

Abuse Inflicted on My Wife and Me by Eric Gundlach
(aided and abetted by Bill Black - America One Finance, Vancouver, WA)



Bill Black



Eric Gundlach

Locating My "Son" Eric Gundlach:

In 2001, I moved to Brightwood Oregon. I began searching for my son (Eric); he had disappeared in 1996. I found him at drug abuse recovery house in Vancouver WA. I supported him in every way possible, visiting him and talking with him very frequently attempting to bring him through his frequent "ups and downs". I proudly attended his award ceremony for his 5 year pin and had High hopes for his future. He frequently asked me to go into business with him, as he disliked his work and had no motivation to further himself in that field.

Duplex Purchase:

Soon after I returned to work in CA, in March, 2004, Eric focused on our purchasing a home in WA. His proposal sounded OK as it ultimately would mean that he would live in one side of the duplex while my wife and I lived in the other. We discussed how he would repay me for half of the down payment as well as the several outstanding loans he owed me.

Purchase Agreement:

My son promised to move in right away, work on improving the property value, and by that effort and a second job if necessary would repay me for half of the down payment as well as monthly payments for the personal loans.

Serious Concerns

As the Mortgage negotiations neared fruition, I was planning for my fiancé's arrival and our November wedding. I went along with our Realtor's and the WAMU loan representative's suggestion regarding the mortgage. In October I met my future wife in Seattle.

After I returned home from Seattle, I found that Eric had not moved into the duplex, as agreed. I questioned him as to why. His reply was that it was inconvenient for him to commute to his work, and that he did not want to spend more money than he was currently paying in Vancouver.

Concerned, I wrote the Realtor asking that my name be put on the title immediately. At the time, my fiancé and I became very involved in marriage license, plans, etc.

I married Ally on November 25, 2005. Shortly after we visited Eric and went to see the house. I mentioned the title; the realtor had taken no action. Eric assured me that my name would be added soon. Then came the Holidays and our first Thanksgiving and Christmas filled our hearts and minds.

Expenses, Loans and Payments

From January through August, 2006 I paid rent for my side of the house, plus extra towards the mortgage to my son. At some point, I also sent \$3000 for a "Cushion Account" to cover any future maintenance expenses. I have receipts for all.

I also loaned him money for dental work. We had several discussions on limiting the expense as much as possible. He chose the most expensive "Dad, I gotta look good ". During our next conversation he told me that he had purchased an \$800 membership in a health club. I had just loaned him \$1000 and was upset at his timing; he replied as before, "Dad, I gotta look good". Then, shortly after his Mom passed on June 4, 2006, he pleaded for another loan to attend her funeral in Vermont. All requests that he start paying off the loans were met by excuses.

At this point I was losing faith in Eric and my financial situation was deteriorating. I attempted to get money and property, due me as stated in my Florida Divorce Decree, to keep going.

Gratuitous Trust:

When my son learned of the case, he asked me to give it up and instead fund him to clear the title on the Florida Property so that he could let his grandmother stay there. He stated that he would obtain a loan on the property to pay me the entire amount owed. At the time, I had taxes due and I made Eric very aware that I could not afford to lay out this additional money unless he was very sure that he wanted to carry this through to fruition and therefore pay me back by September.

I sent the \$3000 in two separate payments, and asked the same question before the second. He answered the same both times - "Dad I would never let you down and cause you trouble."

Disastrous Decision

Believing Eric that we would soon get some if not all owed me, my wife and I decided that she would move to Woodland and continue work on the apartment. I planned to commute every other weekend until my employment in CA was completed.

We arrived on July 22. For the first two days, Eric helped. We rented a truck, and moved all of my property from storage into the duplex in Washington. We purchased a bathroom medicine cabinet, rugs, shower curtain, and knobs for the cabinets. We spent two days steam cleaning the kitchen and bathroom, washing curtains, hanging pictures, etc. We began to feel "at home" - all seemed right with the world!

Eric asked us several times if it would be OK for him to let a girl living in his apartment to use our shower while he repaired the bathroom. At first I agreed, but the family living on Eric's side were very rude to my wife and I on July 24th when Eric was not there.

Before we left to return to San Jose, I told Eric about the incident and said that I did not want anyone in my apartment. He said "but I promised they could come and shower." I said no, I did not want any strangers in there. I told him as well, that we had expensive art hanging on the walls and the locks on our front door were inadequate, and that I would change them the next time we came up to work on our place.

As soon as we returned to CA, Eric called and said that he had dropped the case, therefore there was no way for him to pay me any of what he owed. I was astonished, and couldn't believe his cowardice - he knew this as we were moving in, yet didn't tell us until we were far away! I called Eric and let him know that his broken agreement put me in jeopardy with IRS and that we would never have business relations again.

This resulted in many calls/day to me, mostly at work. He yelled at me, saying that I had that I had no compassion for him and the only thing I was interested in was money. This continued until one day he said that our relationship was most important and agreed to send me the paperwork to allow me to assume the loan. He did get the loan transfer papers mailed to him and promised to send them to me. He did not!

On August 11, 2006, we bought tickets to fly to Portland and continue work on the Woodland Duplex. Early in the morning of August 18, the day we were set to fly to Portland, I found the following "eviction" email sent by Eric in the afternoon of August 17th. I was again more shocked and angered than I can ever remember before in my life! We of course stayed home, but lost several hundred dollars spent for the airline tickets. My wife called him, left a message and asked him to call and explain his actions and that she had left very precious ear ring in our apartment. He did not return the call. The ear rings were never found!

I will never know why Eric did this, one possibility is the incident described in the third and fourth paragraph at the top of this page regarding a tenant in the adjoining apartment coming to take a shower in my apartment while theirs was being repaired.

A second possibility is that Eric had stated that he was "going for a loan on the Florida property", and would pay me all that he owed from the loan. But he couldn't, and he either panicked, or decided he had everything now and decided to keep it all - period!

The next Monday, and for several days after, I could not go to work. I was angry, depressed, and my blood pressure (normally 130/70) was 175/88. I was also very tired, and unable to sleep. I called Eric (no answer) and left a message stating that I would send an additional \$500.00 to complete the monthly mortgage request (I had sent him \$750.00 which was not the full amount requested by him for that month) so that I could keep, and live in, my home. *Of course Eric cashed and kept the [\\$500.00 money order](#) - looking back, I cannot believe my stupidity - what was I thinking?!*

Subsequent Financial, Physical, and Mental Damage

On October 16, 2006, my wife and I flew to Portland. We stayed overnight at the Hampton Inn in Gresham, OR. I took a shower, and the next thing I knew I was on the bed with my wife looking over me, very fearful, and dabbing my forehead with a cold towel. I asked her why. She said that when I came out of the bathroom my face was ashen and I started to fall. She said "Charly, Charly" as she guided me to the bed! She said that I tried to answer but my words made no sense and I passed out.

The next morning, we rented a van and the two of us began moving the 5 rooms of furniture out of the garage. When it began to get dark, we had still much to go, I was so tired that I couldn't go any more and I watched as my wife continued alone - tears were running down my face - I was humiliated and depressed! We then drove to San Jose and repeated the effort this time moving it into a local Public Storage. My wife was hurting; I could see it in her eyes. The next day Ally was suffering with chronic back and neck pain. She stayed out of work for several days, but it took several months for her pain to diminish.

In November, I had another dizzying experience - It was the most frightening one of my life! During my next monthly visit with my Doctor, he told me that I had suffered a "mini-stroke". He gave me additional medication to preclude another as well as an anti-anxiety medication.

He suggested that I must do all I could to avoid dwelling on all that had happened as a result of my son's actions. But the realization of what he did and the fear of my future ran constantly through my mind.

The California Franchise Tax Board levied my business account in the amount of \$3000.00

I could access my property at the Florida house. All of my family history was there. It is as if they never existed.

"Bad Father" letter

In January, 2007 I wrote a letter to Eric [click here to read it](#). Of course I received no answer from Eric, but I did from Bill Black. He said that I should be ashamed as a father to write such a hateful letter to his son. He also said that Eric had not read it all, but had burned it! *For some, above all else, the truth is to be denied!*

Unrecoverable Losses

The realization that I would not get the money hit me like a bolt of lightning! Without it, there was no way to recover the losses that I had incurred with my failed dealings with Eric. It meant breaking the promise to IRS that I would use the \$20000 to pay off overdue taxes. It meant that I could not get my personal property, also specified in my Divorce Degree, from the Florida house. With the clearance of title Eric had promised me that he would tell his grandmother that I was to gain access to retrieve my things. Now I cannot. Eric changed his mind soon after his "eviction" email. I called him regarding both my personal property and the \$20000 - he said "It's only money", and "I have to look after myself!" The importance of the \$20000 has already been stated, but my personal property was also very valuable to me; many family heirlooms that can never be replaced, many photos of family generations, an Indian rug that my grandmother given to me - in the family for more than 100 years. There were all of my Grandmother Brown's treasured recipes, some from church friends and some from my Great Grandmother Pollard.

I had talked several times with my ex-wife about getting these things. She pleaded that I not come there as she was embarrassed for me to see her in her current physical state; she was an accomplished and proud long distance runner winning many 151 place trophies. *I understood and empathized* with her request.

Later, when she went to the hospital (and was still alive) I called the grandmother. She said that she would arrange for me to get my things after she had looked at the divorce decree.

Then my ex-wife passed. I called again, this time the grandmother's voice took on the evil quality that I had known so well and for so long. She replied "I am in control now - if you ever come near this house again, I will have you thrown in jail - I will call the sheriff!" Later, she told Eric that she had sold all of my things.

Duplex Loan

Towards the end of 2008, I began to communicate with persons at WAMU that were helpful. After submitting all of my receipts and relevant emails they agreed that I could take over the loan. They sent me papers for Eric to release the loan to me. I sent them to him FedEx.

He did not accept the WAMU loan transfer papers! He slit the package open, then scotched it back up and returned it to me. I sent the evidence to WAMU and as a result, they put me on top of the loan - all loan payments were then credited to me.

Embezzlement

I requested a printout of all loan activity. I found that Eric had never made other than interest-only payments. He had enriched himself with all of the rent above and beyond that minimum payment and pocketed all the mortgage payments that I had sent to him. Ever since Eric's "eviction" email, Bill Black, America One Finance, Vancouver, WA was appointed hisspokesman and advisor. I called him and asked if he still felt that Eric had done all he could. He said that he still thought so and added "If he wasn't, why had he put out \$3000 for a "cushion" fund?" I emailed Bill to contradict his statement and used his own past email as proof. His response may be viewed in "[Bill Black - TRUTH \(The "F U" email\)](#)"

Financial Death Blow

On line, I found that Eric sold the house at 8817 Ava Lake Drive, Orlando FL without my knowledge, and had planned to do so all along. This had been his intent all along.

He and his grandmother made a pact that if he dropped the case, she would pay all taxes and repairs on the house and live there as caretaker. On my ex-wife's Death Certificate the grandmother made a fraudulent entry stating that my ex-wife died a widow.

Because I was declared "dead", there was no probate and no need to inform me - I had no prior knowledge of the sale. I contacted the IRS to inform them that I would not get the \$20,000 that I had intended to use pay them. I agreed to \$200 monthly payments for the amount owed for 2007, starting immediately. This caused me to be unable to pay my mortgage payment in October and November.

I next sought available help in Washington State in an attempt to modify the loan so that I might keep the home and not lose the \$50,000 that I had invested in it. **Eric's investment in the Duplex is \$0.00, and he has swindled approximately \$19,000 from the equity.**

Early 2009

After having been forced out of BAE Systems, Ally and I realized that we could not afford to stay in San Jose and decided to move back into our home in Woodland, WA. I moved our belongings there first, with the help of the same neighbor that has earlier helped me to clean out the apartment and made the actual repairs to it. We worked on the place diligently, for months. Photos of the damage and our efforts to repair it can be seen on the [charlyslife.com Photos page](#).

Recovery Efforts

Due to my depression, I had not been unable to seek work - I was unable to do the simplest daily tasks. On November 1st, 2009 my wife left for San Jose, CA. She found a position there with sufficient hours to improve our financial situation. She did not receive any money until December, and relief wasn't realized until January 2010. She intended to work until spring. It is extremely difficult to live apart. I decided to stay in Woodland, WA as long as I could hold out, to take care of the property and to continue seeking help.

My anger and depression increased - while Eric flaunted lies about his new financial gains, my wife obtained a fourth job and was sleeping on couches to save rent. She and her relatives have now seen the dark side of life in the USA. **Except for passing his GED, at my prodding, Eric has done nothing to further himself in life except to steal.**

I and most of my friends have continuously taken courses throughout our working years to command a higher wage and to upgrade our capabilities. **In Russia My wife had a BA in nursing and ran a major clinic. Her goal was to get licensed in the USA, but that will never happen now unless something is done to help her.**

Criminal Case/Elder Abuse

I brought a case against Eric, but the prosecutor did not pursue it even though Eric had a prior [felony](#) conviction. I was unaware of this at the time, but if the prosecutor had exercised due diligence, he should have been.

I later discussed this with an **Elder Abuse** Attorney telling her that I was in jeopardy of losing my home, and that everything that I gained from returning to work in order to retire again with dignity would be gone. She revealed that **this sort of thing runs rampant in the state of WA**. The abusers can, and do, use their parent's money against them and usually walk away free! Before she started with the case, she experienced a personal tragedy and stopped practicing.

As the local police were dealing with Eric, he actually threatened one officer, which in my opinion shows that he has no concern over what he has done to two innocent people. More serious yet, he is brazen about it - proven by his threat to Officer Casey. He is very confident that since he got away with this so far, he can get away with anything.

The police officer's emails - [Police email-1](#) [Police email-2](#).

Typically, a recovering addict uses the person closest to him (unfortunately me) to blame, make wrong, and punish.

Alone and Fighting Depression

I somehow got through Thanksgiving alone, but through Christmas 2009, and New Year's 2010, there were several times when I nearly gave up wanting to live. If it were not for my cats, I believe that I may have done so! They kept me warm and provided me comfort on a very lonely and dreary holiday season.



A dark and lonely Christmas in Woodland

March 2010

The loneliness and the futility of working on attempting to save my home, day after day, caused increasing harm to both my physical and mental health. My blood pressure was dangerously high and at one point I nearly passed away from it. My Doctor told me that I needed to get out of the extremely negative environment as soon as possible. My wife flew up to Woodland, and with tears in our eyes, we moved our belongings into a van and prepared to leave for what we knew would be the last time. Since I was not capable of driving a large van, we had to leave or give away many of our things.

Final Words

I will never know why Bill Black of America One Finance, Vancouver, WA placed himself between my son and me. What was his purpose, what did he want? Why did he also intervene regarding the property in Orlando, FL? Was my son the instigator behind all that went on, or was it Bill?

I am well aware that this report, *on its own*, will not help us recover anything from Eric Gundlach or Bill Black, but exposing the truth may help others avoid what we have suffered. ***I also hold out some hope that someone reading this can offer a way for us to get help and justice.***

If the local prosecutors do not have the will to bring those who commit elder abuse to trial, then, at the very least, these abusers should be exposed for who they are and what they have done!

2013

This report has now become part of charlyslife.com. It is my fervent hope that someone visiting the website may be able to help us in some way.....