. William Henry Rogers Jr.  
CEO  
303 Peachtree Street NE Suite 500  
Atlanta, GA 30308

COPY: SunTrust Major Investors:

Goldman Sachs Group Inc.  
Mr. Lloyd C. Blankfein  
CEO  
200 West Street, 29<sup>th</sup> Floor  
New York, NY 10282

Wells Fargo & Company  
Mr. John G. Stumpf  
CEO  
420 Montgomery Street  
San Francisco, CA 94104

Copy: Federal Regulators: SunTrust Banks

Federal Reserve System  
Board of Governors  
Chairman Ben Bernanke  
20<sup>th</sup> & C Street, NW  
Washington, DC 20551

Office of Comptroller of Currency  
Mr. Thomas J. Curry  
Comptroller of the Currency  
250 E Street SW  
Washington, DC 20219

RE: **Foreclosure of African American Church by SunTrust Banks Inc.**  
Pastor William Boss and the Greater Christian Center Church of Lakeland; SunTrust Attack on African American Churches, Mr. Collin Davis (SunTrust VP) Need For Power, Inappropriate Loan Type Provided To Church and Lack of Loan Modification (via certified mail)

**HUNGER STRIKE BY AL PINA (against SunTrust Bank) BEGINS SEPTEMBER 16, 2012 AT GREATER FAITH CHRISTIAN CHURCH IN LAKELAND FLORIDA**

Dear Mr. Rogers:

It is only appropriate that since my very first public demonstration in Florida was against SunTrust Bank (with a 16 day hunger strike) that my very last public demonstration in Florida (hunger strike) be against this very same bank for its brutal financial attack against an African American Pastor and his church. This Pastor was a victim of an assassination attempt last year and survived a shot to the head and now SunTrust Bank is attempting an assassination of a different type.

SunTrust Bank provided this church a Balloon mortgage loan when you know as well as I that these types of loans are more suited for investment real estate or as a bridge loan. Yet SunTrust Bank allowed this type of loan to be approved on September 18, 2007 to a small church for \$485,000. Now your bank is demanding if the loan balance (over \$432,000) is not paid by September 18<sup>th</sup> that SunTrust Bank will foreclose on this church.

Yet even more startling is how Mr. Colin Davis of SunTrust Bank stated to Pastor Boss that "I do have the power" to hurt him and "you better find your exit we don't want you". And Mr. Davis has written additional letters to Pastor Boss that is absolutely threatening in nature and treats Pastor Boss with complete and utter disrespect. I have this to say to Mr. Davis: "You are nothing but a pathetic excuse of a human being for trying to be a bully to a man of the cloth. It is obvious from your comments to Pastor Boss that you lack any sensibility towards the suffering of others. We at FMCRC do not fear you and let us see if you can pick on someone who is not at your mercy. But you won't because your actions and words are that of a coward." Then to make matters worse, another SunTrust Bank official stated to Mr. Boss that they have foreclosed on many churches and stated so with a sense of PRIDE.

We at FMCRC demand first and foremost that both of these SunTrust Bank executives apologize to Pastor Boss for both their arrogance and treatment (lack of respect) towards Pastor Boss.

Pastor Boss has attempted many times to work out a modification to this loan but has been rebuked at every corner by these SunTrust executives. This small church is in the heart of a low income community. This church and thousands of them across our nation that are in our poor neighborhoods are critical symbols of HOPE for these low income residents, even the ones who do not attend church. For these small churches, regardless of religion, serve as reminder to each and every resident that they are loved and that there are those whom care about their well being, even if they have lost their faith in both God and humanity (this is the most common disease in poor communities: loss of hope and faith). The Greater Faith Christian Center Church and Pastor Boss is such an example of this very premise of Love and Faith by these small churches.

This is demonstrated by some of the services they have provided this very poor minority community:

- Provided nutritional meals to 1,476 needy persons
- Provided 62 sleeping bags during winter months for the homeless who were sleeping in vacant lots, parks and under bridges
- Transportation services to students for school with a cost of over \$17,000
- Donated 100 school bags and school supplies to needy children
- Provides free school meals to needy children
- Spent over \$13,000 for school clothes for needy children
- Provides financial assistance to poor families in the form of paying their electric and water bills
- Spent over \$82,000 on tuition scholarships to low income students
- Continued outreach to this need and poor community
- Provides after school music programs for needy children

This list can go on and on but you get the point. And for Mr. Davis to treat this Pastor with complete and utter disrespect is beyond words...but is disgusting. This church is a symbol of hope for thousands of low income African American families. I will not allow SunTrust Bank to destroy this symbol without a fight, even if it cost me my own life. Almost twenty years ago, on an operating table I made a VOW to God that if he got me through that operation I would change my life and fight for the poor. I will not break a promise to God.

With this in mind and that Mr. Davis notified Pastor Boss that his church will go into foreclosure on September 18, 2012; I will launch a hunger strike within this very church on September 16, 2012. I will not end such hunger strike until a reasonable loan modification is made on this loan (\$485,000) that has NO BALLOON. It our hope at FMCRC that SunTrust Bank does the right thing by this community and modifies this mortgage loan prior to September 16<sup>th</sup>. I also encourage SunTrust Bank to conduct a thorough internal investigation on this matter and the conduct of all SunTrust Bank executives who communicated to Pastor Boss. Also we at FMCRC are requesting an additional investigation on what churches are being foreclosed on by SunTrust Bank as the executive so proudly stated. I feel SunTrust Bank stands for much greater than these executives and such an investigation and appropriate reprimands would demonstrate the moral fiber of SunTrust Bank.

Feel free to contact Pastor William Boss at (863) 255-5517 for further information regarding this matter. Pastor Boss and I await your response.

Sincerely,

Al Pina  
Chair  
Florida Minority Community Reinvestment Coalition  
(813) 598-6361  
[pina@fmcrc.org](mailto:pina@fmcrc.org)

Copy: NCRC, Greenlining Institute, Center on Responsible Lending, Pastor William J. Boss Jr.

Assassination Attempt On Pastor Boss and Other Members of Greater Faith Christian Center Church:



## Pastor shot at Lakeland church updates condition: 'Miracle'

Pastor William Boss, shot during services at the Greater Faith Christian Center in Lakeland on Sunday, issued a one-word update on his health condition from his hospital bed.  
"Miracle."

"He wanted to issue a condition update," said Ashley Link, a spokeswoman for Lakeland Regional Medical Center. According to investigators, Jeremiah Fogle, a former deacon at the church, fatally shot his wife, Theresa Fogle, 57, on Sunday morning. He then went to the church and shot Boss and the Rev. Carl Stewart, the church's associate pastor, three times before two parishioners tackled him, according to the Polk County Sheriff's Office.

Stewart is also at Lakeland Regional Medical Center, but his family has requested that no information be released about his condition.

Fogle was arrested on one count of first-degree murder, three counts of attempted murder and shooting into an occupied dwelling, the sheriff's office said. A Polk County judge ordered Fogle held without bail.  
Sunday's shooting marks the second time Fogle was accused of killing a wife.

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Daryl Parks & Benjamin Crump  
Address Builder of Community & Country Awards Dinner Crowd and receive standing  
ovation:***

***They Speak on Justice, Economics and Racial Unity***





***Construction Business Leaders, Minority Business Industry Organizational Leaders,  
Non Profit Leaders and Minority Community Leaders Come Together For 2012 Let's Do  
Businss Florida & Summit:***



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Tampa, FL 33606

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