

# VareseNews

## Dear Bank, what a disappointment!

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Dear Bank,

I consider myself fortunate from a professional point of view, because I have a steady job in a reliable company, and a decent salary for my work.

I have been always with you, ever since I received my first salary and paid it into you're your large coffers. And from that moment on, each of my monthly pay checks has become yours.

I'm lucky, because, in all these years, I've never had to ask you for a loan.

My payments, including the rent, have always all been respected.

And yet, now that I'm applying for a mortgage, and I want to talk to you, Dear Bank, who have so kindly offered advice, suggesting investments or credit cards, charging me the appropriate fees to manage my account, you ... turn your back on me.

Excuse me, Dear Bank, because when I demonstrate my ability to pay the mortgage instalment, which is not very different from my current monthly payments for rent and accessories, when I say that I could apply for an advance severance pay if necessary, when I show you that I have some savings aside in case of need ... why is it, Dear Bank, that instead of asking questions and finding a solution, the first response, **THE FIRST RESPONSE**, of your manager is, "A steady job doesn't mean much any more. You might have it now, but tomorrow, who knows? And you're applying for the loan on your own; is there anyone that can guarantee for you?"

Dear Bank, why do you pretend not to know me?

Dear Bank, you have the mortgage on my house. And over the years, I'll repay whatever you lend me, plus 70% ...

Dear Bank, why do you ask me for as much money as I would need to buy this house in cash?

You have the right to do whatever you want, that's true, but at least, stop saying that "the homes of the Italians have all your support, because you are on the side of the families."

The happy ending?

An alternative bank, a bit strange, it's true, because it only exists on-line, thoroughly analysed my application and trusted me, without personally knowing me.

I can say that this bank has been a real "gent".

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