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10 *Attorneys for Court-Appointed Receiver,*  
*Thomas W. McNamara*

11 UNITED STATES DISTRICT COURT  
12 DISTRICT OF ARIZONA

13 Federal Trade Commission,  
14  
15 Plaintiff,  
16 v.  
17 Accelerated Debt Settlement Inc., et al.,  
18 Defendants.

Case No. 2:25-cv-02443-PHX-SMB  
**APPENDIX TO PRELIMINARY  
REPORT OF TEMPORARY  
RECEIVER**

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1 Dated: July 24, 2025

BALLARD SPAHR LLP

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**EXHIBIT 1**

*Federal Trade Commission v. Accelerated Debt Settlement Inc., et al.*

## Accountant's Report

Lisa Jones

July 22, 2025

On July 16, 2025, I gained access to the QuickBooks Online records for Receivership Entities Accelerated Debt Settlement, Inc. ("ADS"), ADS Resolve LLC ("ADS Resolve"), Financial Solutions Group LLC ("FSG"), Futura Capital LLC ("Futura"), MediaWerks, Resolution Specialists LLC ("RS"), and Unified Capital Services, LLC ("UCS"). The Receivership Entities maintained a separate QuickBooks Online account for each entity. I have also been able to access some of the Receivership Entity bank statements. Below is my preliminary analysis of the Receivership Entity financial records.

Four of the Receivership Entities are consumer-facing entities engaged in sales of debt settlement services to the public: ADS, ADS Resolve, FSG, and UCS. These are the only entities that earn income from sales to consumers. The other Receivership Entities – Futura, MediaWerks, and RS – are not income-producing entities. RS and MediaWerks provide support functions, such as payroll processing. Per the data in QuickBooks, the aggregate income from sales, less chargebacks and refunds, for the income-producing entities totals \$107,772,454 for the period February 23, 2022 through July 16, 2025. FSG earned rental income for an Airbnb. Below is a chart listing the income from sales for each of these entities. The chart includes only the income from sales of debt settlement services.

| Entity                      | Sales          | Chargebacks and Refunds | Net Sales      |
|-----------------------------|----------------|-------------------------|----------------|
| Accelerated Debt Settlement | 21,122,872.29  | (1,862,729.58)          | 19,260,142.71  |
| ADS Resolve                 | 4,940,982.07   | (541,161.71)            | 4,399,820.36   |
| Financial Solutions Group   | 91,667,676.80  | (10,809,235.10)         | 80,858,441.70  |
| Unified Capital             | 3,447,442.92   | (193,393.99)            | 3,254,048.93   |
|                             | 121,178,974.08 | (13,406,520.38)         | 107,772,453.70 |

**Summary of Activity Reported in QuickBooks Files****Financial Solutions Group LLC**

Financial Solutions Group LLC ("FSG") provides debt settlement services to consumers. FSG's fees for debt settlement services are typically charged to the consumers' credit card accounts and the payments are processed by FSG's merchant payment processors. The consumers' payments are ultimately deposited into bank accounts held by FSG.

I reviewed the QuickBooks records for FSG. The first transaction in the FSG QuickBooks Online file is dated July 2, 2019 and the last transaction recorded is dated July 14, 2025. There are transactions for separate entities that preceded FSG. Specifically, the sales income reported in this QuickBooks file for the period prior to 2022 totals approximately \$8.7

million and consists of sales reported for Colonial Financial Group LLC, among other entities, as well as Airbnb rental revenue. However, as these older entities are not presently Receivership Entities, this analysis will focus on the sales and operations of Receivership Entity FSG only.

The Profit and Loss Statement for FSG include accounts that have been deleted at some point between 2019 and the July 2025. Deleted accounts are part of the financial record of the entity. It appears that the deleted accounts are historical and relate to previous entities. For purposes of reviewing the FSG income and expenses, the deleted transactions will not be included in my analysis. February 23, 2022 was date of the first transactions recorded for FSG sales. I reviewed the profit and loss statement for the period February 23, 2022 through July 16, 2025.

The first transaction categorized as income for FSG was a sale recorded on February 23, 2022. Sales recorded for the period from February 23, 2022 through July 16, 2025 total \$91,667,677. For the same period, FSB's net chargebacks totaled \$7,355,129 and FSG refunds totaled \$3,454,106. FSG's income from sales less chargebacks and refunds totals \$80,858,442.

The largest expense for FSG is categorized as Order Acquisition and consists primarily of payments made to call centers and MediaWerks totaling \$41,820,277, which is approximately 52% of FSG's sales net of chargebacks and refunds.

There is an account in FSG's QuickBooks named "Charitable Contributions". For the period March 2, 2022 through October 31, 2024, there are transactions categorized as charitable contributions in the amount of \$4,733,146. Of that amount, \$1,924,933 was recorded as payments to the Del Lagos Charitable Fund. The Articles of Organization for Del Lagos Charitable Fund were filed with the Idaho Secretary of State on June 5, 2023, and listed Jeffrey Lakes as the incorporator and the Director of the entity. On April 11, 2023, there was a transfer in the amount of \$1,254,213 from an FSG bank account held at Bank of America to Secured Land Transfer, which I understand to be escrow and title company. There is a journal entry in QuickBooks to record the transactions which includes the description "Del Lagos" and "ID Property". A Warranty Deed was recorded April 13, 2023 for residential property in Idaho purchased by Jeffrey and Lori Lakes. It appears that the \$1.25 million transfer from FSG funded the purchase of Mr. Lakes residence in Idaho.

I reviewed a sample of vendor transactions and found payments totaling about \$1,950,000 to one vendor for the period July 19, 2022 through March 25, 2025. It appeared that the funds were used to purchase gift cards. Those gift cards were then used to make payments to the customer-facing entities via specific merchant accounts that were expected to exceed the acceptable chargeback ratio. These types of payments are sometimes referred to as "friendly" payments and are used to manipulate the chargeback ratio in favor of the merchant. The gift cards were used to process more than 100,000 payment transactions via specific merchant accounts.

The FSG Balance Sheet of July 16, 2025 lists assets totaling \$153,625. Of this amount, \$129,859 is listed as real estate investment. The real estate investment appears to consist of luxury resort memberships or timeshare properties via Vida Vacations group.

There is a \$3,000,000 liability listed on the Balance Sheet, which consists of an account payable to MediaWerks. The current balance of the owner draw account is \$1,590,153, which includes transactions for the period January 3, 2024 through August 14, 2024. A review of the owner draw account from February 28, 2022 to July 16, 2025 lists owner draws from FSG totaling \$7,149,348.

### **Accelerated Debt Settlement, Inc.**

Accelerated Debt Settlement, Inc. (“ADS”) provides debt settlement services to consumers. The fees for debt settlement services are charged to the consumers’ credit card accounts. ADS utilizes merchant payment processors to process the consumer payments. The consumers’ payments are ultimately deposited into ADS bank accounts.

I reviewed the QuickBooks file for ADS. The first transaction recorded was a deposit transaction of \$100 on December 14, 2023 categorized as Owner Equity. There were no other transactions reported until February 2, 2024. The last transaction was recorded on July 14, 2025.

ADS reported sales in the amount of \$21,122,872 for the period February 2, 2024 through July 14, 2025. Cost of Goods Sold was reported in the amount of \$12,911,212. The largest component of the cost of goods sold is categorized as order procurement, which was reported in the amount of \$8,328,118. Order procurement includes costs of call center vendors. Payments to the call center vendors are typically issued from MediaWerks. MediaWerks is then reimbursed by ADS. Merchant fees make up another portion of the cost of goods sold and were reported in the amount of \$2,683,679. Chargebacks also contribute to the cost of goods sold and were recorded in the net amount of \$1,862,730. After deducting the cost of goods sold from the total sales, ADS’s gross profit for this period totaled \$8,214,156.

ADS’s operating expenses totaled \$9,277,215 (not including the cost of goods sold). In addition to operating expenses, there were also charitable contributions totaling \$81,077. There was a donation of \$30,000 to Gracepointe Church. Other transactions categorized as charitable contributions do not appear to have been made directly to a charity. There were payments issued to Hope Marina, Paddy O’Furniture, Perfection Lawns, and Canalta Lodge Banff. After deducting the expenses from the gross profit, ADS reported a net loss of \$1,125,949.

The only asset reported on the Balance Sheet for ADS is cash in a bank account totaling \$44,846. Current liabilities are recorded in the amount of \$4,547,838, most of which consists of legal fees payable in the amount of \$4,455,346. There was an entry in QuickBooks on December 30, 2024 recording legal fees payable in the amount of \$4,507,000; however, the journal entry did not include a description of the party(ies) who are owed the fees.

From October 28, 2024 through November 25, 2024, there were three transfers out of the bank account totaling \$3,243,635 and categorized as owner’s draws. The amount of the company assets is less than 1% of its current liabilities. The Balance Sheet reports negative equity of \$4,502,992.

### **ADS Resolve LLC**

ADS Resolve LLC (“ADS Resolve”) is another income-producing entity that sells debt settlement services to consumers. The payments from consumers are processed by a merchant payment processor and deposited into the receivership defendant’s bank accounts.

I reviewed the ADS Resolve QuickBooks file and found transactions recorded for the period January 10, 2025 through July 14, 2025. During this period, income from sales was reported in the amount of \$4,940,982 and chargebacks were reported in the amount of \$541,162. The income from sales net of chargebacks totals \$4,399,820. The first deposit from a merchant processor occurred on January 21, 2025.

There were transfers from ADS Resolve to MediaWerks in the net amount of \$3,631,500. The total amount transferred to MediaWerks was \$3,651,000, less \$19,500 that was transferred back to ADS Resolve. Per the QuickBooks records, the transfers to MediaWerks were charged to account named “Order Procurement”, which appears to be similar to a lead generation expense (payments to call centers are made from MediaWerks’ bank accounts). During the period, ADS Resolve also reported merchant processing fees of \$462,595.

While there are no payroll expenses reported in the ADS Resolve books, there are expenses of \$123,205 reported for “Employee Benefits: Health and Accident Plans”. It is unclear why this expense appears on the books of ADS Resolve when RS provides a centralized payroll function for the related entities. More research is necessary to determine the nature of this expense.

There is an expense categorized as “Marketing and Financial Consulting” reported in the amount of \$47,246. Further review of the ADS Resolve bank statement shows that this expense was actually an online payment to the Internal Revenue Service on February 18, 2025. Further research is necessary in order to determine if this was payment for a tax liability attributable to ADS Resolve.

The only asset on the ADS Resolve Balance Sheet is the cash held in its bank account totaling \$5,560. There were funds transferred to Futura in the amount of \$141,090, but the transaction is categorized on the Balance Sheet as a loan to MediaWerks. It is unclear why the funds transferred to Futura, but categorized as a loan to MediaWerks.

### **Unified Capital Services, LLC**

Unified Capital Services, LLC (“UCS”) is another income-producing entity providing debt settlement services to consumers. The first transaction recorded in the UCS QuickBooks file is dated December 3, 2024. The last transaction recorded in QuickBooks is dated July 14, 2025.

The Profit and Loss Statement for UCS includes all transactions for the period December 3, 2024 through July 14, 2025. Total income from sales for the period was reported in the amount of \$3,447,443.

Cost of goods sold was reported in the amount of \$3,116,893 and consists of chargebacks, merchant fees, and order procurement. The largest cost, order procurement, was recorded in the amount of \$2,385,150, which consisted solely of transfers to MediaWerks. The gross profit for the period was reported in the amount of \$330,550.

Payroll servicing of \$313,000 was the largest expense reported and consisted of transfers to RS and MediaWerks. UCS reported net income of \$9,837.

The Balance Sheets lists assets of \$9,837, which consists of the balance in the UCS bank account. There are no liabilities reported.

### **Futura Capital LLC**

I reviewed the QuickBooks file for Futura Capital LLC (“Futura”), which does not appear to be an income-producing entity and instead appears to be set up with a non-specific purpose. The QuickBooks file included reported transactions from November 21, 2024 through June 30, 2025. The first transaction, reported on November 21, 2024, is a deposit in the amount of \$1,500,000 categorized as “Owner investments”. Further investigation is necessary to confirm the origin of the funds.

Review of Futura’s QuickBooks records indicates that Futura funds were used for a number of purposes. Futura funds were used to make short-term loans to MediaWerks and RS, where the funds were transferred directly to those entities. There were also payments made directly to vendors, such as the call centers and to a law firm, which were categorized as loans to the related entities. There was a payment to Roots Real Estate recorded as a short term loan (further research is necessary to determine the nature of the loan) and a short term loan to Bright Day. I understand that Bright Day Services LLC is an entity formed by an employee of MediaWerks. There is an entry that appears to record the purchase of an automobile in the amount of \$112,356. Additionally, there were owner draws in the net amount of about \$85,000.

Per the Profit and Loss Statement for the period, interest in the amount of \$8,438 was earned on the funds in the Futura money market bank account. This is the only income reported on the Profit and Loss Statement.

On February 3, 2025, funds were transferred from ADS Resolve to Futura in the amount of \$141,090. The corresponding entry in Futura’s QuickBooks file is categorized as a short term loan from MediaWerks. It is unclear why the funds transferred from ADS Resolve were categorized as a loan from MediaWerks.

Per the Futura Balance Sheet detail, current assets consist of the cash in bank accounts, and short term loans to MediaWerks, RS, and an entity identified as Roots Real Estate. The loan to Roots Real Estate is \$50,005. Further investigation is necessary to determine the purpose of this loan. The largest loan amount due is \$732,000, which is due from MediaWerks. Current assets total \$1,389,894. There are no liabilities listed on the Balance Sheet. The equity primarily consists of the owner’s investment of \$1,500,000.

## **MediaWerks**

MediaWerks is an entity used for certain payroll and expense management. Per the QuickBooks records, MediaWerks is funded by transfers from the consumer-facing Receivership Entities FSG, ADS, UCS, and ADS Resolve. Those funds are then used by MediaWerks to pay call center vendors and a few other vendors that provide services related to the debt settlement operations. Payroll for management employees is also paid from the MediaWerks entity.

The first transaction recorded in the MediaWerks QuickBooks file is dated June 21, 2023 and the last transaction recorded is dated July 11, 2025.

The Profit and Loss Statement includes all transactions for all periods and reports income from services totaling \$38,287,142 for payroll servicing and marketing procurement for the other Receivership Entities. The cost of goods sold totaled \$33,277,129, resulting in gross profit of \$5,010,014. The other expenses for the period total \$4,702,652. Including the net “other” income reported of \$31,142, Mediwerks reported net income of \$341,503.

The Balance Sheet for the period ending July 16, 2025 reports total assets of \$594,571. There is also a loan amount of \$426,486 due from Defendant Elizabeth Reaney. The liabilities reported on the balance sheet total \$808,668. The largest single liability is a short-term loan due to Futura.

## **Resolution Specialists LLC**

For the period January 30, 2025 through July 10, 2025, Resolution Specialists LLC (“RS”) has performed the centralized payroll function for the related entities. RS is not a public-facing company. The payroll services fees charged by RS are paid by MediaWerks and UCS.

The first transaction recorded in the RS QuickBooks file is dated December 11, 2024 and the last transaction entered in QuickBooks is dated July 10, 2025. The Profit and Loss Statement includes all transactions for this period. The income from services was reported in the amount of \$2,381,500 and consists of transfers from MediaWerks and UCS. RS utilizes a payroll processing company for its payroll administration and reported payroll processing service fee expenses in the amount of \$15,503.

Other expenses reported on the Profit and Loss Statement include payroll expenses such as employee wages, benefits, and bonuses, as well as payroll taxes. Payments to contractors are also included in the total expenses reported. The expenses reported on the Profit and Loss Statement total \$2,397,062.

The Balance Sheet includes all recorded transactions as of July 16, 2025. The only asset listed on the Balance Sheet is a cash balance of less than \$10,000. There are current liabilities totaling \$40,659, the largest of which appears to be employee medical premium expenses totaling \$30,800.

## **Summary**

The sales less chargebacks and refunds for the four income-producing entities totals \$107,772,454. The gross profit for the four sales entities totals \$40,656,174, and the net income of those entities totals \$5,108,553. The assets reported by the four entities totals \$213,968 and liabilities total \$7,386,413.

## EXHIBIT 2

## Accelerated Debt Solutions

1603 Capitol Ave, Suite 310 A444  
Cheyenne, WY 82001  
800-653-1336 (TX)  
561-258-2798 (FAX)  
cs@accelerateddebtsolutions.com

### DEBT RESOLUTION AGREEMENT

This Debt Resolution Agreement ("Agreement") is entered into between [REDACTED] hereinafter referred to as the ("Client") and Accelerated Debt Solutions hereinafter referred to as the ("Company"). The Parties agree as follows:

1. Scope of Representation:

The Company agrees to provide the following Debt Resolution Services:

(A) LETTER OF REPRESENTATION:

The Company, through our Legal Document Team shall prepare letter(s) to each of the Client's creditors listed in "Exhibit A". This letter states that the Company now represents you concerning your debts. The letter will let them know that we are now your legal representative. This is accomplished pursuant to an Authorization To Communicate & Negotiate given to the Company by you.

(B) DEBT NEGOTIATION:

The Company shall work with your creditors listed in "Exhibit A" to resolve your debt with those creditors. Once the Company has received what it considers the best available offer, the Company shall contact you to provide the details of the offer. These offers may come in different ways. The two most common ways are a lump sum and a payment plan over time. The best offers typically are the lump sums as the creditor has its money and does not have to wait for it over time. The Company is not able to guarantee any specific reduction of debt amount from any specific creditor. Once the company has received and presented to you the best available offer with each individual creditor, the company has fulfilled its obligations to the Client concerning that debt. If you are unable or unwilling to accept the offer, then the company has no further obligation to assist you with this debt by way of negotiation or lawsuit defense. You are hiring the company to reach a resolution of your debts with your Creditors and have an obligation to negotiate in good faith. You will be required to complete a Budget and Hardship Form. We use this information to negotiate with your creditors. While in certain circumstances we are able to eliminate a debt, the company does not claim or promise that any of your debts will be eliminated.

(C) LEGAL DEFENSE REPRESENTATION:

The Company knows no one wants to be sued, but this can and very well may happen. This Agreement provides that the Company shall assist the Client defend any lawsuit filed by a creditor listed on "Exhibit A" during the term of this Agreement. If you do receive a lawsuit, you are required to send the Summons and Complaint to the Company immediately. The Company has no responsibility to act on a lawsuit until a complete copy of the Summons and Complaint have been received. The Company also needs to know the date you received the lawsuit paperwork.

(D) DISCLOSURES:

Most Clients can achieve the result of having their debts resolved within a twelve (12) month period. We do not claim or promise that we can eliminate any of your debts, however, in a very limited number of cases we have been successful in eliminating a client's debt. In most cases, your debt will be resolved by you working with our Debt Negotiation Team and/or our Legal Team to reach an agreement with your creditors to resolve your debt at an amount you agree to. This will require you to make a lump sum payment, periodic payments or a combination of both. If you are not able to make an agreement with your creditors that requires a payment from you, then we will not be able to resolve your debts. If you do agree to make payments over time and fail to abide by the terms of that agreement, any reduction of your debt that was received would be forfeited. The use of our service will likely adversely affect your creditworthiness (your credit score will likely go down). You may be sued by a creditor while in our program and that is why we have a Legal Team to assist you should this happen. Our Legal Team uses their best efforts to settle any lawsuit as soon as possible. However, this can only be accomplished with a payment arrangement acceptable to the creditor and you. Any debt forgiven by a creditor may be subject to income tax. While in our program it is likely that your balances will increase due to missed payments, late fees, our fee and interest.

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(E) SPLIT PAYMENTS:

Split Payments are defined by you using more than one form of payment. This occurs when there are not enough funds available to you from any one source and additional sources are required to pay the fees associated with the services you are requesting. If you require us to use more than one source of payment, you specifically consent and agree to us receiving payment from you from more than one source. You acknowledge by initialing this paragraph that more than one source may be used for payment and any questions you have concerning this have been answered to your satisfaction.

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2. Obligations of Client:

To help the Company to effectively represent you in all areas concerning the Company's Scope of Representation, you agree to:

- (A) Actively assist the Company in all areas requested and maintain accurate information.
- (B) Collect all correspondence that is mailed to you and forward it to the Company as soon as possible so it can be added to your file and evaluated for any needed action.
- (C) Immediately inform the Company if you have a change of address, phone number or email so there is not an interruption of services or communication with the Company.
- (D) Inform the Company as soon as possible about any new developments or information concerning the services rendered, e.g., court notices, letters from creditors, new factual developments, or other similar developments.
- (E) Respond to the Company's communications (Letters, telephone calls, emails, faxes, or other forms of communication) as soon as reasonably possible.
- (F) You agree to provide the Company with a complete copy of any Complaint, Summons or other Court paperwork immediately upon receipt. These items are time sensitive and if not received timely deadlines may be missed. Client also agrees to call the Company immediately, so the Company is aware of the Complaint. You acknowledge that failure to do so can be extremely detrimental to your defense. The deadlines to respond to a Complaint can be short and any delay by you may result in you being defaulted.
- (G) Secured Debt: We are not able to assist with secured debt. Secured debt is most commonly a mortgage or a car note, but can be other property. With secured debt, you have agreed to return to the creditor certain property if they are not paid back. In the case of real estate, they foreclose and take back the real estate. In the case of a car, they repossess and take the car back. Unsecured debts are debts where there is nothing for the creditor to take back. These types of debts are commonly credit cards, medical bills, student loans and etc. However, sometimes a credit card can be secured. This would happen if the credit card has a bank account associated with it to pay the balance in the event that you do not. You could also pledge your car or other asset as security for payment of the credit card. This is what we would call the credit card being cross collateralized. Meaning, because some property has been pledged to secure the payment, the credit card is now secured. If this is the case, then we would not be able to assist with that debt as it is secured.
- (H) Power Of Attorney/Family Advice: I understand that the Company will not proceed with this contract if you have given your Power Of Attorney to someone else to act on your behalf in financial matters. The Company also will not proceed with this contract if you believe you need to seek advice from a family member or close friend before contracting with us. I affirm that I have not given a Power of Attorney to anyone and I do not need to speak with a family member or friend before proceeding.

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3. The Company's Fee:

The Company's fee for these services shall be a **NON-REFUNDABLE** fee of A. \$ 5,505.00 (Charge 1) and \$ 2,500.00 (Charge 2). This fee includes a \$500.00 Legal Fee to represent you in legal matters and to negotiate with your Creditors listed in "Exhibit A". The Company begins working for you by preparing notifications to your creditors. This notification includes your Authorization To Communicate & Negotiate and is notice that we represent you in these legal matters. There

will be no additional costs or expenses required to be paid to the Company during the term of this agreement unless you desire to add additional creditors to "Exhibit A". The company's fees shall be adjusted accordingly, and an additional Agreement will be prepared and signed by both you and the Company. **WARNING: DO NOT SIGN THIS AGREEMENT UNLESS YOU WANT THE SERVICES OF THE COMPANY. YOU ARE NOT ENTITLED TO A REFUND ONCE PAYMENT HAS BEEN MADE. All fees collected go into an escrow account. Funds will be distributed to the company once all accounts have been presented to the client in the form of a settlement offer.**

4. Automatic Termination of Agreement:

Unless you and the Company have signed an additional agreement for services, this Agreement will automatically terminate after one year or once the Company has provided all services identified in this Agreement, whichever comes first. Neither the Company nor you are required to perform any specific act or make any communication for this automatic termination to occur. If you should die or file for bankruptcy during the term of this Agreement, the company has no further obligation to assist in resolving the accounts of the Creditors listed in Exhibit A and the company is authorized to withdraw from any pending lawsuit(s) on behalf of you.

Additionally, this Agreement may be terminated by Accelerated Debt Solutions upon any of the following:

- (i) Discovery that you provided misleading or false information regarding the accounts on "Exhibit A";
- (ii) Discovery of undisclosed pending litigation on any account listed on "Exhibit A";
- (iii) Any material breach of any of your Obligations; and
- (iv) Discovery or omission of any other material fact that the Company relied on when this Agreement was entered into and determining whether to accept you as a client.

5. Testimonials:

If you provide us with a testimonial, whether written or oral, you are also giving us permission to use the testimonial on our website or otherwise. In referring to you we may use your first name, last name initial and the state you are from.

6. Client's Informed Consent:

You acknowledge that you have carefully read this Agreement and that you understand the possible risks and benefits of the services provided by the Company described in this Agreement. You acknowledge that this Agreement is for debt resolution services and the Company does not guarantee any specific results.

Understanding the risks and benefits, you voluntarily, knowingly, and intentionally enter into this Agreement with the Company. The Company recommends that if you have any questions concerning this Agreement that you seek your own legal Counsel, speak with a trusted family member or friend prior to signing.

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7. Choice Of Law and Forum:

It is agreed that should any dispute arise out of this Agreement that the Choice of Law in resolving any dispute shall be Indiana law. Any controversy or claim arising out of or relating to this



Agreement or the breach thereof shall be resolved in Indianapolis, Indiana, by binding arbitration in accordance with the rules of the American Arbitration Association. Should a lawsuit be filed concerning this Agreement, it shall be filed in Marion County Indiana.

**Client Compliance Disclosure**

We are providing you these disclosures to make sure that you completely understand the services that Accelerated Debt Solutions will be performing for you and the costs associated with those services.

I understand that I am hiring Accelerated Debt Solutions to assist me in my debt matters and that the Legal Team will be available to assist me in any Defense of a lawsuit brought during the next one year by the creditors listed in "Exhibit A".

I understand that I am entering into a debt resolution program that may lower my credit score temporarily.

I understand that the Company will not be paying my creditors but will negotiate to the best of their ability to obtain an offer so I can decide whether to resolve my debt with the creditor or not. This will require a lump sum payment, a payment plan or both from you to resolve your debt.

I understand that I am responsible for being active in the debt resolution process and completing any reasonable request that the Company asks me to do.

**Communication Notification Authorization**

I authorize the Company to use mail, email, text, phone, phone message and voice mail notifications for business related to this Agreement. I understand that by supplying my contact information, I am requesting and authorizing notifications by the means listed above.

I understand it is my responsibility to check my mail, email account, texts, phone messages and voice mail, and that the Company cannot be held responsible for notices that do not reach the contact information given by the Client.

I understand these communications may not be secure and that other members of my household with shared access may view or hear these communications.

I understand that I may reverse this authorization by contacting the Company with my request to be removed from the Company's notification system(s). Requests will be processed within 7 business days of receipt. Removal of our ability to contact you will be detrimental to our efforts to resolve your debts.

---

ACKNOWLEDGMENT OF TERMS

By signing below, I agree to all the terms and conditions listed in this document.

Signature: [REDACTED] \_\_\_\_\_

Address: [REDACTED] \_\_\_\_\_

Credit Card 1 Number: XXXX-XXXX-XXXX [REDACTED] \_\_\_\_\_

Credit Card 2 Number: XXXX-XXXX-XXXX- [REDACTED] \_\_\_\_\_

Date: 10/24/2024 MST \_\_\_\_\_

By Accelerated Debt Solutions

*Paul Wicher*

\_\_\_\_\_  
Paul Wicher, Sales Manager of  
Accelerated Debt Solutions

10/24/2024 MST \_\_\_\_\_

Date

EXHIBIT A

Clients Creditor List:

CREDITOR NAME:

CREDIT CARD NUMBER:

1. CITI

XXXX-XXXX-XXXX-█

2. CITI

XXXX-XXXX-XXXX-█

3. PNC

XXXX-XXXX-XXXX-█

4. NA

XXXX-XXXX-XXXX-NA

5. NA

XXXX-XXXX-XXXX-NA

6. NA

XXXX-XXXX-XXXX-NA

These are the creditors I am placing with Accelerated Debt Solutions

█ Date: 10/24/2024  
MST

Client

Refund Policy: Accelerated Debt Solutions will not and does not refund any payment made by you. Please contact us directly at (800) 653-1336 with any questions regarding your payment.

I authorized the above referenced charges. I understand that Accelerated Debt Solutions makes no promise or guarantee of anything further than the services stated in this document. We do not offer debt elimination. I understand by signing and paying this invoice I am satisfied with the services that are described in this Agreement. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company. I understand that by issuing any dispute or chargeback I will be held liable to reimburse Accelerated Debt Solutions for any and all expenses in defending any such claims.

Signature: █ Date: 10/24/2024  
MST

This Agreement was prepared by the Legal Team of Accelerated Debt Solutions

█

Authorization to Communicate & Negotiate

I authorize and instruct Accelerated Debt Solutions (hereinafter referred to as ADS) including its attorneys and employees, to:

1. Communicate with banks, creditors, financial institutions, collection agencies, and all other related entities or individuals relating to my debts and the specific obligations that ADS has undertaken pursuant to my Debt Resolution Agreement with the Company;
2. Obtain records, debt validations and other documents for the debts owed by me and included in the Debt Resolution Agreement;
3. Communicate, negotiate, and attempt to resolve debts with my permission. I assert that all the information that I have provided and will provide to ADS is accurate, timely and correct. ADS may discuss all relevant details of my financial situation with any third party, creditor, collection agencies, law firm personnel and/or attorneys; and
4. Hire attorneys to represent me should the need arise.

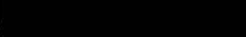
All communication between the parties listed above, and ADS are with my express permission, consent and instruction.

ADS has my permission to accept any settlement offer they deem to be the best offer available.

AGREED:

Client Name  \_\_\_\_\_

Client SSN:  \_\_\_\_\_

Client Signature  \_\_\_\_\_

Date: 10/24/2024 \_\_\_\_\_

Robert Knechtel  
Chief Legal Officer  
1603 Capitol Ave.  
Suite 310 A444  
Cheyenne, WY, 82001



State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me this

\_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, by  
DATE MONTH YEAR

\_\_\_\_\_  
Name of Signer No 1

\_\_\_\_\_  
Name of Signer No 2 (if any)

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Any Other Required Information, Residence,  
Expiration Date, etc.

*Place Notary Seal/Stamp Above*

OPTIONAL

This section is required for notarizations performed in Arizona, but is optional in other states. Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above \_\_\_\_\_



# Signature Certificate



Envelope Ref: b4651f2fd57608394ba0d74ca6e9611fff29bce1

Author: US-CA-1 USA      Creation Date: 24 Oct 2024, 14:32:07, MST      Completion Date: 24 Oct 2024, 14:33:41, MST

## Document Details:



Name: ADS Retainer DV.docx

Type:

Document Ref: 846812a333d508ca0f13f2b5272b41183008da3f29c9fc5dad784811e06bd08b

Document Total Pages: 9

## Document Signed By:

Name: [REDACTED]

Email: [REDACTED]

IP: [REDACTED]

Location: [REDACTED] (US)

Date: 24 Oct 2024, 14:33:40, MST

Consent: eSignature Consent Accepted

Security Level: Email

## Document History:

Envelope Created: US-CA-1 USA created this envelope on 24 Oct 2024, 14:32:07, MST

Invitation Sent: Invitation sent to [REDACTED] on 24 Oct 2024, 14:32:22, MST

Invitation Accepted: Invitation accepted by [REDACTED] on 24 Oct 2024, 14:32:52, MST

Signed by Rita A Somr: [REDACTED] signed this Envelope on 24 Oct 2024, 14:33:40, MST

Executed: Document(s) successfully executed on 24 Oct 2024, 14:33:41, MST

Signed Document(s): Link emailed to [REDACTED]

Signed Document(s): Link emailed to customerservice@yourdebtreliefoptions.com



# ATTACHMENT B



Account number ending in 9205

**TRANSACTIONS**

| Trans Date                    | Description                      | Reference #       | Amount      |
|-------------------------------|----------------------------------|-------------------|-------------|
| CARD ENDING 9205              |                                  |                   |             |
|                               |                                  |                   | \$          |
|                               |                                  |                   | \$          |
|                               |                                  |                   | \$          |
|                               |                                  |                   | \$          |
| 10/24                         | CONSULT8552874310 855-2874310 AZ | 8230100MSS66J2H7J | \$ 2,500.00 |
| 11/01                         |                                  |                   | \$          |
| <b>TOTAL CARD ENDING 9205</b> |                                  |                   | <b>\$</b>   |

**FEES**

|  |  |    |
|--|--|----|
|  |  | \$ |
|  |  | \$ |

**INTEREST CHARGED**

|  |  |    |
|--|--|----|
|  |  | \$ |
|  |  | \$ |

| 2024 Totals Year-to-Date       |  |
|--------------------------------|--|
| Total Fees Charged in 2024     |  |
| Total Interest Charged in 2024 |  |

**ACTIVITY AND PROMOTIONS DETAIL**

|                               | Original Promotion Trans Amount | Promo Trans Date | Previous Balance | Payments & Other Credits | Purchases, Cash Adv, Fees & Other Debits | Interest Charged | New Balance | Promotion Minimum Payment Due | Deferred Interest Charges | Promotion Expiration Date |
|-------------------------------|---------------------------------|------------------|------------------|--------------------------|--|------------------|-------------|-------------------------------|---------------------------|---------------------------|
| <b>PURCHASES</b>              |                                 |                  |                  |                          |  |                  |             |                               |                           |                           |
| REGULAR                       |                                 |                  |                  |                          |  |                  |             |                               |                           |                           |
| REGULAR ON OR BEFORE 10/10/21 |                                 |                  |                  |                          |  | 1                |             |                               |                           |                           |
| <b>CASH ADVANCES</b>          |                                 |                  |                  |                          |  |                  |             |                               |                           |                           |
| REGULAR                       |                                 |                  |                  |                          |  |                  |             |                               |                           |                           |
| <b>TOTAL</b>                  |                                 |                  |                  | \$0.00                   |  |                  |             | \$0.00                        | \$0.00                    |                           |

| <b>INTEREST CHARGE CALCULATION</b> |                              |                                  |                 |
|------------------------------------|------------------------------|----------------------------------|-----------------|
| Type of Balance                    | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
| <b>PURCHASES</b>                   |                              |                                  |                 |
| REGULAR                            | 28.74% (M)(V)                |                                  |                 |
| REGULAR ON OR BEFORE 10/10/21      | 24.74% (M)(V)                |                                  |                 |
| <b>CASH ADVANCES</b>               |                              |                                  |                 |
| REGULAR                            | 29.99% (M)(V)                | \$0.00                           | \$0.00          |

(V) = Variable Rate

| <b>BEAN BUCKS</b>          |  |
|----------------------------|--|
| Previous Statement         |  |
| Earned this period         |  |
| 4% at L.L.Bean             |  |
| 2% at Gas Stations         |  |
| 2% at Restaurants          |  |
| 1% All Other Purchases     |  |
| Bonus                      |  |
| Total Earned this period   |  |
| Adjustments this period    |  |
| Redeemed this period       |  |
| Ending Balance this period |  |

www.citicards.com

Customer Service 1-866-696-5673  
(TTY: 711)

Page 2 of 3

**Account Summary**

| Trans. date                              | Post date | Description                              | Amount      |
|--|-----------|--|-------------|
| <b>Payments, Credits and Adjustments</b> |           |  |             |
|  | 10/23     | SECURITY CREDIT-ITEM UNDER INVESTIGATION |             |
|  |           | *See Account Messages for details        | -\$5,505.00 |
| <b>Standard Purchases</b>                |           |  |             |
| 10/24                                    | 10/24     | FINHELP8552047843 855-2047843 WY         | \$5,505.00  |

**Fees charged**

Total fees charged in this billing period **\$0.00**

**Interest charged**

Total interest charged in this billing period **\$0.00**

| <b>2024 totals year-to-date</b> |               |
|---------------------------------|---------------|
| Total fees charged in 2024      | <b>\$0.00</b> |
| Total interest charged in 2024  | <b>\$0.00</b> |

| <b>Interest charge calculation</b>   |                              | Days in billing cycle: 33        |
|--|------------------------------|----------------------------------|
| Your Annual Percentage Rate (APR) is the annual interest rate on your account. |                              |                                  |
| Balance type   | Annual percentage rate (APR) | Balance subject to interest rate |
| <b>PURCHASES</b>   |                              |                                  |
| Standard Purch (Introductory Rate Expires 03/29/25)                            | 0.00%                        | \$0.00 (D)                       |
| BalTrnOffer 4 (Balance Transfer Rate Expires 05/02/25)                         | 0.00%                        | \$0.00 (D)                       |
| Pur Pr 090924  | 0.00%                        | \$0.00 (D)                       |
| <b>ADVANCES</b>  |                              |                                  |
| Standard Adv   | 29.74% (V)                   | \$0.00 (D)                       |

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

**Account messages**

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment was credited as of the date of receipt, but will not be reflected until your next statement.

Your account is past due \$46.00. Please pay at least the Minimum Payment Due, which includes a past due amount. If you have already sent us this payment, thank you.

\*This statement contains a SECURITY CREDIT for a charge disputed as unauthorized. If you do not hear from us within 90 days, the credit will be permanent. We will contact you if we need additional information for our investigation or if this credit is reversed.



## EXHIBIT 3

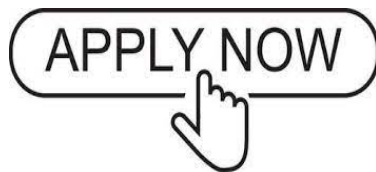
---

**From:** Tim Powers <tim.powers@hometrustedloans.com>  
**Sent:** Sunday, November 27, 2022 11:00 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Subject:** RE: Nice to meet you

Here you go.  
How was the world cup trip?  
Tim



**Tim Powers** - Branch Manager  
NMLS 178079 AZ LO-1029193 **Serving Washington and Arizona for over 20 years**  
Home Trust Financial NMLS 1761573  
**“Creating clients for life through education and trust.”**  
A 18020 N 56th St, Scottsdale, AZ 85254  
M 253-209-4247 F 425-955-0500  
E [Tim.Powers@HomeTrustLoans.com](mailto:Tim.Powers@HomeTrustLoans.com) | [Apply Now](#)  
W [www.hometrustedloans.com](http://www.hometrustedloans.com) | **Consumer Access**   
Mobile App: <http://timpowers.cardtapp.com/XxYyZz>



---

**From:** Jeff Lakes <[jeff@fsgmca.com](mailto:jeff@fsgmca.com)>  
**Sent:** Monday, November 21, 2022 1:00 PM  
**To:** Tim Powers <[tim.powers@hometrustedloans.com](mailto:tim.powers@hometrustedloans.com)>  
**Cc:** [lovrnlaw@aol.com](mailto:lovrnlaw@aol.com)  
**Subject:** Nice to meet you  
**Importance:** High

Tim,

Thank you for agreeing to work with my company. I will have our inhouse attorney Steven Lovern draft a working agreement with a mutual NDA written into it. Steven we will be working with Tim's firm to bring clients to him for home equity loans for our clients so they can use the funds to payoff their unsecured debt. Each client must meet his

firms credit score requirement etc. Tim will acknowledge that we will be sending leads to his firm for lending so that we can do credit report pulls to identify prospective clients .

Tim please provide your legal mailing address so we can get that agreement done this week before the holiday. Again, thank you Tim for agreeing to work with us in this mutually beneficial relationship. Below find our legal mailing address below.

Regards,

*Jeffrey A. Lakes*

CEO

Financial Solutions Group LLC

1603 Capitol Ave.

Suite 310 A444

Cheyenne, Wyoming 82001

o. 307-509-5020 f. 307-370-2229 e. [jeff@fsgmca.com](mailto:jeff@fsgmca.com)

[www.financialsolutionsgroupllc.biz](http://www.financialsolutionsgroupllc.biz)



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## LENDER RELATIONSHIP CONTRACT AND NON-DISCLOSURE AGREEMENT

This Lender Relationship Contract and Non-disclosure Agreement (this "**Agreement**") is made effective as of November 23, 2022 (the "**Effective Date**"), by and between Financial Solutions Group, LLC (**FSG & or Owner**), of 11650 Olio Rd., Suite 1000-259, Fishers, Indiana 46037, and Home Trust Financial-Washington Branch (**HTF or Recipient**), of 18020 N. 56th St., Scottsdale, Arizona 85254.

FSG has clients in need of a mortgage or a refinancing of an existing mortgage. HTF is in the mortgage business. FSG needs to obtain credit reports to determine if FSG's Clients have the ability to obtain a mortgage or a refinancing of an existing mortgage. FSG will work with HTF to obtain those credit reports and then submit the potentially credit worthy Clients to HTF for approval of a mortgage or a refinancing of an existing mortgage.

The Owner has requested and the Recipient agrees that the Recipient will protect the confidential material and information which may be disclosed between the Owner and the Recipient. Therefore, the parties agree as follows:

**I. CONFIDENTIAL INFORMATION.** The term "Confidential Information" means any information or material which is proprietary to the Owner, whether or not owned or developed by the Owner, which is not generally known other than by the Owner, and which the Recipient may obtain through any direct or indirect contact with the Owner. Regardless of whether specifically identified as confidential or proprietary, Confidential Information shall include any information provided by the Owner concerning the business, technology and information of the Owner and any third party with which the Owner deals, including, without limitation, business records and plans, trade secrets, technical data, product ideas, contracts, financial information, pricing structure, discounts, computer programs and listings, source code and/or object code, copyrights and intellectual property, inventions, sales leads, strategic alliances, partners, and customer and client lists. The nature of the information and the manner of disclosure are such that a reasonable person would understand it to be confidential.

**II. PROTECTION OF CONFIDENTIAL INFORMATION.** The Recipient understands and acknowledges that the Confidential Information has been developed or obtained by the Owner by the investment of significant time, effort and expense, and that the Confidential Information is a valuable, special and unique asset of the Owner which provides the Owner with a significant competitive advantage, and needs to be protected from improper disclosure. In consideration for the receipt by the Recipient of the Confidential Information, the Recipient agrees as follows:

**A. No Disclosure.** The Recipient will hold the Confidential Information in confidence and will not disclose the Confidential Information to any person or entity without the prior written consent of the Owner.

**B. No Copying/Modifying.** The Recipient will not copy or modify any Confidential Information without the prior written consent of the Owner.

**C. Unauthorized Use.** The Recipient shall promptly advise the Owner if the Recipient becomes aware of any possible unauthorized disclosure or use of the Confidential Information.

**D. Application to Employees.** The Recipient shall not disclose any Confidential Information to any employees of the Recipient, except those employees who are required to have the Confidential Information in order to perform their job duties in connection with the limited purposes of this Agreement. Each permitted employee to whom Confidential Information is disclosed shall sign a non-disclosure agreement substantially the same as this Agreement at the request of the Owner.

**III. UNAUTHORIZED DISCLOSURE OF INFORMATION - INJUNCTION.** If it appears that the Recipient has disclosed (or has threatened to disclose) Confidential Information in violation of this Agreement, the Owner shall be entitled to an injunction to restrain the Recipient from disclosing the Confidential Information in whole or in part. The Owner shall not be prohibited by this provision from pursuing other remedies, including a claim for losses and damages.

*fat*  
*TR*

**IV. RETURN OF CONFIDENTIAL INFORMATION.** Upon the written request of the Owner, the Recipient shall return to the Owner all written materials containing the Confidential Information. The Recipient shall also deliver to the Owner written statements signed by the Recipient certifying that all materials have been returned within five (5) days of receipt of the request.

**V. RELATIONSHIP OF PARTIES.** Neither party has an obligation under this Agreement to purchase any service or item from the other party, or commercially offer any products using or incorporating the Confidential Information. This Agreement does not create any agency, partnership, or joint venture.

**VI. NO WARRANTY.** The Recipient acknowledges and agrees that the Confidential Information is provided on an "AS IS" basis. THE OWNER MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE CONFIDENTIAL INFORMATION AND HEREBY EXPRESSLY DISCLAIMS ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. IN NO EVENT SHALL THE OWNER BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR ARISING OUT OF THE PERFORMANCE OR USE OF ANY PORTION OF THE CONFIDENTIAL INFORMATION. The Owner does not represent or warrant that any product or business plans disclosed to the Recipient will be marketed or carried out as disclosed, or at all. Any actions taken by the Recipient in response to the disclosure of the Confidential Information shall be solely at the risk of the Recipient.

**VII. LIMITED LICENSE TO USE.** The Recipient shall not acquire any intellectual property rights under this Agreement except the limited right to use as set forth above. The Recipient acknowledges that, as between the Owner and the Recipient, the Confidential Information and all related copyrights and other intellectual property rights, are (and at all times will be) the property of the Owner, even if suggestions, comments, and/or ideas made by the Recipient are incorporated into the Confidential Information or related materials during the period of this Agreement.

**VIII. INDEMNITY.** Each party agrees to defend, indemnify, and hold harmless the other party and its officers, directors, agents, affiliates, distributors, representatives, and employees from any and all third party claims, demands, liabilities, costs and expenses, including reasonable attorney's fees, costs and expenses resulting from the indemnifying party's material breach of any duty, representation, or warranty under this Agreement.

**IX. ATTORNEY'S FEES.** In any legal action between the parties concerning this Agreement, the prevailing party shall be entitled to recover reasonable attorney's fees and costs.

**X. TERM.** The obligations of this Agreement shall survive 5 years from the Effective Date or until the Owner sends the Recipient written notice releasing the Recipient from this Agreement. After that, the Recipient must continue to protect the Confidential Information that was received during the term of this Agreement from unauthorized use or disclosure indefinitely.

**XI. GENERAL PROVISIONS.** This Agreement sets forth the entire understanding of the parties regarding confidentiality. Any amendments must be in writing and signed by both parties. This Agreement shall be construed under the laws of the State of Indiana. This Agreement shall not be assignable by either party. Neither party may delegate its duties under this Agreement without the prior written consent of the other party. The confidentiality provisions of this Agreement shall remain in full force and effect at all times in accordance with the term of this Agreement. If any provision of this Agreement is held to be invalid, illegal or unenforceable, the remaining portions of this Agreement shall remain in full force and effect and construed so as to best effectuate the original intent and purpose of this Agreement.

**XII. CHOICE OF LAW AND FORUM.** It is agreed that should any dispute arise out of this Agreement that the Choice of Law in resolving any dispute shall be Indiana law. Should a lawsuit be filed concerning this Agreement, it shall be filed in Marion County Indiana.

**XIII. SIGNATORIES.** This Agreement shall be executed by Jeffery A. Lakes, CEO, on behalf of Financial Solutions Group, LLC and Tim Powers, Branch Manager, on behalf of Home Trust Financial-Washington Branch and delivered in the manner prescribed by law as of the date first written above.



**OWNER:**


By:

By:   
Jeffery A. Lakes, CEO of Financial Solutions  
Group, LLC

Date: November 22, 2022

**RECIPIENT:**

By:

By: 

Date: 11/23/2022

Tim Powers, Branch Manager of Home Trust Financial-  
Washington Branch

# EXHIBIT 4

---

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Tuesday, January 7, 2025 3:24 PM  
**To:** Elizabeth Reaney  
**Subject:** FW: Invoice  
**Attachments:** DA9FEC28-9397-4537-813F-61015E1404D7.jpeg

We hopefully can pay this by Friday.

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Monday, January 6, 2025 7:42 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** Invoice

# Invoice



Invoice number 59A6FE1B-DRAFT  
Date due February 5, 2025

**Grandslam Network Group LLC**  
1712 Pioneer Avenue  
Cheyenne, Wyoming 82001  
United States  
+1 866-402-6678  
victor@allianceadvisorllc.com

**Bill to**  
MediaWerks  
1603 Capitol Ave.  
Suite 310 A444  
Cheyenne, Wyoming 82001  
United States  
+1 307-509-5020  
jeff@fsgmca.com

**\$81,109.00 USD due February 5, 2025**

| Description       | Qty | Unit price  | Amount                 |
|-------------------|-----|-------------|------------------------|
| Credit data       | 1   | \$81,109.00 | \$81,109.00            |
| Subtotal          |     |             | \$81,109.00            |
| Total             |     |             | \$81,109.00            |
| <b>Amount due</b> |     |             | <b>\$81,109.00 USD</b> |

**From:** [Jeff Lakes](#)  
**To:** [Elizabeth Reaney](#)  
**Subject:** FW: invoice  
**Date:** Tuesday, January 21, 2025 12:12:00 PM

---

E,

Lets pay this and deduct from the room payment.

Thanks,

Jeff

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Tuesday, January 21, 2025 1:11 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** invoice

# Invoice



**Invoice number** 59A6FE1B-DRAFT  
**Date due** January 21, 2025

**Grandslam Network Group LLC**  
 1712 Pioneer Avenue  
 Cheyenne, Wyoming 82001  
 United States  
 +1 866-402-6678  
 victor@allianceadvisorllc.com

**Bill to**  
 MediaWerks  
 1603 Capitol Ave.  
 Suite 310 A444  
 Cheyenne, Wyoming 82001  
 United States  
 +1 307-509-5020  
 jeff@fsgmca.com

**\$20,570.00 USD due January 21, 2025**

| Description       | Qty | Unit price  | Amount                 |
|-------------------|-----|-------------|------------------------|
| Credit data       | 1   | \$20,570.00 | \$20,570.00            |
| Subtotal          |     |             | \$20,570.00            |
| Total             |     |             | \$20,570.00            |
| <b>Amount due</b> |     |             | <b>\$20,570.00 USD</b> |

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Tuesday, January 21, 2025 12:13 PM  
**To:** Elizabeth Reaney  
**Subject:** FW: invoice  
**Attachments:** E097663B-948D-43D4-B05C-2B46D72BAC08.jpeg

E,

Lets pay this and deduct from the room payment.

Thanks,

Jeff

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Tuesday, January 21, 2025 1:11 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** invoice

# Invoice



Invoice number 59A6FE1B-DRAFT  
 Date due January 21, 2025

**Grandslam Network Group LLC**  
 1712 Pioneer Avenue  
 Cheyenne, Wyoming 82001  
 United States  
 +1 866-402-6678  
 victor@allianceadvisorllc.com

**Bill to**  
 MediaWerks  
 1603 Capitol Ave.  
 Suite 310 A444  
 Cheyenne, Wyoming 82001  
 United States  
 +1 307-509-5020  
 jeff@fsgmca.com

**\$20,570.00 USD due January 21, 2025**

| Description       | Qty | Unit price  | Amount                 |
|-------------------|-----|-------------|------------------------|
| Credit data       | 1   | \$20,570.00 | \$20,570.00            |
| Subtotal          |     |             | \$20,570.00            |
| Total             |     |             | \$20,570.00            |
| <b>Amount due</b> |     |             | <b>\$20,570.00 USD</b> |

---

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Wednesday, March 5, 2025 3:52 PM  
**To:** Elizabeth Reaney  
**Subject:** FW: invoice  
**Attachments:** 6D615B5C-F375-4F00-9F54-49FA33C5EF5A.jpeg

For leads we must pay on Friday

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Wednesday, March 5, 2025 3:48 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** invoice

# Invoice



Invoice number 59A6FE1B-DRAFT

Date due March 5, 2025

**Grandslam Network Group LLC**

1712 Pioneer Avenue

Cheyenne, Wyoming 82001

United States

+1 866-402-6678

victor@allianceadvisorllc.com

**Bill to**

MediaWerks

1603 Capitol Ave.

Suite 310 A444

Cheyenne, Wyoming 82001

United States

+1 307-509-5020

jeff@fsgmca.com

**\$90,367.00 USD due March 5, 2025**

| Description | Qty | Unit price        | Amount                 |
|-------------|-----|-------------------|------------------------|
| Credit data | 1   | \$90,367.00       | \$90,367.00            |
|             |     | Subtotal          | \$90,367.00            |
|             |     | Total             | \$90,367.00            |
|             |     | <b>Amount due</b> | <b>\$90,367.00 USD</b> |

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Tuesday, March 18, 2025 3:23 PM  
**To:** Elizabeth Reaney  
**Subject:** FW: Invoice  
**Attachments:** 5BC9F5B2-5FDD-4F69-A956-9F533A4D217E.jpeg

Tee up the \$100k

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Tuesday, March 18, 2025 1:14 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** Invoice

# Invoice



Invoice number 59A6FE1B-DRAFT

Date due March 18, 2025

**Grandslam Network Group LLC**

1712 Pioneer Avenue

Cheyenne, Wyoming 82001

United States

+1 866-402-6678

victor@allianceadvisorllc.com

**Bill to**

MediaWerks

1603 Capitol Ave.

Suite 310 A444

Cheyenne, Wyoming 82001

United States

+1 307-509-5020

jeff@fsgmca.com

**\$100,000.00 USD due March 18, 2025**

| Description       | Qty | Unit price   | Amount                  |
|-------------------|-----|--------------|-------------------------|
| Credit data       | 1   | \$100,000.00 | \$100,000.00            |
| Subtotal          |     |              | \$100,000.00            |
| Total             |     |              | \$100,000.00            |
| <b>Amount due</b> |     |              | <b>\$100,000.00 USD</b> |

**From:** Jeff Lakes  
**Sent:** Friday, March 21, 2025 11:00 AM  
**To:** Elizabeth Reaney  
**Subject:** Fw: Invoice  
**Attachments:** 91B902F0-B667-4154-B0F1-F2F097D5E755.jpeg

Sent from my Verizon, Samsung Galaxy smartphone  
Get [Outlook for Android](#)

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Friday, March 21, 2025 10:29:46 AM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** Invoice

# Invoice



Invoice number 59A6FE1B-DRAFT

Date due March 21, 2025

**Grandslam Network Group LLC**

1712 Pioneer Avenue

Cheyenne, Wyoming 82001

United States

+1 866-402-6678

victor@allianceadvisorllc.com

**Bill to**

MediaWerks

1603 Capitol Ave.

Suite 310 A444

Cheyenne, Wyoming 82001

United States

+1 307-509-5020

jeff@fsgmca.com

**\$83,000.00 USD due March 21, 2025**

| Description | Qty | Unit price        | Amount                 |
|-------------|-----|-------------------|------------------------|
| Credit data | 1   | \$83,000.00       | \$83,000.00            |
|             |     | Subtotal          | \$83,000.00            |
|             |     | Total             | \$83,000.00            |
|             |     | <b>Amount due</b> | <b>\$83,000.00 USD</b> |

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Monday, March 24, 2025 5:04 PM  
**To:** Elizabeth Reaney  
**Subject:** FW: Invoice  
**Attachments:** 33DF1805-8956-4A99-91BE-3748DB8B71D1.jpeg

Lets pay this now.

---

**From:** Justin Navarro <admin@allianceadvisorllc.com>  
**Sent:** Monday, March 24, 2025 4:02 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>  
**Cc:** djjawed5 <djjawed5@gmail.com>  
**Subject:** Invoice

# Invoice



Invoice number 59A6FE1B-DRAFT  
 Date due March 24, 2025

**Grandslam Network Group LLC**  
 1712 Pioneer Avenue  
 Cheyenne, Wyoming 82001  
 United States  
 +1 866-402-6678  
 victor@allianceadvisorllc.com

**Bill to**  
 MediaWerks  
 1603 Capitol Ave.  
 Suite 310 A444  
 Cheyenne, Wyoming 82001  
 United States  
 +1 307-509-5020  
 jeff@fsgmca.com

## \$50,000.00 USD due March 24, 2025

| Description              | Qty | Unit price  | Amount                 |
|--------------------------|-----|-------------|------------------------|
| Debt Consulting Services | 1   | \$50,000.00 | \$50,000.00            |
| Subtotal                 |     |             | \$50,000.00            |
| Total                    |     |             | \$50,000.00            |
| <b>Amount due</b>        |     |             | <b>\$50,000.00 USD</b> |

# EXHIBIT 5

Type Microsoft Teams Conversation

Start Date June 2, 2025 2:30:46 PM MST

End Date June 27, 2025 5:35:32 PM MST

Chat Account Jeff Lakes <jeff@mediawerksinc.com>, d\_g\_records <d\_g\_records@hotmail.com>

Jun 2, 2025

**J** Jeff Lakes  
Why do you not communicate your issues. You obviously have a problem with something today. This is helping me make my decision to shutdown much easier. 14:20

**D** d\_g\_records  
i was out today brother 14:54

**J** Jeff Lakes  
How do we improve communications??\ 15:00  
What is going on at your company today? 15:05  
We have worked together for a long time and communication is becoming a problem. You should be the first person on the phone letting us know you have an issue. We are sitting around all day waiting on leads this is very concerning. 15:08  
We cant keep going on like this brother not a good business strategy 15:11

**D** d\_g\_records  
horrible performance today - i am firing few people today 15:11  
Jeff Lakes  
We cant keep going on like this brother not a good business strategy  
i agree brother 15:12

**J** Jeff Lakes  
Maddie shows off line where is he? 15:12  
Kevin never answers my calls I feel totally disrespected by him. 15:12

**D** d\_g\_records  
maddie is pretty useless for me 15:13

**J** Jeff Lakes  
fire him 15:13  
your culture seems to be eroding. 15:14

**D** **d\_g\_records**  
Jeff Lakes  
Kevin never answers my calls I feel totally disrespected by him.  
brother he is doing meetings simluteoneously - i will ask him to contact you know he gets done with it 10:14

**J** **Jeff Lakes**  
we are all busy 15:14  
I am taking the rest of the day off. Have a good one. 15:15  
Brian is your go to guy 15:15

**D** **d\_g\_records**  
alright brother 15:15

**J** **Jeff Lakes**  
Just a heads up you need to buy the leads and credit pulls through me. Change is coming and I want you to be in front of it. 15:20

**D** **d\_g\_records**  
will talk about it this 15:29

**J** **Jeff Lakes**  
If you decide to stay put then you have made your business decision. I will stop paying for the service if you dont need it. My concern is you will soon have to find a new service on your own. 15:31  
How much is Victor paying you every week? 15:32

**D** **d\_g\_records**  
which service are you talking about ? 15:33  
Jeff Lakes  
How much is Victor paying you every week?  
why would victor pay us brother ? 15:33

**J** **Jeff Lakes**  
exactly trying to figure out why you are working with him at all] 15:38

**D** **d\_g\_records**  
just prior commitments bro 15:37  
i told you about it 15:37

**J** **Jeff Lakes**  
getting ready for a new relationship, Either me or someone else 15:38

**D** **d\_g\_records**  
you're at no. 1 brother 15:30

**J** **Jeff Lakes**  
not that 15:38  
leads and credit pulls 15:38

**D** **d\_g\_records**  
credit pulls whats the cost coming ? 15:39  
i dont know why you would want another headache brother ? 15:40

**J** **Jeff Lakes**  
I want control of quality 15:40

**D** **d\_g\_records**  
they receive complains every other day regarding forced credit pulls 15:40

**J** **Jeff Lakes**  
not under my program 15:41

**D** **d\_g\_records**  
not talking about your program i am talking about the agent who pulls it 15:41  
even before the sale is matured 15:41  
you getting my point ? 15:42  
the current system where we are pulling credit reports - they receive daily complaints regarding credit soft pulls 15:47

**J** **Jeff Lakes**  
You are pulling them in an illegal manner 15:49

**D** **d\_g\_records**  
you know how the agents are . 15:50

**J** **Jeff Lakes**  
You are passing on risk to me. 15:51  
I can not allow this anylonger 15:52  
You are not even asking the client if they will permit a credit pull 15:52

**D** **d\_g\_records**  
whatever deals we are sending 15:53  
we take consent 15:53  
before we proceed 16:00

**J** **Jeff Lakes**  
Not what I am being told by CRS 15:54

**D** **d\_g\_records**  
but thats only a handful of clients that are passed through the closing - the rest are just softpulls 15:54

**J** **Jeff Lakes**  
I am done with this convo you will learn the hard way when the permissions are pulled. 15:57

**D** **d\_g\_records**  
not sure what you mean by this 15:58

**J** **Jeff Lakes**  
If you share this with Vic I will no longer work with you. 15:59

**D** **d\_g\_records**  
share what ? 15:59  
are you saying i stop using vic's service ? 16:00  
or you're talking about this conversation ? 16:00

**J** **Jeff Lakes**  
I think we have discussed. 16:01  
enough 16:02  
if you want to discuss via a call I am open to that. 16:04

**D** **d\_g\_records**  
yes call me 16:04

**J** **Jeff Lakes**  
finishing a zoom with a merchant processor 16:04  
Another sad day for leads. 22:30

Your team is failing us you need to fix this.

22:24

**D** d\_g\_records

Yes

22:34

How about we start an hour late and utilise that hour in the end of shift ?

22:34

**J** Jeff Lakes

Your team can start earlier. Fire the lazy ones.

23:07

I am not punishing my team because 110s performance.

23:09

Jun 3, 2025

**J** Jeff Lakes

Money being sent to the dubai account now.

11:47

**D** d\_g\_records

thanks bro

11:48

**J** Jeff Lakes

Pls thank me by crushing leads the remainder of the week.

12:19

Credit pull \$2.50

12:20

.20 cents i screen leads with no phone or email.

12:20

**D** d\_g\_records

Yes brother

12:24

Jun 4, 2025

**J** Jeff Lakes

Hello

12:59

**D** d\_g\_records

hey bro

12:59

we are experiencing issues from voip end

12:59

calls are getting connected and disconnecting in few seconds

12:59

**J** Jeff Lakes

Call me

12:59

**D** **d\_g\_records**  
working on it to resolve asap 12:53  
give me 30 - with IT team 12:54

**J** **Jeff Lakes**  
Hey 18:20  
when we cant pay the legal fees in the future remember the feds will come for all involved. I hope you can pick up the volume or we will both have serious issues to deal with. 18:27

Jun 5, 2025

**D** **d\_g\_records**  
yes bro 11:59

Jun 6, 2025

**J** **Jeff Lakes**  
Payment coming soon where are the leads brother. 12:28

**D** **d\_g\_records**  
too many agents missing 12:46  
😞

**J** **Jeff Lakes**  
see my email. 18:41

**D** **d\_g\_records**  
Just saw it thanks brother 18:42

**J** **Jeff Lakes**  
I keep my word 18:43

**D** **d\_g\_records**  
Appreciate it brother 🙏 18:43

**J** **Jeff Lakes**  
Of course 18:43  
Thursday was amazing what did you do different? 18:44

**d\_g\_records**

**D** Nothing really brother 😞 10:48

**J** **Jeff Lakes**  
we need to make Thursday our new normal 10:49

**D** **d\_g\_records**  
Yes brother that's the goal 10:50

**J** **Jeff Lakes**  
we need it to be reality 10:57

**D** **d\_g\_records**  
Yes 🍌 11:04

Jun 11, 2025

**J** **Jeff Lakes**  
i need to speak to you about Spinwheel (O and I) screen data. 11:06

**D** **d\_g\_records**  
Not feeling well brother 🤒  
Didnt join office 10:30

**J** **Jeff Lakes**  
why is Kevin too good to communicate? 10:55

**D** **d\_g\_records**  
brother sales are not that easy to produce anymore - he is working hard to train - he hardly have time to meet us even 10:58

**J** **Jeff Lakes**  
lets catch up in the morning 10:58

**D** **d\_g\_records**  
at least get these 2 payments .  
its important 10:50

**J** **Jeff Lakes**  
I am going to present some changes and if you are willing to make then we can continue. 10:57

**D** **d\_g\_records**  
sure 10:57

**J** **Jeff Lakes**  
if not I am cutting ties 10:57  
then lets see if Vic can help you then' 10:57  
feel better. 10:57

**D** **d\_g\_records**  
not sure what you mean 10:59

**J** **Jeff Lakes**  
have a good rest and lets chat Thursday morning early 10:59

**D** **d\_g\_records**  
alright 10:59  
Are you there ? 11:00

**J** **Jeff Lakes**  
Proposal to One Ten Communications: FSG Operational Update 10:20  
Introduction  
FSG is committed to maintaining the highest standards in financial services, and we are making key adjustments to our operations to improve compliance, efficiency, and customer satisfaction. This proposal outlines FSG's new operational approach, focusing on compliance, customer acquisition, and competitive pricing with One Ten Communications.  
Operational Strategy  
As part of our continuous improvement, FSG will handle the CRS soft credit pull and Experian I Screen data for all clients entering the financial program. FSG will collaborate with One Ten Communications to determine the best process for pulling and utilizing this data. This integration ensures that we are verifying clients' financial situations accurately and in compliance with industry standards.  
Enhanced Compliance  
Currently, FSG is facing a compliance gap in how client creditworthiness is assessed before entering our program. By conducting CRS soft credit pulls and Experian I Screen checks internally, FSG ensures that we have up-to-date, accurate information about each client's credit profile. This additional layer of compliance secures our operational integrity while improving the quality of service for our clients.  
Competitive Pricing Advantage  
We believe this integration will provide One Ten Communications with more competitive pricing compared to our current supplier for these services. The improved pricing will allow us to maintain operational costs while enhancing service quality. This collaboration will offer FSG the best in compliance without sacrificing value for our clients or partners.  
Benefits of the Proposal  
Compliance Assurance  
: By conducting CRS soft credit pulls and Experian I Screen checks internally, FSG will ensure a higher level of compliance with credit reporting regulations and financial service standards.  
Cost Efficiency  
: With more competitive pricing from One Ten, FSG can continue providing high-quality services while controlling operational costs.  
Long-term Partnership  
: Strengthening our compliance protocols will foster greater trust between FSG and One Ten Communications, positioning us for long-term, successful collaboration.  
Conclusion  
The shift to conducting CRS soft credit pulls and Experian I Screen checks in-house, in collaboration with One Ten Communications, is a crucial step toward ensuring that FSG meets the highest compliance standards in the industry. We believe this partnership will result in enhanced service, operational efficiency, and regulatory compliance. We look forward to discussing the details of this proposal further and working together to implement these changes.

JUN 12 2025

**J** **Jeff Lakes**  
I must control the quality for compliance reasons. Our in house attorney has been saying for sometime the current way the Soft Pulls are being done is illegal. The I screen leads must be pull by my team if we are to move forward with One Ten as well. So lets discuss this when you are ready. I dont care about your long standing relationship with Vic. I am paying you and he is not. 08:37

So what exact time can we have a conf call? 11:23

**D** **d\_g\_records**  
available in 30 mints 15:25

**J** **Jeff Lakes**  
5 leads 16:36  
7 leads 15:47  
still waiting 16:40  
I dont take calls after 6pm my time . If we are going to speak it has to be before 6pm. If you guys cant time for a call for your "priority" partner then we have bigger issues. 16:42

**D** **d\_g\_records**  
i asked you for your availability 17:03

**J** **Jeff Lakes**  
I am here till 6pm 17:04

**D** **d\_g\_records**  
ok let me get kevin on the line 17:04  
wait 17:04  
What's up with the rapid solution guy ? 17:10  
Do you have a name ? 17:19

**J** **Jeff Lakes**  
Sam 17:20

**D** **d\_g\_records**  
And he told you what ? 17:21

**J** **Jeff Lakes**  
that you are making you money these days pulling ACH and Crypto Payments 17:22

**d\_g\_records**

**D** we make all our ach payments through you 17:23

**J** **Jeff Lakes**  
probably all lies 17:23

**D** **d\_g\_records**  
and a small amount in crypto once a month - thats through you only 17:23

**J** **Jeff Lakes**  
through victor 17:23

**D** **d\_g\_records**  
so if you and me didnt inform anyone he is probably guessing thats all 17:23

**J** **Jeff Lakes**  
actually Sam is not Rapid I was told this via Holly. Sam is from 17:25  
I am waiting on the room name 17:25

**D** **d\_g\_records**  
victor doesnt know about ACH payments 17:26

**J** **Jeff Lakes**  
thought you should now 17:26

**D** **d\_g\_records**  
there are a lot of speculation goin on in karachi market 17:26  
we are under radar - 17:26

**J** **Jeff Lakes**  
I bet 17:26

**D** **d\_g\_records**  
but we have good connections in the agency so thats why we are safe 17:26

**J** **Jeff Lakes**  
good 17:26  
keep it that way 17:26  
I wish they could help with voip 17:27

**D** **d\_g\_records**  
yes we have ties with every department in the agency 17:27

**J** **Jeff Lakes**  
Great! 17:27

**D** **d\_g\_records**  
else we wont be able to survive 17:27

share me logins for crs and experian 17:27

i will need 5 logins min 17:27

for crs 17:27

**J** **Jeff Lakes**  
Only my team can pull this so we can stay compliant. 17:28

**D** **d\_g\_records**  
Jeff Lakes  
Only my team can pull this so we can stay compliant.  
credit report ? 17:28

**J** **Jeff Lakes**  
I want your team to train my guy on Experian 17:28

we already pull the credit reports daily. 17:28

**D** **d\_g\_records**  
we need credit report to qualify before hand 17:28

**J** **Jeff Lakes**  
image 17:40



Sam from Euzen was the guy who was tell holly this crap about you 17:49

**d\_g\_records**

**D** gotcha 17:48  
they are enemies brother 17:49  
they will only defame us thats it 17:49

**J** **Jeff Lakes**  
we dont work with Sam he comes around 2 times per year begging for to take him back. my brother said he would quit if we brought sam back. 17:50

Jun 13, 2025

**J** **Jeff Lakes**  
Ready when you are 00:47  
I set an 11am teams meeting 00:47

**D** **d\_g\_records**  
For the iscreen 00:50  
? 00:55

**J** **Jeff Lakes**  
yes 10:07

**D** **d\_g\_records**  
i thought we were doing this on monday ? 10:07

**J** **Jeff Lakes**  
Pulling data today 10:07  
I want to see how you pull SSN 10:08  
btw why did Vic start invoicing weekly on I screen ? 10:08

**D** **d\_g\_records**  
He was doing bi-weekly 10:09

**J** **Jeff Lakes**  
you need the leads today so you can start the append. we need leads this is becoming urgent since you are sending so few leads. 10:09  
I sent you an Teams calendar event for 11am 10:10  
that is when you stated you would arrive in the office correct? 10:11

**d\_g\_records**

**D** I am in the office 10:11

**J** Jeff Lakes  
ok 10:11

**D** d\_g\_records  
We had a meeting with high officials 10:11  
About the thing we discussed 10:11

**J** Jeff Lakes  
go well? 10:11

**D** d\_g\_records  
Went as planned yes 😊👍 10:12

**J** Jeff Lakes  
Great! 10:12  
I am ready to screen share the first pull and record it. 10:12  
I need to know more about your VPN used for I screen 10:13

**D** d\_g\_records  
We use windscribe 10:14

**J** Jeff Lakes  
how can Experian see that you are in PK? 10:15

**D** d\_g\_records  
dont think they see that 10:15

**J** Jeff Lakes  
they know per Jay 10:15

**D** d\_g\_records  
because we use vpn 10:15  
Jay knows because he is a broker 10:15  
just the middle guy 10:16

**J** Jeff Lakes



[Redacted]

10:58

title: Experian I screen meeting  
Play

10:58



[0-eus-d9-924c5af4e3da40d2a4f69ce225850650](#)

[0-eus-d9-924c5af4e3da40d2a4f69ce225850650](#)

image

12:13

ONETEN COMMUNICATION FZC LLC

Timeline

Details

|                |              |
|----------------|--------------|
| Your reference | C18468760    |
| You're sending | 86,376,1 USD |

[0-wus-d3-95592aec3fcb7bb9d8331b86d4dbe310](#)

**D** d\_g\_records

Bro Justin sent an invoice, which is completely wrong , since we never pulled any leads all we will be paying is for credit reports and that won't be this much

22:34

So don't pay anything unless I say so

22:34

Jun 14, 2025

**J** Jeff Lakes

Cool

08:29

Jun 16, 2025

**J** Jeff Lakes

Hi I wanted to let you know i have been working of the I screen stuff with Jay's boss today. More details to follow.

14:45

**D** d\_g\_records

hey

14:46

were you able to download the file ?

14:48

J

Jeff Lakes

Also i have a large Mortgage lender willing to Rev share on leads he sends over. Our shared payout would be 40% each and he gets 20%. He has 20,000 clients turned down for a mortgage due to out of balance debt to income ratio. We can fix this with Debt Consolidation(LI) or Debt Settlement.

14:48

when I went to download the file today it was no longer present.

14:49

Can you try to pull another file from Texas to see what happens?

14:49

testing their system?

14:49

D

d\_g\_records

Alright 🙏

15:03

Let me try to do that in a moment

15:03

J

Jeff Lakes

did you run a new I screen request today as promised?

16:05

D

d\_g\_records

I will when I reach home

19:23

J

Jeff Lakes

Thanks

20:23

D

d\_g\_records

It might require security word question when log in from a new PC

20:27

J

Jeff Lakes

Ok, thanks

20:49

Let me know

20:48

D

d\_g\_records

What is your favourite security question?

20:50

There brother ?

20:51

d\_g\_records

What is your favourite security question?

20:52

That's the security question

I think you're away from teams , let's do this tomorrow when we both are online so we can do it right then

20:53

Jun 17, 2025

- J** **Jeff Lakes**  
[REDACTED] 08:17  
the other question is a food you didnt like growing up....answer was [REDACTED] 08:18
- D** **d\_g\_records**  
alright 11:16  
i saw the emails 11:16  
did the issued resolved with experian team ? 11:16
- J** **Jeff Lakes**  
I need to speak to you about Mortgage Turn down leads. 11:16
- D** **d\_g\_records**  
Jeff Lakes  
I need to speak to you about Mortgage Turn down leads.  
these are individual clients ? 11:17
- J** **Jeff Lakes**  
On our existing clients for our demographic we can sell our services and a reverse mortgage too 11:17
- D** **d\_g\_records**  
and we sell them debt settlement/Li 11:17
- J** **Jeff Lakes**  
speak to them now. 11:17
- D** **d\_g\_records**  
reverse mortgage , can you explain this ? 11:18
- J** **Jeff Lakes**  
let me finish here then lets speak 11:18  
there? 11:51
- D** **d\_g\_records**  
Yes 11:52  
Give me 30 minutes busy with some stuff 11:53

**J** Jeff Lakes  
only 4 leads so far pls help 11:05

**D** d\_g\_records  
Yes sir working on it 12:18

**J** Jeff Lakes  
buy another group of leads from Vic or we are not going to have a good week. I am not going to have money to pay you due to lack of leads. 14:08  
Once I screen is straightened out I will gladly supply leads 14:08  
We have to save this before it fall apart 14:08

**D** d\_g\_records  
i believe vic's system is having the same issues 14:09  
its probably their end issue - they need to fix that asap 14:12

**J** Jeff Lakes  
They are kicking an internal server error code 14:14

**D** d\_g\_records  
hmm 14:14

**J** Jeff Lakes  
probably hacked 14:21  
just my guess 14:28  
probably someone in PK haha 14:30

**D** d\_g\_records  
lol 14:38  
dont think they hacked else they would probaby know 14:38

Jun 18, 2025

**D** d\_g\_records  
Yes bro 11:40

**J** Jeff Lakes  
What is the plan today? 11:43

**D** **d\_g\_records**  
cant hear you brother 11:53  
did you get updates from experian technical team ? 11:53

**J** **Jeff Lakes**  
Call 11:55

**D** **d\_g\_records**  
not getting through for some reason 11:59

Jun 19, 2025

**J** **Jeff Lakes**  
Lets order some leads today! 10:11

**D** **d\_g\_records**  
Alright 🙌 10:27

**J** **Jeff Lakes**  
How many leads are needed? 10:28

**D** **d\_g\_records**  
We'll start slow 10:29

**J** **Jeff Lakes**  
I need the leads harvested each time so I can upload into my crm. 10:48  
send me a copy each time you pull leads. 10:48  
My team is counting on this moving leads to 25-30 per day 10:50  
please get this moving asap 10:57

**D** **d\_g\_records**  
Sure 11:00

**J** **Jeff Lakes**  
I am pulling more leads now as a test. 11:05  
well it did not pull what i wanted. Give it a try please 11:51

**D** **d\_g\_records**

**D** Alright 🙄 11:53

Also bro you must have received the new invoice 11:53

**J** Jeff Lakes 11:53

ok 11:53

running to the post office back shortly. call me via whatsapp if needed 12:48

**D** d\_g\_records 12:48

sure 12:48

i'll need the security question 12:48

Username: [REDACTED] 12:48

Password: [REDACTED] 12:48

What is your favorite security question? 12:50

**J** Jeff Lakes 12:51

[REDACTED] 12:52

[REDACTED] 12:52

**D** d\_g\_records 12:52

i am going in all states 12:52

to see the capacity 12:52

**J** Jeff Lakes 12:52

Ok 12:52

**D** d\_g\_records 12:57

so its loading lets see 12:57

image 12:58



same issue just like happening with vics system

12:59

J

Jeff Lakes

What is the back leads source you have?

13:59

D

d\_g\_records

we have appended numbers which we were never able to get the numbers earlier

14:00

so we are using paid services to get those numbers

14:00

J

Jeff Lakes

good does that mean our daily lead count will increase?

14:02

D

d\_g\_records

it should

14:02

J

Jeff Lakes

Ok, thanks

14:03

We are both bleeding cash we need a big shot in arm of leads that convert

14:04

D

d\_g\_records

agreed brother

14:04

J

Jeff Lakes

what is the timing on these leads being appended?

14:16

D

d\_g\_records

leads are already sent for append

14:16

takes about 3-4 days to come back

14:18

J

Jeff Lakes

how many?

14:18

D

d\_g\_records

250k

14:18

J

Jeff Lakes

we really need the leads on Monday any way possible to do this?

14:30

D

d\_g\_records

yes brother

14:58

J

Jeff Lakes

I just download a small I screen pull

16:48

D

d\_g\_records

why did you pull 61k ?

17:10

J

Jeff Lakes

I wanted to

17:18

D

d\_g\_records

i hope thats not gonna be costing us ?

17:16

because i will be doing my own pulls - from your account ofcourse

17:10

J

Jeff Lakes

did you pull today

17:18

I asked you to tell me

17:10

D

d\_g\_records

i tried but couldn't do it i shared you screen shot

17:17

J

Jeff Lakes

well these are available to work. do you want them or no

17:17

D

d\_g\_records

thats why i am dont ever do such huge pulls bro - we do small batches and try it at the same time

17:17

60k's alot i dont need that much bro

17:18

J

Jeff Lakes

let me know when you need them because they are not free

17:18

D

d\_g\_records

i'll be doing my own pulls then brother

17:19

J

Jeff Lakes

hmmm

17:19

D

d\_g\_records

i know its not free

17:19

i have never till date pulled a 60k file brother

17:19

thats insane

17:19

J

Jeff Lakes

chill

17:20

I will use them for mailers

17:20

i have a need

17:20

D

d\_g\_records

yeah but i would still suggest you to go for max 20k file

17:20

for the mailers

17:20

that way if the file isn't worth it you wont lose much

17:20

i will do the pull tomorrow morning - i'll be selecting all states though

17:21

did you tried doing 40+ states ?

17:21

J

Jeff Lakes

nope

17:21

D

d\_g\_records

their system isn't working when you select too many states

17:21

J

Jeff Lakes

I did not

17:22

**D** d\_g\_records  
well lets try tomorrow then 17:22

**J** Jeff Lakes  
sure 17:22

**D** d\_g\_records  
i'll try it with keeping you in loop 17:22

**J** Jeff Lakes  
I need every pull for my CRM 17:22

**D** d\_g\_records  
will send you dont worry 17:22

**J** Jeff Lakes  
then you get them at my cost. 17:22

**D** d\_g\_records  
sure yes 17:23

**J** Jeff Lakes  
If you want to pull and not share you get the Vic cost haha 17:23

**D** d\_g\_records  
haha 17:23

you will still need them i guess for the crm 17:23

**J** Jeff Lakes  
i do 17:23

**D** d\_g\_records  
so lets cut the cost here 17:23

i mean save some money while we can 17:24

**J** Jeff Lakes  
20 cents per lead is the cost then 17:24

Jun 20, 2025

- J** **Jeff Lakes**  
When are you pulling leads from I screen 12:17
- D** **d\_g\_records**  
In a while 12:29
- J** **Jeff Lakes**  
Ok 12:32  
where are the leads pull ? 12:25
- D** **d\_g\_records**  
Tried with same error 12:28
- J** **Jeff Lakes**  
hmm 12:28  
maybe I can pull for you and do a screen share? 12:28
- D** **d\_g\_records**  
I might have to do a detailed analysis and pull 5 or 10 states at a time 12:29
- J** **Jeff Lakes**  
want to try it that way? You can guide me and I will send the leads to you 12:29
- D** **d\_g\_records**  
Their system isn't accepting more than 20 30 states 12:29
- J** **Jeff Lakes**  
try the smaller pul 12:30
- D** **d\_g\_records**  
Jeff Lakes  
want to try it that way? You can guide me and I will send the leads to you  
We can do it but it's not gonna let us pull 40+ states 12:30
- J** **Jeff Lakes**  
ready if you need me 12:31
- d\_g\_records**

**D** Jeff Lakes  
try the smaller pul  
Yeah will try that but before that we need to create a list and pull one by one 10:31

**J** Jeff Lakes  
We having a decent day 10:31  
encouraging 10:32

**D** d\_g\_records  
🙏 10:32

Jun 22, 2025

**J** Jeff Lakes  
Got a few things to discuss Monday morning. 12:40

**D** d\_g\_records  
Hey 20:26  
Leaving for Dubai for some important stuff 20:26  
Will be back in a few days 20:26  
But maybe we can catch up on call 🙏 20:27

Jun 23, 2025

**J** Jeff Lakes  
will your sales show up like Friday while you are gone is the question? 08:10

**D** d\_g\_records  
I hope so brother 09:11

Jun 26, 2025

**J** Jeff Lakes  
3 leads what is up 12:24

**D** d\_g\_records  
we had heavy rains in karachi 12:24  
got some electrical faults 12:25

**J** Jeff Lakes

**J** ok so how does that effect leads 12:25

**D** **d\_g\_records**  
we are back on 12:26  
but we lost the momentum 12:26

**J** **Jeff Lakes**  
do you have a generator 12:26

**D** **d\_g\_records**  
yes 12:26

**J** **Jeff Lakes**  
post a large rain spiff to get them moving 12:28  
Holly is out till Monday so I will have her spin you up on the four rooms. 12:28

**D** **d\_g\_records**  
sure no problem 12:28

**J** **Jeff Lakes**  
so when are we pulling I screen leads? 12:30

**D** **d\_g\_records**  
are you free ? 12:31

**J** **Jeff Lakes**  
12:45pm pls 12:31

**D** **d\_g\_records**  
sure let me know 10 mints before 12:31

**J** **Jeff Lakes**  
10 minutes until you call me. I need to get off a long call to join you. I am looking for a reason exit this long call 12:31

**D** **d\_g\_records**  
well i am free - 12:31  
let me know 12:31

**J** **Jeff Lakes**

**J** 6 more minutes 12:39

██████████ 12:52

least fav food is ██████████ 12:52

I cant hear you 13:10

**D** **d\_g\_records**

804 621 2020 13:26

call disconnected 13:27

**J** **Jeff Lakes**

I see emails going back and forth with Experian. 15:17

do you want some of these leads I pulled last week?? 15:17

**D** **d\_g\_records**

let me check 15:21

**J** **Jeff Lakes**

Thank you 15:27

Hey are you there 16:00

**D** **d\_g\_records**

Yes 16:01

**J** **Jeff Lakes**

I just sent you an I screen teams meeting invite 16:03

did you get that yet? 16:03

**D** **d\_g\_records**

For today ? 16:40

I just went out of the office 16:40

Ok on Saturday 16:41

**J** **Jeff Lakes**

Friday 16:42

**d\_g\_records**

**D** The email says Saturday 10:43

Media 10:44



**J** Jeff Lakes  
you never answered my question 10:57

**D** d\_g\_records  
Jeff Lakes  
you never answered my question  
Regarding the leads ? 10:57

**J** Jeff Lakes  
yep 10:58  
do you want some 10:58

**D** d\_g\_records  
Let me login and see what parameters you pulled 10:58

**J** Jeff Lakes  
You need something this week is a disaster 10:58

**D** d\_g\_records  
Today is I agree 10:59

Jun 27, 2025

**J** Jeff Lakes

**J** I successfully pulled a test file with Janet and the Indian fellow this morning. 08:55

Why are you transferring clients to American Debt Relief? 13:59

**D** **d\_g\_records**  
Jeff Lakes  
Why are you transferring clients to American Debt Relief?  
What do you mean by this ? 14:11

**J** **Jeff Lakes**  
Read the email i forwarded 16:07

**D** **d\_g\_records**  
I did 19:10

**J** **Jeff Lakes**  
I hope they dont come after you guys 19:14

**D** **d\_g\_records**  
they ? 15:29  
its an indivisual customer right ? 15:29  
did you provide them with our details ? 15:30  
also the wire you sent is for around 50k it should be 100k+ are we rolling over extra amount ? 15:31

**J** **Jeff Lakes**  
Monday God Willing 19:08

**D** **d\_g\_records**  
why dont we just refund that client before its escalated ? 16:05

**J** **Jeff Lakes**  
We did 16:05  
This client works for the CFPB 16:05

**D** **d\_g\_records**  
this one was from fintech 16:08

**J** **Jeff Lakes**  
Did you carefully read the email i forwarded. Tell Fintech to stop send clients to American Debt Relief. 16:07

**D** **d\_g\_records**  
i have forwarded the email to them 16:07

**J** **Jeff Lakes**  
Blast off for Europe now 16:07

**D** **d\_g\_records**  
and stopped all sales until their owners talk to me 16:07

**J** **Jeff Lakes**  
Media 16:07



[0-wus-d4-c703fb69e58dac3dfc321874a6bf8c0c](https://www.wus-d4-c703fb69e58dac3dfc321874a6bf8c0c)

**D** **d\_g\_records**  
oh lovely brother where in europe ? 16:08

**J** **Jeff Lakes**  
Good they need to stop the games over there . 17:35

London 17:35

**D** **d\_g\_records**  
enjoy brother  
❤️ 17:35

**J** **Jeff Lakes**  
Working there 17:35

# EXHIBIT 6

Type Microsoft Teams Conversation Start Date July 1, 2025 1:49:43 PM MST

End Date July 16, 2025 12:53:04 PM MST

Chat Account Jeff Lakes <jeff@mediawerksinc.com>, d\_g\_records <d\_g\_records@hotmail.com>

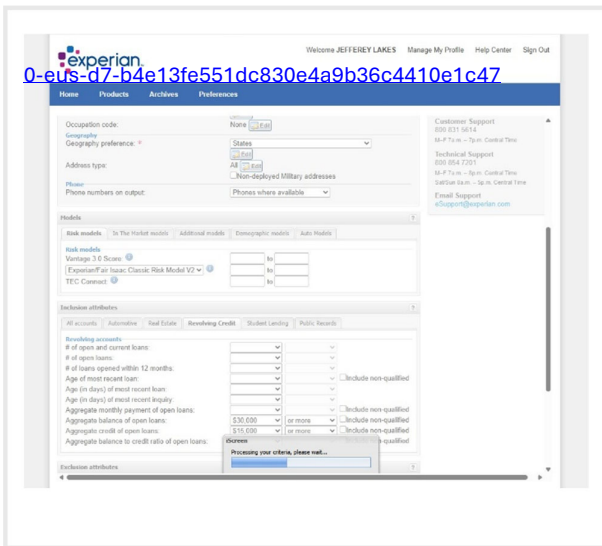
Jul 1, 2025

**D** d\_g\_records

there bro 13:49

trying to pull from your account 13:49

image 13:57



trying 1 single state CA 13:57

still same results 13:57

**J** Jeff Lakes

Same for victor license? 19:37

**D** d\_g\_records

Yes 20:56



**Jeff Lakes**

Maybe vic can help them realize the system is broken.

23:57



**d\_g\_records**

I hope they realise it soon

23:57

# EXHIBIT 7

**From:** Paul W. <paul@accelerateddebtsolutions.com>  
**Sent:** Friday, September 20, 2024 3:45 PM  
**To:** Jeff Lakes

|                  |             |           |          |     |   |
|------------------|-------------|-----------|----------|-----|---|
| House [REDACTED] | DV Bad Lead | 9/3/2024  | 12:07 PM | 6   | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/18/2024 | 4:43 PM  | 6   | <b>client misled and improperly closed</b>  |
| House [REDACTED] | DV Bad Lead | 9/19/2024 | 3:21 PM  | 6   | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/3/2024  | 9:52 AM  | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/3/2024  | 11:15 AM | 110 | <b>client was misled calling bank to confirm</b>  |
| House [REDACTED] | DV Bad lead | 9/4/2024  | 11:42 PM | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad lead | 9/4/2024  | 4:50 PM  | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad lead | 9/5/2024  | 4:28 PM  | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/6/2024  | 8:25 AM  | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/6/2024  | 11:05 AM | 110 | <b>client has auto loan w/ all the debt being enrolled- cross collateralization</b>                   |
| House [REDACTED] | DV Bad Lead | 9/6/2024  | 1:02 PM  | 110 | <b>client immediately stated its a scam, he is cancelling and calling his bank to cancel his card</b> |
| House [REDACTED] | DV Bad lead | 9/6/2024  | 1:19 PM  | 110 | <b>Client told cards were cancelled</b>   |
| House [REDACTED] | DV Bad Lead | 9/6/2024  | 3:54 PM  | 110 | <b>Client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/7/2024  | 10:30 AM | 110 | <b>client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/7/2024  | 10:42 AM | 110 | <b>client misled</b>  |
| House [REDACTED] | DV Bad Lead | 9/7/2024  | 3:11 PM  | 110 | <b>client was misled</b>  |

|       |            |             |           |          |     |   |
|-------|------------|-------------|-----------|----------|-----|---|
| House | [REDACTED] | DV Bad Lead | 9/7/2024  | 3:51 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/9/2024  | 8:59 AM  | 110 | client spoofed by Chase and misled                                  |
| House | [REDACTED] | DV Bad Lead | 9/9/2024  | 10:43 AM | 110 | Client misled   |
| House | [REDACTED] | DV Bad Lead | 9/9/2024  | 11:50 AM | 110 | client was misled   |
| House | [REDACTED] | DV Bad Lead | 9/9/2024  | 12:06 PM | 110 | Client misled   |
| House | [REDACTED] | DV Bad Lead | 9/10/2024 | 4:28 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/11/2024 | 12:40 PM | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/11/2024 | 1:48 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/11/2024 | 3:47 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/11/2024 | 4:39 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/12/2024 | 2:19 PM  | 110 | client was misled   |
| House | [REDACTED] | DV Bad Lead | 9/13/2024 | 4:12 PM  | 110 | Client misled and advised not to disclose to us how call originated |
| House | [REDACTED] | DV Bad Lead | 9/13/2024 | 5:01 PM  | 110 | client misled   |
| House | [REDACTED] | DV Bad Lead | 9/13/2024 | 5:47 PM  | 110 | client was misled about everything and was told they had to enroll  |
| House | [REDACTED] | DV Bad Lead | 9/16/2024 | 9:47 AM  | 110 | Client misled   |
| House | [REDACTED] | DV Bad Lead | 9/16/2024 | 1:53 PM  | 110 | Client misled   |
| House | [REDACTED] | DV Bad lead | 9/16/2024 | 5:01 PM  | 110 | Client misled   |
| House | [REDACTED] | DV bad lead | 9/17/2024 | 12:41 PM | 110 | Client mislead  |
| House | [REDACTED] | DV Bad Lead | 9/17/2024 | 1:39 PM  | 110 | Spouse is serial litigant who is also card holder on account        |
| House | [REDACTED] | DV Bad Lead | 9/17/2024 | 4:27 PM  | 110 | Client mislead  |
| House | [REDACTED] | DV Bad Lead | 9/17/2024 | 5:18 PM  | 110 | Client misled   |

|       |        |                |           |             |     |   |
|-------|--------|----------------|-----------|-------------|-----|---|
| House | ██████ | DV Bad<br>Lead | 9/17/2024 | 5:44 PM     | 110 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/18/2024 | 10:58<br>AM | 110 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/18/2024 | 12:33<br>PM | 110 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/18/2024 | 4:22 PM     | 110 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/19/2024 | 5:12 PM     | 110 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/19/2024 | 5:35 PM     | 110 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/19/2024 | 10:06<br>AM | 110 | <b>client stated she was lied too and called the BBB and hung up- client misled</b> |
| House | ██████ | DV Bad<br>Lead | 9/19/2024 | 4:19PM      | 110 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/14/2024 | 11:25<br>AM | 115 | <b>CA never spoke with client</b>   |
| House | ██████ | DV Bad<br>Lead | 9/18/2024 | 1:58 PM     | 115 | <b>client was misled and improperly closed</b>                                      |
| House | ██████ | DV Bad<br>Lead | 9/3/2024  | 3:25 PM     | 117 | <b>client misled on accounts being compromised and using our company name</b>       |
| House | ██████ | DV Bad<br>lead | 9/5/2024  | 12:00<br>PM | 117 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/6/2024  | 2:09 PM     | 117 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/7/2024  | 11:39<br>AM | 117 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/7/2024  | 12:19<br>PM | 117 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/7/2024  | 12:38<br>PM | 117 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/9/2024  | 12:37<br>PM | 117 | <b>client was misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/11/2024 | 12:43<br>PM | 117 | <b>Client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/11/2024 | 4:06 PM     | 117 | <b>client misled</b>  |
| House | ██████ | DV Bad<br>Lead | 9/12/2024 | 12:05<br>PM | 117 | <b>Client Misled</b>  |

|       |            |             |                    |     |   |
|-------|------------|-------------|--------------------|-----|---|
| House | [REDACTED] | DV Bad lead | 9/16/2024 3:03 PM  | 117 | <b>Client misled by rooms</b>             |
| House | [REDACTED] | DV bad lead | 9/17/2024 12:04 PM | 117 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/17/2024 4:41 PM  | 117 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad lead | 9/18/2024 11:00 AM | 117 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/19/2024 3:03 PM  | 117 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad lead | 9/19/2024 3:20PM   | 117 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/19/2024 5:36PM   | 117 | <b>client misled</b>                      |
| House | [REDACTED] | DV Bad lead | 9/6/2024 10:36 AM  | 118 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/6/2024 11:55 AM  | 118 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/6/2024 1:45 PM   | 118 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/10/2024 3:02 PM  | 118 | <b>client spoofed by Chase and misled</b> |
| House | [REDACTED] | DV Bad Lead | 9/11/2024 10:14 AM | 118 | <b>client was misled</b>                  |
| House | [REDACTED] | DV Bad Lead | 9/18/2024 5:41 PM  | 118 | <b>client misled</b>                      |
| House | [REDACTED] | DV Bad Lead | 9/19/2024 11:27 AM | 118 | <b>client was misled</b>                  |
| House | [REDACTED] | DV Bad Lead | 9/3/2024 1:48 PM   | 120 | <b>Client misled</b>                      |
| House | [REDACTED] | DV Bad lead | 9/20/2024 11:44 AM | 120 | <b>Client misled</b>                      |

EXHIBIT 8

**From:** Lucy B.  
**Sent:** Friday, April 11, 2025 1:05 PM  
**To:** Natasha L.  
**Cc:** Carrie T.; Brian Canaday; Zilah Williams  
**Subject:** Fw: Contract and taking money out my account same day

Hi, Natasha. Can you please reach out to this customer and see if we can calm her down and make her understand that we are FTC compliant with upfront fees going into escrow, etc. ? From her letter, it sounds like she could actually benefit from debt relief. Thank you.

**Lucy Byrd**  
Sales Manager  
**ADS Resolve**  
304 S. Jones Blvd #3760  
Las Vegas, NV 89107  
o: 551-277-1710; 1-855-498-1547  
f: 307-333-0202  
e: [lucy@adsresolve.com](mailto:lucy@adsresolve.com)  
<https://adsresolve.com>  
**IAPDA Certified Debt Specialist**



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---

**From:** ADS Resolve Customer Service  
**Sent:** Friday, April 11, 2025 3:22 PM  
**To:** Eli B. (Agent 100)  
**Cc:** Carrie T.; Lucy B.; Zilah Williams  
**Subject:** Fw: Contract and taking money out my account same day

---

**From:** [REDACTED]  
**Sent:** Friday, April 11, 2025 12:13 PM  
**To:** ADS Resolve Customer Service <[cs@adsresolve.com](mailto:cs@adsresolve.com)>  
**Subject:** Re: Contract and taking money out my account same day

On Apr 11, 2025, at 3:09 PM, [REDACTED] wrote:

3:10



Professional Letter

Done

FROM THE DESK OF



April 10, 2025

ADS Resolve  
123  
Las Vegas, NV  
To: Eli Roy & ADS RESOLVE

Eli, I called you with concerns last night. And after researching I was lied to.

Per Florida 3 day cool down law, I am canceling my contract with ADS Resolve.

I went from someone has fraudulently tried to open a chase credit account that it was illegal for Bank of America to charge me 4.9 % (that was a lie. Having to pay up front money when you have done nothing

(that) That I was a Senior and Bank of America was charging me illegally. I did not call you on my own. I was transferred thru 3 different processes. I was also told that I was a co-signer to my Moms debt of \$14,000 ending in [REDACTED] when I said the one BOA account was not mine it was my mothers debt and it should be added. I feel taken advantage of. And after research I have found that there have been issues with this company. The upfront money should have been a red flag. I am under an extreme amount of pressure due to my mother having dementia being in a Memory Care Facility, that cost \$5,400 a month unexpectedly. Our debt load is already heavy. I could file bankruptcy and ruin my credit and it wouldn't cost me anywhere near what I was charged nor have to pay it up front. My husband wasn't even asked to sign! I don't typically make rash decisions. The process was not normal. And I feel it's a scam. I'm embarrassed that I fell for it.

Refund the my money immediately to my accounts. This would only added to my debt and stress.



1234 MAIN STREET ANYTOWN, STATE ZIP (122)-456-7890 NO\_REPLY@EXAMPLE.COM



On Apr 11, 2025, at 1:39 PM, ADS Resolve Customer Service <[cs@adsresolve.com](mailto:cs@adsresolve.com)> wrote:

Hello [REDACTED], We have attempted to open the attachment you have sent and are unable to retrieve or open it. Please resend the document so that we can further review and address as needed. Thank you

---

**From:** [REDACTED]  
**Sent:** Friday, April 11, 2025 7:02 AM  
**To:** ADS Resolve Customer Service <[cs@adsresolve.com](mailto:cs@adsresolve.com)>  
**Subject:** Contract and taking money out my account same day

Sent from my iPad



---

**From:** Brooke C.  
**Sent:** Tuesday, September 24, 2024 5:43 PM  
**To:** Jacob N. (Agent 119); Zilah Williams; James J.; Carrie T.; Paul W.  
**Subject:** Fw: Welcome Packet  
**Attachments:** 1727221234116003\_1460758443.jpg

**Importance:** High

---

**From:** [REDACTED]  
**Sent:** Tuesday, September 24, 2024 8:18 PM  
**To:** Brooke C. <brooke@accelerateddebtsolutions.com>  
**Subject:** Re: Welcome Packet

Do Not contact me again. I have filed a police report and disputed the charge with my credit card company. You contacted and lured me under false pretenses. You scammed me out of \$7,500. You called stating that you were with Citibank and that my card was comprised and then lied to me about who you were. Cancel any and all communication and documents.

[REDACTED] [REDACTED]

On Tue, Sep 24, 2024, 6:40 PM Brooke C. - LG <[brooke@accelerateddebtsolutions.com](mailto:brooke@accelerateddebtsolutions.com)> wrote:

Dear [REDACTED] [REDACTED]

Please be advised that your welcome packet is on its way via USPS, and tracking is attached to this email for your convenience. Please reach out to your credit advisor if you have any questions or concerns.  
Tracking: # [REDACTED]

Regards,

Brooke Collins

Legal Documents Team Manager

Accelerated Debt Solutions

[1603 Capitol Ave](#)  
[Suite 310](#) A444  
Cheyenne, Wyoming 82001

o.484-403-0772 f. 307-333-0202 e. [brooke@accelerateddebtsolutions.com](mailto:brooke@accelerateddebtsolutions.com)

[cs@accelerateddebtsolutions.com](mailto:cs@accelerateddebtsolutions.com)



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---

**From:** Matt W. (Agent 90)  
**Sent:** Thursday, April 4, 2024 1:51 PM  
**To:** Paul W.; Customer Service  
**Cc:** Zilah Williams  
**Subject:** RE: Debt resolutionsolutions.com

she got scared today thinking back to the rooms lying to her, which I cleared on the initial call and thought I was lying to her. Had to remind her of what we were looking to do with her. Went through the whole program again and told her that this would be beneficial for her. In which she finally got her head around it again understanding how everything worked.

---

**From:** Paul W. <paul@fsgmca.com>  
**Sent:** Thursday, April 04, 2024 1:32 PM  
**To:** Matt W. (Agent 90) <agent90@accelerateddebtsolutions.com>; Customer Service <cs@accelerateddebtsolutions.com>  
**Cc:** Zilah Williams <zilah@accelerateddebtsolutions.com>  
**Subject:** Re: Debt resolutionsolutions.com

Could you provide a little more detail besides "saved this client" please?

## Paul Wicher

Director of Operations, Financial Solutions Group LLC (FSG)  
1603 Capitol Ave. Suite 310 Cheyenne, Wyoming 82001  
Cell: 623-221-9109 | Office: 623-267-6934 | [paul@fsgmca.com](mailto:paul@fsgmca.com)  
[www.financialsolutionsgroupllc.biz](http://www.financialsolutionsgroupllc.biz)

---

**From:** Matt W. (Agent 90) <[agent90@accelerateddebtsolutions.com](mailto:agent90@accelerateddebtsolutions.com)>  
**Sent:** Thursday, April 4, 2024 11:31 AM  
**To:** Customer Service <[cs@accelerateddebtsolutions.com](mailto:cs@accelerateddebtsolutions.com)>  
**Cc:** Paul W. <[paul@fsgmca.com](mailto:paul@fsgmca.com)>; Zilah Williams <[zilah@accelerateddebtsolutions.com](mailto:zilah@accelerateddebtsolutions.com)>  
**Subject:** RE: Debt resolutionsolutions.com

Saved this client

---

**From:** [REDACTED]  
**Sent:** Thursday, April 04, 2024 11:09 AM  
**To:** Customer Service <[cs@accelerateddebtsolutions.com](mailto:cs@accelerateddebtsolutions.com)>; Matt W. (Agent 90) <[agent90@accelerateddebtsolutions.com](mailto:agent90@accelerateddebtsolutions.com)>  
**Subject:** Debt resolutionsolutions.com

I mistakenly, due to FRAUD by your company entered into an agreement for debt settlement on 4.2.24 After further inspection and research I find that you are a fraudulent company preying on a senior citizen. You have multiple scam complaints with the better business bureau. In marketing your service you used a deceptive scheme from the very beginning falsely claiming to be from one of my credit cards then moving me through to your fraudulent service of debt relief confusing me. Initially this



Type Microsoft Teams Conversation  
Start Date August 7, 2023 12:54:28 PM MST  
End Date August 7, 2023 5:41:35 PM MST


Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Aug 7, 2023



James

[Redacted] - Dead Deal - Client was told there was fraud on his Chase card, he called to check and found out there was not. 12:54

 called cusotmer, he said he called the rooms back, he said that he got a call from chase and that his cards were compromised.. the call came from [Redacted]  
  
He then called chase bank, and chase told him no one called, and no one used the cards..  
  
tried to save the deal, and he uses these cards and doesnt want to ruin his credit.. Dead Deal  
  
[0-eus-d7-b0595ea850f0fbf92e84ec1fc7eec229](https://www.one-ten.com/0-eus-d7-b0595ea850f0fbf92e84ec1fc7eec229)

[Redacted] - Dead Deal - Client says someone opened a chase card for him that he did not know about 13:32

## EXHIBIT 9

**From:** Jeff Lakes <eff@media\_eksinc.com>  
**Sent:** Monday, July , 202 11:11 M  
**To:** d records

F C CFPB C MPLA M M

B cited the relevant portions up to and including the transfer to A resolve to show that the do in fact lead ac to us

██████████ M

M father received a phone call from someone pretending to be from his credit card company's fraud department the caller claimed there was suspicious activity on his account and said he would be transferred to someone who could help that someone turned out to be a representative from A resolve

██████████ M

was called someone who said they were from Ban sa ing m social security number was compromised and that someone was trying to open an account in my name the next day the same thing happened with Wells Fargo who have no business relations with supposedl was then transferred to perian who said they take care of it and then offered debt settlement based on my good credit was transferred from one person to the next the last being A resolve located in Las Vegas

██████████

my husband and I received a call on his cell phone with our bank logo and a local number displayed upon answering the call and thinking it was our local bank my husband was told that the caller that he was from our bank and someone called him to report that a person in Pennsylvania was attempting to purchase a car and take out a loan using my husband's personal information My husband was told that he would be transferred to someone who would get it was connected to our bank who would free his so it could not be used fraudulently that person said that it was against the law for seniors to pay interest on credit cards and he would transfer him to someone who could get him in a program to allow us to pay off our debt at no interest he said he was with alidators We were transferred one more time to an A resolve agent

██████████ M

received a call from "Capital ne" stating it appeared that someone was trying to open a new card in my name he said he noticed they wanted the card mailed to a CA address but live in CA he was questioning the validity of the application When denied opening it he declined the request stated he had to report this to my other credit cards as fraud and immediately transferred me to "CFPB" this man was very aggressive and insisted My debt consolidation event though was not in arrears with any one and my credit score was good hung up on him multiple times he called back from different numbers more than do en times the man who stated he was from CFPB had ALL my credit card information including credit card numbers amounts owed etc ever one spoke with also had all this information prior to talking with me also received calls from "P C F A P " during this time tried explaining that was working and could not talk to an on call supervisor for a nursing agency he kept calling back eventually the P C F A P transferred me to American relief" who transferred me to A resolve

**From:** [Jeff Lakes](#)  
**To:** [Oneten.com](#); [djjawed5](#)  
**Cc:** [Robert Knechtel](#); [Jeff Lakes](#); [Felix Jimenez](#)  
**Subject:** Minnesota Documents  
**Date:** Tuesday, October 22, 2024 4:32:01 PM  
**Attachments:** [Wire Transfer Instructions -MN ATTY GEN.pdf](#)  
[Consumer Complaint Resolution Report F 1.pdf](#)  
[Complaint analysis memorandum 102124 F.pdf](#)  
[LEG AG COMPLAINT \[REDACTED\]](#)  
[LEG MN AG COMPLAINT \[REDACTED\]](#)

---

Gentlemen,

I sure hope you have a handle on this behavior from your side. You have told me that you are moving to a non-fraud pitch. I have to tell you that we cant work with you moving forward if this happens again. If another state makes up pay I will send you 100% of the bill. Lets get things fixed and move forward in a professional manner.

Thank you,

Jeff Lakes

Type Microsoft Teams Conversation  
Start Date April 15, 2024 6:52:02 AM MST  
End Date April 15, 2024 5:06:45 PM MST  
Chat Account Paul W. <paul@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Apr 15, 2024



Jeff Lakes

tell your CA's they can shorten their notes on these bad pitches by the room. If i read the words Fraud in someone's notes after this week I am going to come down on the management team. Bad pitch/reclose is the terminology I want used moving forward. We can sent PM to Dr all day long and it seems to do no good.

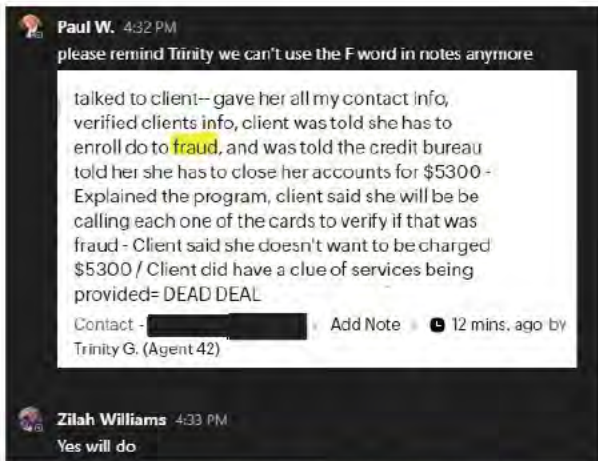
06:52



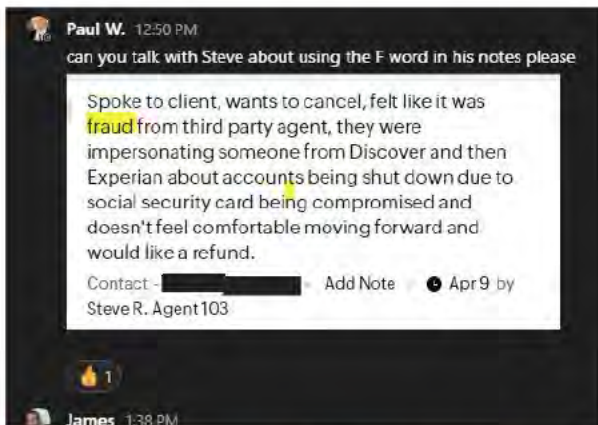
Paul W.

I've been on top of it with both James and Zilah and we have indeed gone over this in CA meetings. Will hammer it home once again this week.  
imageimage

08:32



[0-wus-d10-53b6d5d1b027d401e8c9afffc790c496](https://www.teamschat.com/0-wus-d10-53b6d5d1b027d401e8c9afffc790c496)



[0-wus-d6-ebf4251e195e3c7ba5d603c291128c0b](https://www.teamschat.com/0-wus-d6-ebf4251e195e3c7ba5d603c291128c0b)

Type Microsoft Teams Conversation  
 Start Date February 23, 2024 2:06:20 PM MST  
 End Date February 23, 2024 2:06:20 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Paul W. <paul@fsgmca.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Feb 23, 2024



Paul W.

d\_g\_records  
 dealing with a lot of fraud issues that we can't overcome from your teams leads today bud  
 image

14:06



[0-wus-d11-c06b0525156b9a5c4fa9739541f72334](https://www.10ten.com/leads/0-wus-d11-c06b0525156b9a5c4fa9739541f72334)

2 replies

Type Microsoft Teams Conversation

Start Date February 21, 2024 11:38:03 AM MST

End Date February 21, 2024 11:38:03 AM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Paul W. <paul@fsgmca.com>, madie.white2 <madie.white2@gmail.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, HUMISIDD <HUMISIDD\_gmail.com#EXT#@rdraz.onmicrosoft.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Paul W. <paul@accelerateddebtsolutions.com>, Holly D <holly@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, aamir\_a\_razzak <aamir\_a\_razzak@hotmail.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Jeff Lakes <jeff@fsgmca.com>, Conexion - ROOM 117 <Conexion-ROOM117@fsgmca.com>, James <james@fsgmca.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, Holly D <holly@accelerateddebtsettlement.com>, Conexion - ROOM 117 <Conexion-ROOM117@accelerateddebtsolutions.com>, djjawed5 <djjawed5@gmail.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>

Feb 21, 2024



Paul W.

HUMISIDD  
(Guest)

bringing to your attention sir, We are seeing an increase in bad leads getting sent over due to clients being lied to about fraud on their accounts and being lied to about their accounts being compromised. We can't overcome the lies which is leading to low conversion.

11:38

[6 replies](#)

Type Microsoft Teams Conversation

Start Date February 16, 2024 12:53:39 PM MST

End Date February 16, 2024 12:53:39 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Paul W. <paul@fsgmca.com>, madie.white2 <madie.white2@gmail.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, HUMISIDD <HUMISIDD\_gmail.com#EXT#@rdraz.onmicrosoft.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Paul W. <paul@accelerateddebtsolutions.com>, Holly D <holly@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, aamir\_a\_razzak <aamir\_a\_razzak@hotmail.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Jeff Lakes <jeff@fsgmca.com>, Conexion - ROOM 117 <Conexion-ROOM117@fsgmca.com>, James <james@fsgmca.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, Holly D <holly@accelerateddebtsettlement.com>, Conexion - ROOM 117 <Conexion-ROOM117@accelerateddebtsolutions.com>, djjawed5 <djjawed5@gmail.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>

Feb 16, 2024



Paul W.

HUMISIDD

12:53

as you can see from yesterdays deals sent, out of 10 deals, 4 were bad leads due to your agents lying to the clients about fraud on their accounts, so only 6 leads workable, of which we capped 4 of them. You want more approvals? Tell your team to send over clients that aren't being lied to.

image

|            |                       |              |                   |
|------------|-----------------------|--------------|-------------------|
| [REDACTED] | Andree R. RD Agent 18 | Feb 15, 2024 | DV - DEAD         |
| [REDACTED] | HOUSE ROOM            | Feb 15, 2024 | DV - BAD LEAD     |
| [REDACTED] | HOUSE ROOM            | Feb 15, 2024 |                   |
| [REDACTED] | HOUSE ROOM            | Feb 15, 2024 | DV - BAD LEAD     |
| [REDACTED] | HOUSE ROOM            | Feb 15, 2024 | DV - BAD LEAD     |
| [REDACTED] | HOUSE ROOM            | Feb 15, 2024 | DV - BAD LEAD     |
| [REDACTED] | Jayson C. Agent 18    | Feb 15, 2024 | DV - CAPPED - ACP |
| [REDACTED] | Kevin M. RD Agent 25  | Feb 15, 2024 | DV - NEGO         |
| [REDACTED] | Kurt L. (Agent 58)    | Feb 15, 2024 | DV - CAPPED - ACP |
| [REDACTED] | Lucy B. Agent 49      | Feb 15, 2024 | DV - CAPPED - ACP |
| [REDACTED] | Tina S. J. Agent 95   | Feb 15, 2024 | DV - CAPPED       |

[0-wus-d4-10ef1173d71919fd56cbb76cf5bc5828](https://0-wus-d4-10ef1173d71919fd56cbb76cf5bc5828)

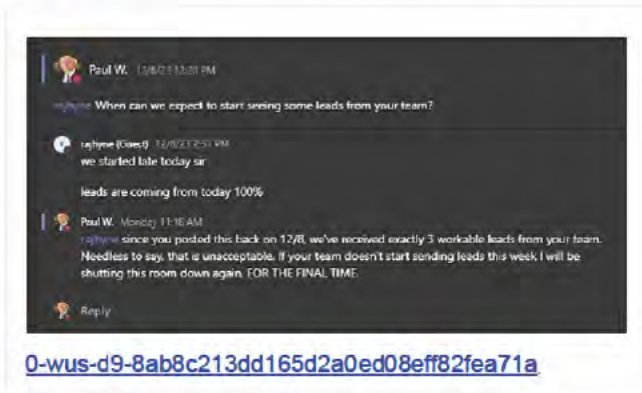
7 replies



Paul W.

permission to have Jason shut down rm 99, sent this on Monday and no reply at all  
image

09:16



Jeff Lakes

Go for it

09:16



Paul W.

Capping Travis's first deal now

10:14



Jeff Lakes

Nice!

10:14



12:40

How are we doing?

13:05



Paul W.

sitting at \$48k right now, getting a lot of garbage leads from the rooms today, trying to turn garbage into gold

13:05

got hit with 3 clients calling in to cancel because they called their banks after getting capped and found out the bank never called them about any fraud on their accounts, so of course they were lied to and we tried to save but not able to

13:07

Type Microsoft Teams Conversation  
 Start Date January 25, 2024 3:14:49 PM MST  
 End Date January 25, 2024 3:38:25 PM MST  
 Chat Account Zilah Williams <zilah@accelerateddebtsettlement.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Felix Jimenez <felix@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Jan 25, 2024

**J** James

\$72,935 from US - \$5,100 from MX - Total \$78,035.00  
 We are getting A TON of bad leads where the room are saying they are the banks and there is fraud on the cards etc...More than usual today 15:14

image 15:38

| Agent        | Client | Agent         | Lead Date | Lead Time | Agent ID | Notes   |
|--------------|--------|---------------|-----------|-----------|----------|---|
| 1 House      |        | Zilah         | 1/25/2024 | 12:24pm   | 119      | Client said lead was about fraud                        |
| 2 House      |        | Zilah         | 1/25/2024 | 12:24pm   | 119      | Client said lead was about fraud                        |
| 3 Alfred RD  |        | Paul W.       | 1/25/2024 | 0:17 pm   | 117      | Lead's done   |
| 4 Matt       |        | Paul W.       | 1/25/2024 | 0:17 pm   | 117      | Lead's done @ 11:45 am 1/25                             |
| 5 Carrie     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 6 Monica     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 7 Greg       |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 8 John       |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 9 Geoffrey   |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 10 Cole      |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 11 Dennis    |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 12 Josh      |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 13 Alfred RD |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 14 Ryan      |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 15 Corey     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 16 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 17 Chris RD  |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 18 Kurt      |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 19 Lucy      |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 20 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 21 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 22 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 23 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 24 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 25 Wendy     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 26 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 27 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 28 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 29 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 30 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 31 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 32 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 33 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 34 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 35 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 36 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 37 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 38 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 39 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 40 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |
| 41 House     |        | Felix Jimenez | 1/25/2024 | 12:24pm   | 118      | Information about with Paul W. about 1/25 @ 10:30am EST |

[0-cus-d6-c524b251238a85de3e811e6dca30caae](#)

Type Microsoft Teams Conversation

Start Date January 3, 2024 3:35:12 PM MST

End Date January 3, 2024 3:53:22 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Jan 3, 2024



Holly D

d\_g\_records (Guest) How did you want this wire split?

15:35

[ONE TEN 01.02.24.pdf](#)

[12 replies](#)



Christian W

d\_g\_records just got a call from a client we capped yesterday and is now cancelling because of the way she was sent over to us by your team. THIS FRAUD PITCHING IS GOING TO KILL OUR MERCHANT ACCOUNTS.  
imageJeff Lakes Felix Jimenez

15:53

[Empty text input field]

Type Microsoft Teams Conversation  
Start Date November 2, 2023 3:22:56 PM MST  
End Date November 2, 2023 5:40:00 PM MST  
Chat Account Alex R. (Agent 67) <agent67@fsgmca.com>, Felix Jimenez <felix@fsgmca.com>, Christian W <christian@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Nov 2, 2023



**Alex R. (Agent 67)**

I had this conversation with James 15:22

The customer was already screaming at the fraud agent, and actually hung up saying he is done with them. They didn't know I was on the phone, and after he started again, I told him he was already off the phone, and asked if he was happy for losing a customer because he was a moron, than I hung up 15:27

I saved the customer because he was irrate at the bank, and switched him to a different card, and simply went along with his attitude and frustration because it wasn't his fault 15:29

But then he ended up cancelling anyways. 15:29

If you wish to fire me, that's fine. This job was great in the beginning, I couldn't be happier. But every call I take is technically a fraud, a complete lie, and I have to let every customer now know it's a lie and hope the numbers justify the 2 hour lie session they just had to endure. Some do, some don't. It all effects my income, unfortunately. I have tried to be a model employee working 6 days a week, and doing everything I can to help the company. 15:39

Thank you for the follow up, Felix. For the record, that conversation you posted, was not the one with the customer or bank rep I just looked it up. That is a text message I gave to a notary that I personally hired to go to the client's house because it was room 117 and she was in a wheel chair and couldnt go out of the house. I paid him, myself. That notary tried to double charge because she was in bed, and didn't hear him at the door for the appt. We were arguing. Again, I will not let my emotions get the best of me moving forward I love working here, I love the people I work for and work with and hope to be with you until retirement. 17:40

Type Microsoft Teams Conversation

Start Date October 3, 2023 12:40:05 PM MST

End Date October 3, 2023 1:05:26 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Oct 3, 2023

- D** djjawed5

please give me moment - i'll be sharing here 12:40
- J** Jeff Lakes

ok 12:40
- D** djjawed5

\* Approved :: 244 Deals amount \$ 2,396,291  
\* Dead :: 115 Deals amount \$ 1,175,243  
Christian W  
Jeff Lakes 12:51

thats only from our main office 12:52
- C** Christian W

can you give me the date range please 12:52
- djjawed5**

**D** month of sept 12:52

TOTAL Num of Approved deals FSG :: 502 Deals amount 13:00  
Total Num of Dead deals FSG :: 358 DEALS Amount \$ 3,310,676  
Total Num of Pending deals FSG :: 71 Deals amount \$ 702,060 ( including RNA deals )  
thats a Lum sum from all the rooms

**C** **Christian W**

this is what I'm seeing Month of Sept 13:02  
Leads Received = 1108  
Bad Leads due to Fraud = 123  
Workable Leads = 985  
Leads Capped = 420

**D** **djjawed5**

thats about right . 13:03

i believe this would be around 42% approval 13:04

**C** **Christian W**

I had a meeting with the CA's this morning, I agree that we are sitting on too many deals in pending and not getting capped. They understand the importance we need to get the closing % up on these leads. If not they will not be keeping their position and we'll bring in new CA's that can do the job better. 13:05

**D** **djjawed5**

really appreciate that 13:05

Type Microsoft Teams Conversation

Start Date August 8, 2023 5:06:01 PM MST

End Date August 8, 2023 7:04:04 PM MST

Chat Account Oneten.com <Oneten.com@gmail.com>, Jeff Lakes <jeff@fsgmca.com>

Aug 8, 2023

- O** **Oneten.com**

Hello 17:06

Can u check 17:06

Approval is too low today 17:06
- J** **Jeff Lakes**

so are leads 17:41
- O** **Oneten.com**

Bro 17:55
- J** **Jeff Lakes**

I am here 17:55
- O** **Oneten.com**

How come ? 17:55
- J** **Jeff Lakes**

been here all day 17:56
- O** **Oneten.com**

Leads are not low 17:56
- J** **Jeff Lakes**

you are using the old script and clients are dropping 17:56

so we know that this happens like before. 17:56

We are not yelling or crying foul 17:56

we are dealing with it 17:56
- O** **Oneten.com**



Jst my room sent 16,17 leads

17:57



**Jeff Lakes**

trying to save every client claiming fraud. We will deal with it.

17:57

This is one day

17:57

not the end of the world

17:57

Type Microsoft Teams Conversation

Start Date August 7, 2023 12:54:28 PM MST

End Date August 7, 2023 5:41:35 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Aug 7, 2023



James

[REDACTED] - Dead Deal - Client was told there was fraud on his Chase card, he called to check and found out there was not. 12:54

called cusotmer, he said he called the rooms back, he said that he got a call from chase and that his cards were compromised.. the call came from [REDACTED]

He then called chase bank, and chase told him no one called, and no one used the cards..

tried to save the deal, and he uses these cards and doesnt want to ruin his credit.. Dead Deal

[0-eus-d7-b0595ea850f0fbf92e84ec1fc7eec229](#)

[REDACTED] - Dead Deal - Client says someone opened a chase card for him that he did not know about 13:32

Type Microsoft Teams Conversation

Start Date July 26, 2023 3:36:28 PM MST

End Date July 26, 2023 3:47:31 PM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, Paul W. <paul@fsgmca.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Jul 26, 2023

- D

**djjawed5**

since we changed the scripting - our top performers have chocked .

15:36
- christian has been taunting us on a daily basis and jst the way he's been reminding me by tagging me on each issues i am transferring the same to my team and now everyone is scared and choked

15:39
- J

**Jeff Lakes**

dont transfer to your team

15:40
- D

**djjawed5**

i have been requesting and communicating with him but he is following what he has to follow and i m scared this will collapse everything

15:40
- J

**Jeff Lakes**

Christian will be spoken to about taunting

15:40
- D

**djjawed5**

jeff he is tagging you and me both and the only way I can do this by asking my team not to do it

15:41

C

**Christian W**

Sir I am not taunting, simply bringing to your attention whenever we have a client sent over due to lies of fraud on their accounts.

15:42

D

**djjawed5**

and sir thats what i have been doing and transferring over to my team

15:47

Type Microsoft Teams Conversation  
Start Date July 25, 2023 3:13:25 PM MST  
End Date July 25, 2023 3:13:25 PM MST  
Chat Account Felix Jimenez <felix@fsgmca.com>, Christian W <christian@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

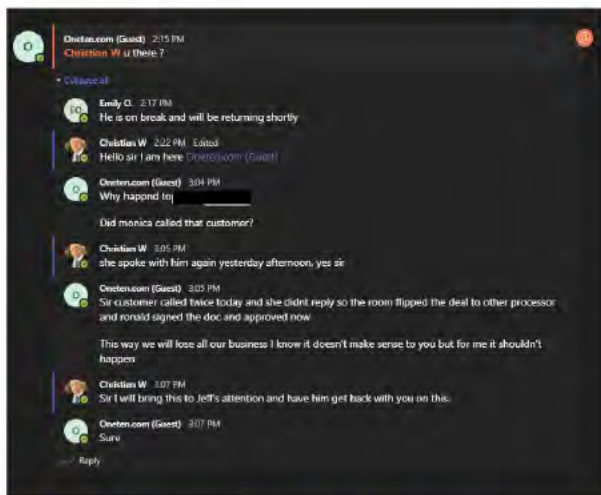
Jul 25, 2023



Christian W

Kevin giving me shit in the 110 management chat over a client that we didn't move forward with because the client was lied to and told they were being contacted by Experian due to fraud on his accounts. imager!m not gonna go back and forth with him, could use upper management support on this one

15:13



[0-wus-d9-98c69df3a1d14ef33a7a0df040b99e51](#)

EXHIBIT 10

Type Microsoft Teams Conversation  
Start Date November 10, 2023 3:35:36 PM MST  
End Date November 10, 2023 6:43:10 PM MST  
Chat Account Felix Jimenez <felix@fsgmca.com>, Christian W <christian@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Nov 10, 2023



**Jeff Lakes**

- Why are there duplicate sales already on the saturday combined sales tracker? 15:35
- take the numbers off of Saturday nothing has happened yet or maybe call me to explain 15:50
- Gents we are seeing a decrease in sales that is not sustainable have you noticed? I know the numbers do you? 17:52
- Over the past six weeks we are decreasing \$100k in sales each week. 17:54
- It is going to be hard to keep all of this staff employed if this continues 17:54
- I am waiting for you two to fix it 17:55
- The leads are significantly down due to us cutting the fraud 18:09
- simple assumption so how do we fix it 18:10
- on top of that we have layed restriction after restriction on our sales team 18:10
- notary crap that Steven requires 18:11
- they are doing more input than ever into the CRM which slows them way down 18:11
- We may have to adjust some restriction to increase sales 18:12
- got to survive right 18:13
- I knew you would you are a data geek 18:16
- that is cool we all come from differnet persepectives 18:16
- but it is bogging down the agents 18:16
- I have been chatting with them on this for some time 18:16
- both 18:17
- the input they have to do is slowing us down 18:17
- sales are down I have given you my input from the position of experience. Now the two of you need to determine what needs to be corrected and come back with a solution. 18:19
- logging off this evening got to pack 18:19

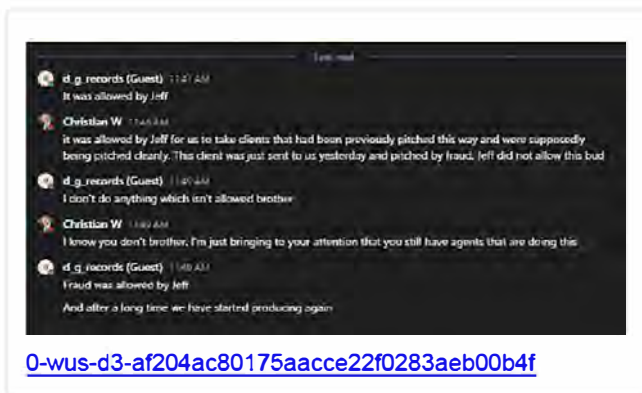
Type Microsoft Teams Conversation  
Start Date December 19, 2023 11:53:41 AM MST  
End Date December 19, 2023 12:17:13 PM MST  
Chat Account Felix Jimenez <felix@fsgmca.com>, Christian W <christian@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Dec 19, 2023

**C** Christian W

Jeff Lakes received a lead that the client was intentionally pitched fraud and told not to tell us, brought it to Dr's attention and he's telling us that you gave them the green light to do that. I'm not arguing with him but thought you should know since we were told differently.  
image

11:53



**F** Felix Jimenez

i could not hear anything..

12:07

Christian W  
Jeff Lakes received a lead that the client was intentionally pitched fraud and told not to tell us, brought it to Dr's attention and he's telling us that you gave them the green light to do that. I'm not arguing with him but thought you should know since we were told differently. 📷  
That is ridiculous what DR is saying....

12:17

Type Microsoft Teams Conversation  
Start Date January 25, 2024 3:25:12 PM MST  
End Date January 25, 2024 3:38:17 PM MST  
Chat Account Paul W. <paul@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, James <james@accelerateddebtsettlement.com>, Felix Jimenez <felix@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Jan 25, 2024



**Paul W.**

in response to the first question, because we have reported it up numerous times but we've been instructed to deal with what they are sending and work them to the best of our ability since they have been given the green light to pitch fraud 15:25

as far as the negos, pendings and declines, the CA's are working their deals, any client we are unable to get back on the line we are reaching out for reconnects to the rooms. 15:25

yes sir 15:38

Type Microsoft Teams Conversation

Start Date March 1, 2024 11:50:42 AM MST

End Date March 1, 2024 11:50:42 AM MST

Chat Account Jeff Lakes <jeff@accelerateddebtsolutions.com>, Paul W. <paul@fsgmca.com>, Felix Jimenez <felix@accelerateddebtsolutions.com>, Paul W. <paul@adsresolve.com>, James <james@accelerateddebtsettlement.com>, Zilah Williams <zilah@fsgmca.com>, Holly D <holly@accelerateddebtsolutions.com>, Christian W <christian@fsgmca.com>, Emily O. <emily@fsgmca.com>, Holly S <holly@fsgmca.com>, Elizabeth Reaney <elizabeth@mediawerksinc.com>, Doug <doug@fsgmca.com>, Jason S. Lakes <jason@mediawerksinc.com>, Elizabeth Reaney <elizabeth@fsgmca.com>, Jeff Lakes <jeff@mediawerksinc.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@accelerateddebtsolutions.com>, Oneten.com <Oneten.com@gmail.com>, One Ten Communications - ROOM 110 <OneTenCommunications-ROOM110@fsgmca.com>, Zilah Williams <zilah@adsresolve.com>, madie.white2 <madie.white2@gmail.com>, Lucy B. <lucy@adsresolve.com>, Felix Jimenez <felix@fsgmca.com>, Brian Canaday <brian@mediawerksinc.com>, Jason S. Lakes <jason@fsgmca.com>, Paul W. <paul@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, d\_g\_records <d\_g\_records@hotmail.com>, Jeff Lakes <jeff@fsgmca.com>, James <james@fsgmca.com>, Zilah Williams <zilah@accelerateddebtsettlement.com>, Holly D <holly@accelerateddebtsettlement.com>, djjawed5 <djjawed5@gmail.com>, James (Agent 10) <agent10@fsgmca.com>, Carrie T. <carrie\_t@adsresolve.com>, Felix Jimenez <felix@mediawerksinc.com>, Holly D <holly@fsgmca.com>, Brian Canaday <brian@accelerateddebtsolutions.com>

Mar 1, 2024

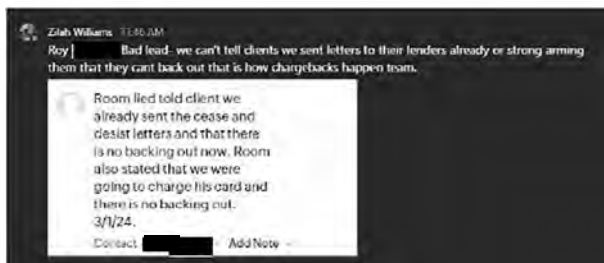
**P** Paul W.

d\_g\_records

11:50

We give you guys leeway on doing fraud pitches, but this is too far over the line bud. Please speak with your team about this practice. Sent today from rm 110

image



[0-wus-d4-445552557a3360922a43ea9d2b736ec1](https://www.teamschat.com/0-wus-d4-445552557a3360922a43ea9d2b736ec1)

[2 replies](#)

EXHIBIT 11

## Verification Script

**You must get Clear a YES or No response to all questions**

Hello (**Customer's Name**). This is (\_\_\_\_\_) from the Verification Department. My Job today is to simply verify some of the information you have already supplied and then transfer you to one of our **customer advocates**.

This call will be **legally recorded**, is that okay with you?

Great! Let's Begin, **Today's date is:** \_\_\_\_\_

- **Are you registered in the national do not call registry? If no continue to next question, if yes, ask, are you willing to give up or waive your rights on the National Do not call registry with our company? Are you giving us permission to call you?**
- Before we continue, we must disclose that if you have a legal power of attorney and or someone that assists you in legally managing your finances, we will need to speak with them before enrolling you into the program.
- **Does anyone legally manage your finances?**
- **Does anyone legally have a Financial Power of attorney over you?**
- (If yes: "We will need to speak to your POA/Person who manages your finances before we proceed to proceed. When can we get your POA on the phone to continue with the verification process?" If POA is available NOW then state: "This will be legally recorded, is that okay?" and then proceed from this point.)

**Please understand that if your customer advocate can provide our quality money savings program to you, the one-time processing fee discussed with you previously will be charged in the amount of \$\_\_\_\_\_. Did the previous agent discuss or go over the fee with you?**

**Please hold the line, while I connect you with your customer advocate.**

## VERIFICATION SOP

### **Systems we use in verification:**

Zoho (CRM): <https://www.zoho.com/crm/>

Web Recon (Litigant database): <https://www.webrecon.net/>

Once logged into Webrecon go to Products and in the drop down select Individual search. You will always want to make sure the plaintiff box is checked, then proceed to check on Advanced Search option this will enable the ability to search with phone number and social security number. Make sure you only have one field filled out when doing the search.

Phone System: Dial Pad

### **Clearing clients for services:**

- We do not offer DV services in the following states:  
**IA, OR, WA, GA, NC, DC, LA, MN, PA, ID, KS, WI, TN**
- We don't accept customers with a 412 Area Code
- Check to make sure the customers being submitted is not listed on our DNC list.
- Check for existing customers – **With and without middle initial, for abbreviated names such as Patty, Willie, Tom etc.... ask if it's an abbreviation for names such as Patricia, William, Thomas etc.**
- Check phone numbers and social security numbers with and without dashes in Zoho (CRM).
- Check Web recon, confirm customer's name is not listed. If their name is listed as **TCPA** confirm customer does not currently live or has previously lived in same state. If so, **DO NOT ACCEPT!**
- If it shows up as TCPA but not in same state  
**Post in BOTH verifications' chats- Customers name- Ask if client lived in..... if so. LITIGANT** and tag CHAT this is so that whichever agent actually gets customer OTL they may ask client if they ever lived in the state posted in chat.
- **ASK room if client has ever lived in any other state**
- (Make sure you only have one field filled out when doing search) If phone number and or social security number come up as a litigant its automatically a litigant.
- Check that the customer is born 1939 or later. If they were born in 1939 and have had birthday this year we cannot accept
- **If it is an existing customer, please follow the process below:**  
Room 110 is the only room we notify of if customer they are submitting is our existing/current customer. Once we have notified them, we may request them to reconnect with the customer (We do this to remind customer they are already enrolled in program with us)
- If they are existing LI capped and are not a chargeback or refund, we can clear for DV as new.
- IF they are LI DD and have not been worked, we can clear for both. (SEND DEAL TO NEW CA)
- If the existing DV deal is being worked, clear and send client to the existing CA.
- IF DV capped and not a refund or chargeback same scenario clear and send it to existing Customer Advocate (CA).  
**Write notification that they are an existing customer in verification chat to alert other verification agents, they must send client to the customer advocate (CA) that originally capped deal. Exp..... JOHN SMITH MONICAS CURRENT DEAL SEND TO HER**

VERIFICATION SOP

Our internal Do Not Call List (DNC) – Do Not Accept: Serial Litigants sheet : [https://rdraz-my.sharepoint.com/:x/g/personal/emily\\_accelerateddebtsolutions\\_com/EXkoe458P3VCuVUycSJxOAIBvQ32-pcej31IMVgmX8NcgQ?e=NmhH15](https://rdraz-my.sharepoint.com/:x/g/personal/emily_accelerateddebtsolutions_com/EXkoe458P3VCuVUycSJxOAIBvQ32-pcej31IMVgmX8NcgQ?e=NmhH15)

**Things to look for on the sheet before accepting transfer (Client):**

- Ask for room number and update in Zoho (CRM) in Room ID field select room number in drop down.
- Verified by- select your name form drop box
- Make sure sheet has First name and last name for customer.
- Make sure the name on the file is **CAPITALIZED- if it is not**: Select EDIT on the right top of the file and you will be able to edit the name then hit SAVE.
- A Phone number- verify that cell phone # is in correct field same for landline if they have one.
- Do not accept 412 area code.
- Make sure both numbers on file have been cleared thru CHAT
- Date of Birth if needing to enter it must be entered as- example: Jan 18, 1946, or it will not accept or allow you to save.
- Do not accept customers born before 1939 or if they were born in 1939 and have had a birthday this year.
- **WE DO NOT ACCEPT: Ennerbank, Military Star, or any Credit Unions EXCEPT for Navy CU and Pen Fed CU**
- We do not accept as form of payment: Discover, Comenity (AAA, Good Sams, Ulta, Wayfair, Kays Jewelers, Victoria Secret, Carters, Legendary Pine, Boscov, Interval World) Sears and LL bean and FNBO
- Mother's maiden name
- Social security number
- Verify that the email is correct – If no email, make sure its BLANK
- If the address listed is only a PO box, we will need a physical address as well.
- Check that credit cards and accounts have a name of bank or biller- NOT JUST CREDIT CARD/CARDMEMBER SERVICE, MEDICAL BILL ETC.
- Check that phone numbers are listed for and lender, financial institution, biller.
- Check that we have a **FULL** Account number. 4123-5037-0000-XXXX or a partial account number is not acceptable.
- Check that all accounts have balances listed.
- Check that the card/cards we are charging fee on includes CVC, expiration date and enough availability listed to cover our fee.
- Cards that will not be charged our fee (CARDS BEING ENROLLED INTO THE PROGRAM) will not require exp, CVC and availability.

### VERIFICATION SOP

- Ask for total debt and update in Zoho (CRM) under total initial debt.
- Check that the debt meets the \$3000.00 minimum requirement.
- Check that the fee meets the requirement of \$1500.00 minimum.
- Any fee under \$5,000 must meet 35%
- The minimum fee required for DV is 35%. Anything below that needs approval from management. **To request approval if the room has not done so already:** Please post under the client's name in room chat: Fee amount, total amount of debt, and total cards enrolling and tag PAUL- wait for his approval before going any further.
- We can only accept split payment on two cards, max amount of \$9999.00 per card.
- Chase card we can only charge \$4995 at one time. (So. If (9,990 fee) we charge \$4495 one day the remaining the next.
- If a customer has more than 6 cards, they will be sending two or more sheets for that customer. Click on edit in Zoho (CRM) and behind last name add 1 of 3, 2 of 3, 3 of 3, etc.
- If there are multiple pages you must also add the pages to the **RELATED CONTACT RECORDS** to each page.
- If rooms are connecting an existing customer, DO NOT ASSIGN TO NEW Customer Advocate (CA) - Transfer call to original CA.
- If it is a reconnect for customer that did not make it through verification with another verification agent, update verified by in the drop down select your name: Go through verification process from beginning (READ SCRIPT)

### **After having client on the line:**

- Approve sheet (If not approved CAs can't see sheet)
- Update to current date
- Add verified by: (YOUR NAME)
- Verify that the email is correct – If no email, make sure its BLANK
- Either refresh or go to recent items down in right hand corner to return to file/deal sheet
- Go through verification script.
- **Yellow highlighted areas (MUST BE ANSWERED BEFORE PROCEEDING)**
- **Once verified**, put the deal status in **DV NEGO**, if for some reason they don't make it through verification use **NOT VERIFIED** status.
- Or if verified and want a call back or no CA is available. We would change deal status to **NEGO/VERIFIED**
- Send to next avail CA on list for lead distribution.
- Transfer call to agent and provide clients phone # and name.
- Change the contact owner to agent assigned (If contact owner info in missing CAs won't be able to see file.)
- If the client has more than one sheet assign all sheets to the contact owner (CA), add deal date and your name in drop down under verified by, to all sheets.
- Post in Verification General Chat in the same chat as the CA LIST the NAME of CA you gave the lead to and the room # that sent the lead.

## VERIFICATION SOP

### **Deal statuses to be used:**

- **DV Nego** (When you send deal to CA)
- **No answer:** If customer was not on the line at time of transfer, call dropped, you have attempted to call customer, and they are not available.
- **Serial litigant:** on litigation list (LISTED IN WEBRECON)
- **Not verified** – customer was transferred over, and were unable to complete verification, or client was not on the line, or customer is simply requesting a callback at a later time. In notes add call back date and time.
- **NEGO/Verified:** Customer has been verified, however there is no CA available, or customer needs to be called back at a different time.
- Whenever a customer is sent over with **multiple files**, the primary file deal status is set to **DV NEGO, Or the appropriate status as needed** the remaining files deal status MUST be set to **DUPLICATE-RELATED**.

### **Notating files**

- Notate files as needed, why client was kicked back, why they were not verified, things their customer advocate should know, no answer, customers questions, responses, etc.

### **Setting callbacks- Follow up section**

- **Call back status:** CA/customer wants a callback today
- **Call back notes:** always notate in call back notes.  
Before setting callback make sure the status is in NONE or COMPLETED prior to setting the callback so that the notes can be saved, and a new callback/task can be created.

# EXHIBIT 12

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## CA - SCRIPT

### Internal Notes Items to keep in mind

1. *Active listening*
2. *Ask questions! Repeat and have them restate what their understanding is on what you just explained.*
3. *Be courteous and respectful, even if you need to repeat.*
4. *Earn their Trust!*
5. *Close the Deal with Respect and honesty*
6. *Follow-ups: Make sure to do Your follow-ups!*
7. *Make sure to Document accordingly the CRM with clear statements.*
8. *Mobile & Landline Confirmation*
  - a. *Make sure to confirm and document clearly in the CRM which number is mobile phone and which is Mobile-Cell Phone*
9. *Password Setup!*
  - a. *Implementation of unique client passwords serves the purpose of enhancing security and authentication. Clients will be aware to inquire about the password whenever they receive a call, from someone claiming to be from ADS ensuring their protection and reinforcing our commitment to their security.*

### Buddy Script

Hi Mr./Ms./\_\_\_\_\_, my name is \_\_\_\_\_. Your CA \_\_\_\_\_ is currently out of the office right now. To ensure our clients' questions are always answered we have secondary agents assigned to each client. I am happy to assist you in any way and will also make sure your CA \_\_\_\_\_ is brought up to speed upon their return.

### Standard disclosure statement for call being recorded”

This call is being recorded for quality and training purposes.

### ”Statement of no affiliations with the previous agents”

To commence, I'd like to emphasize that we have no affiliations with the previous agents. They are part of a third-party marketing agency that provides information about clients facing significant debt and high interest rates. These previous agents may have advised you not to disclose certain details, but for us to move forward, it's crucial that I receive all the necessary information. Even if they cautioned you that revealing certain information might disqualify you from the program, I still require it so I can provide you with the most suitable guidance. I don't

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want you to feel obligated to proceed; rather, I want you to be well-informed and willing to take these steps.

### “Introduction”

Hi Mr./Ms. \_\_\_\_\_, my name is \_\_\_\_\_ and I will be your Credit Advisor today with Accelerated Debt Solutions, how are you?

I know you have been on the phone for a while now, but I will be your main point of contact moving forward Okay! Now before we get started, there is some information I want to make sure you have, so do you have a pen and paper with you? Again, my name is \_\_\_\_\_, my direct phone number is \_\_\_\_\_ I am also going to give you our corporate number as a backup just in case you can't get a hold of me. That number is 1-800-653-1336.

Now Mr./Ms. \_\_\_\_\_ There seems to be some static on my end, What I am going to do is disconnect this call and call you right back from my direct line that way it's you and me moving forward. (*read client number back to client to verify*) okay. Perfect, stay right by your phone I will be calling you right back.

Hi Mr./Ms. \_\_\_\_\_ This is \_\_\_\_\_ again can you hear me, okay? Thank you so much for your patience, I really appreciate it. Okay, so what I am going to do now is explain a bit more of the 12 month Accelerated Debt Solutions program to you, I know they went over almost everything, however there are a few bits of information I want to make sure you are 100% fully aware of and understand. After that I will verify Your unsecured debt like credit cards and medical debt, that you are enrolling into the program. Does that sound okay? (*PAUSE Response*) Perfect, now before that, did they go over the program with you and how can we help you?

We will work with your creditors to negotiate the debt down to a fraction of what you owe to provide you with maximum savings.

### “Reason this program exits”

We are a financial consulting company, helping customers achieve debt relief. Through our program, we provide our customers with options to achieve Accelerated Debt Solutions (ADS).

Our unique ADS process includes:

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ADS Process.

1. A review of your enrolled debt.
2. We will also ensure that all debt qualifies for ADS, debts must be unsecured.
3. We make sure that our program does not conflict with your financial instruments like banking or auto loans.
4. We reach out to your creditors with legally binding documents to stop the harassing calls and letters.
5. We supply legal advice throughout the ADS process.
6. Once you default on your unsecured debt instruments such as credit cards, medical bills, etc. We provide you with information on the best timing that our negotiations team will seek to settle your debt for maximum savings.
7. We provide updates on any negotiations conducted. When your settlements are finalized, we will contact you and make a recommendation on credit building strategies.

### **“Cross Collateralization”**

(If they say yes)

- To be able to enroll that debt you would have to close any account with that creditor as soon as possible. The reason for that is that the creditor would close your account and freeze any funds you have in that account to offset the balance you owe. We do not want this to have a negative impact on your cash finances. You can open a new account with any other bank if we are not enrolling any of their cards or loans.

Our service fee will be added to the balance of the enrolled debt. This fee is what is used to pay for our services, including the Debt Negotiators and Attorneys. All fees collected are put into an escrow account and are released when a settlement is presented to you.

Next, how much do you pay per month on these cards? You do not have to be exact, just best estimate. *(Use debt calculator to tell client how much they will pay in actual balance and especially in interest and how long it will take if they keep doing what they are doing and copy and paste in zoho notes, to go back to incase client waffles later after being capped)*

### **“Your Credit”**

Please note we must make you aware that for us to assist you with achieving financial savings, it is important to be aware that enrolling in the program may have a temporary negative impact on your credit score. However, upon completion of the program, you will witness an

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improvement in your credit score as the reduced debt amount will positively contribute to your overall creditworthiness. We do suggest that any accounts which are not enrolled in the program you do continue to make all your payments as necessary as this contributes to the overall health and good standing of your credit standing.

### **“Program length”**

This is a 12-month accelerated debt solutions program. During this time, you must provide us with updates on documentation, electronic communication, and all phone calls from creditors.

At this point, all we need from you is the following:

- A) Stop making your regular payments on any cards/loans being enrolled.
- B) And, most importantly, call me with any questions you have at any time.

### **“Verifying Financial Credit card / Loan Information”**

To proceed with enrolling your cards/loans into the program, I kindly request your assistance in verifying the information associated with each card/loan. Could you please provide the corresponding card/loan statements? *(It is important to verify the accuracy of card/loan numbers, expiration dates, and CVV codes for each item being enrolled.)*

Thank you for providing the necessary information. To ensure accuracy, I will take a moment to verify the balances of each card/loan. Please remain on the line momentarily while I perform the verification. I appreciate your patience. *(verify all balances and available amount for each item)*

### **“Verifying Contact Information”**

Thank you for your patience, I just need to verify your information.

*(Read back the spelling of client's name, address, DOB, MMN, SSN, Home Number, Cell Number and Email Address)*

Do you currently have access to email or a cell phone?... I will be sending essential information regarding the agreement between you and ADS (Accelerated Debt Solutions).

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It will take me a few minutes to get the contract finished, are you going to be viewing this agreement on a computer, tablet, or cell phone?

- *If cell phone and it's the same one customer is speaking on:*
  - *makes sure to ask if they can place you on speaker phone if not already done.*
  - *This will allow you to communicate while going over form and you can guide them while speaking on the phone*
  - *Make small talk while completing form and send over.*

### **“Contract Document Review”**

Alright, Mr./Ms. \_\_\_\_\_ I just sent the client agreement, please let me know when you see an email that says, *“Your E-signed Document”*. Open the email and in the body of the email you will see an orange button that says, *“View Document”*.

- *“Click on View Document”* and it will open a form that says *“Legal and Consulting Services Agreement”* at the top. Please let me know when you see it.

I am not going to read the entire document to you; however, **we require you to read section 7 disclosures right now outload on the call. This is a requirement for us to move forward.**

*Customer must read the section out load into phone and confirm understanding before continuing process.*

I do encourage you to review it after the call. There are a few things I want to make sure you are fully aware of starting on page one where it says letter of representation. Upon enrollment, we will send you a welcome letter from our Attorney and a Budget and Hardship Worksheet. This Budget and Hardship Worksheet is a form that is basically your monthly income and expenses along with any financial hardships you have had in the past, present, or coming up soon. It could be anything from you or a family member having any illnesses, medical bills, if you have had work done on your car or home, if you are helping a family member or friend financially. Please review the information in this form and keep it with your other documents. One of our debt negotiators will contact you in about 90 days to help you complete the form. This helps our negotiators to have the information they need to get better settlement offers for you. Please call me with any questions.

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### **“While waiting for Order Verification (OV)”**

Mr./Ms. \_\_\_\_ do you have a pen and paper please get it and type my direct number down?

Great....My Name is \_\_\_\_\_

My direct phone number is \_\_\_\_\_

Since I am on the phone a lot, our customer service line is 1-800-xxx-xxxx please leave me a message I will return your call before the close of business.

Today we charged your card in the amount of \_\_\_\_\_ for our service fee. Keep in mind this fee will be included in the debt being negotiated by our legal team.

The merchant statement descriptor will be \_\_\_\_\_

Mr./MS. did you write down these details? Great please read this back to me.

I cannot proceed with services until I confirm you have my details written down.

Mr./Ms. please put this valuable information in the place where you keep your bills so you may refer to it when your credit card statement arrives or if you need to speak to me.

### **Reminders / Call – Voicemail Follow-ups**

Mr./Mrs. \_\_\_\_\_, I just want to remind you that you may be contacted by another member of our Customer Contact Group besides myself, we have a team dedicated to maintaining open communication with you during the entire duration of the program. I just want to remind you the password we have setup today is \_\_\_\_\_, make sure you have that written down in a safe place because we always confirm the password with our clients before discussing any information"

### **Internal notes / Process**

Once you have the completed doc attached to ZOHO and marked as received, send a message to OV. While waiting on OV to say they are ready:

- Tell the client the transaction may be declined due to the amount and assumed out of the ordinary for card use.
- Ask client if the card(s) have their email address and or cell phone number.

If the transaction is *declined*, they will most likely email and/or text client saying something like:

- “The transaction you attempted to make was declined, we just wanted to make sure

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- you actually initiated it. Do you recognize this transaction”? Just reply back yes, that you did the transaction and recognize it then they will respond back saying everything is good to go with the card and if you want that transaction to go through.
- Please try it again. At that point we try it again and you will be fully enrolled in the program.
- If they don't get an email or text for any reason, tell them if it is declined, that you will call in with the client but will cover that with them if needed.
- Also, remind the client that you will be following up with them a few times over the next few weeks for updates. But if they have any questions at any time, do not hesitate to call us.

After sending to OV make sure to be available to clear decline if necessary.

After the processing is done Credit Advisor (CA) should be the last person the client speaks to again! and reassures them, we are here to help them and that they should contact them ASAP if any doubts or questions. .

Thank you, God bless,

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EXHIBIT 13

Type Microsoft Teams Conversation  
Start Date April 15, 2024 6:52:02 AM MST  
End Date April 15, 2024 5:06:45 PM MST  
Chat Account Paul W. <paul@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Apr 15, 2024

J

Jeff Lakes

tell your CA's they can shorten their notes on these bad pitches by the room. If i read the words Fraud in someone's notes after this week I am going to come down on the management team. Bad pitch/reclose is the terminology I want used moving forward. We can sent PM to Dr all day long and it seems to do no good.

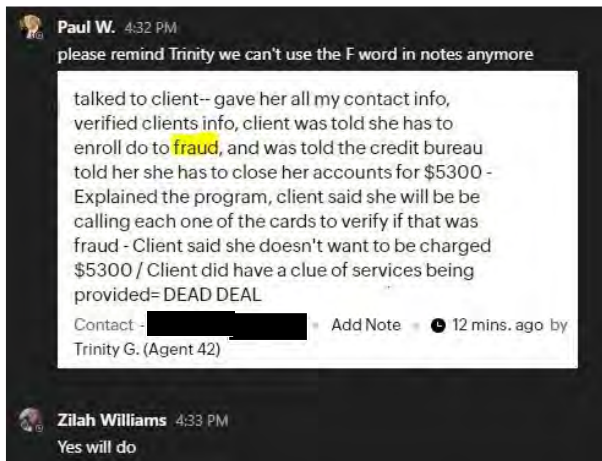
06:52

P

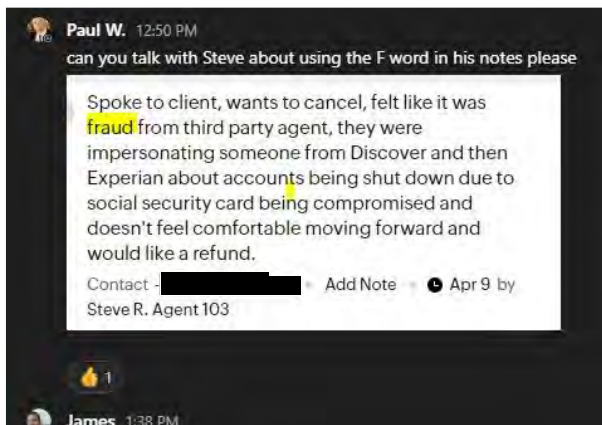
Paul W.

I've been on top of it with both James and Zilah and we have indeed gone over this in CA meetings. Will hammer it home once again this week.  
imageimage

08:32



[0-wus-d10-53b6d5d1b027d401e8c9afffc790c496](https://www.teamschat.com/0-wus-d10-53b6d5d1b027d401e8c9afffc790c496)



[0-wus-d6-ebf4251e195e3c7ba5d603c291128c0b](https://www.teamschat.com/0-wus-d6-ebf4251e195e3c7ba5d603c291128c0b)

Type Microsoft Teams Conversation  
Start Date October 25, 2023 4:41:43 AM MST  
End Date October 25, 2023 4:23:09 PM MST  
Chat Account Felix Jimenez <felix@fsgmca.com>, Christian W <christian@fsgmca.com>, Jeff Lakes <jeff@fsgmca.com>

Oct 25, 2023



**Jeff Lakes**

Anytime we speak to the client or anyone in the company never use the word Fraud. Christian you must cut this vocabulary out before it causes us an issue. Words to consider ....misleading, lies and not truthful. please confirm you will add this to your manager discussions and your CA meeting this morning. 04:41

Make sure you have this discussion with Laz too. 04:42

lets discuss this one Felix 08:55

going to be hard to not tell them to stop based on our model 08:56

nope i want everyone to watch the Buckeyes beat the cheating Wolverines 16:20

How the Football World is Reacting to Michigan's Sign-Stealing Allegations (msn.com) 16:23

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**From:** Christian W  
**Sent:** Wednesday, October 25, 2023 8:29 AM  
**To:** Jeff Lakes; Felix Jimenez  
**Cc:** James; Zilah Williams  
**Subject:** Re: management team

Acknowledged. Will convey to the CA's as well in this mornings meeting.

---

**From:** Jeff Lakes <jeff@fsgmca.com>  
**Sent:** Wednesday, October 25, 2023 5:08 AM  
**To:** Christian W <christian@fsgmca.com>; Felix Jimenez <felix@fsgmca.com>  
**Cc:** James <james@fsgmca.com>; Zilah Williams <zilah@fsgmca.com>  
**Subject:** management team

Never use the word Fraud again. The rooms lied, misled or were not truthful.

---

**From:** Christian W <christian@fsgmca.com>  
**Sent:** Tuesday, October 24, 2023 9:44 PM  
**To:** Jeff Lakes <jeff@fsgmca.com>; Felix Jimenez <felix@fsgmca.com>  
**Cc:** James <james@fsgmca.com>; Zilah Williams <zilah@fsgmca.com>  
**Subject:** Fw: Objections caused by Room lies

I reached out to Lazaro to see how his agents are dealing with clients that are sent over with fraud. I am having a meeting with the US CA's in the morning to go over this with them and to get this implemented to see if this helps.

There is too much of a crutch being put on what we can't control instead of putting our effort into what we can control and it stops now.

---

**From:** Lazaro Meza Cardenas <lazmeza@redialbpo.com>  
**Sent:** Tuesday, October 24, 2023 3:48 PM  
**To:** Christian W <christian@fsgmca.com>  
**Subject:** Objections caused by Room lies

Good afternoon Christian,

The reason of this email is to share our ideas on overcoming the objections we face with customers who have been lied to by the rooms. The main concerns that customers share with us are Banks calling them and saying credit cards compromised and fraudulent charges, Experian calls them to let them know their social security has been compromised, a bank calls them and tells them new cards have been open on her behalf, promised an actual amount to pay off, have been told to not disclose certain information to us.

"I want to start of by Apologizing and emphasizing that there is not fraud on your cards nor is you social security compromised, if you like we can even call the bank to confirm that this is not the case, We are

not in any way affiliated with them, they are just a 3rd Party companies that assist us to filter people that would be a perfect fit for our program, I will make sure this gets Escalated to ensure this never happens again but if you would allow me a few minutes I would like to let you know how much money we can actually save you and help you on gaining financial freedom."

"Apologize. State that we are not affiliated with the creditors or credit bureaus, and we are not affiliated with the previous companies they spoke with, we want to ensure that we are on the same page and also allow me to clear out any incorrect information . Tell them that we will escalate information. And that if they were transferred to me, it's because they see the are a good candidate for our program."

I would like to emphasize that one thing that has helped us out is the tone of voice that Maria, Jay and Chris use with their clients main them sound real empathetic, and Alfred goes out of his way to fully explain every detail to the customer and always ask each client if they fully understand and feel comfortable on proceeding. Also, security is something the CA's use since our customers already feel discouraged, we try to rebuild the trust in us.

**Lazaro Meza Cardenas**

**Operations Supervisor**

[lazmeza@redialbpo.com](mailto:lazmeza@redialbpo.com)

Ignacio Zaragoza 1298 Col Nueva 21100, Mexicali BC, México

**Web:** <https://redialbpo.com/>

EXHIBIT 14

## MEMORANDUM

**To: Jeffrey Lakes; Felix Jimenez**  
**From: Robert Knechtel, CLO**  
**Date: October 21, 2024**  
**RE: CONSUMER COMPLAINTS- Root cause analysis**

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Gentlemen:

### **Background**

As we continue our perpetual quest to be a quality, compliant company, we must remain vigilant of all our processes. One area in which we can look to improve is complaints. Consumer and agency (Attorney General (AG), Better Business Bureau (BBB), state commerce dept., etc.) complaints continue to be an issue for the Company. Complaints not only harm the reputation of the Company but draw the attention of the above-mentioned agencies and negatively impact costs and profitability.

Analysis of complaints made demonstrate that there are three types that are most frequent: (1) “cold feet” or changing of mind (~15%), (2) non-responsiveness (~ 18%) and (3) misleading initial sales call (~64%) (The remaining 2% is attributable to other issues, such as ignoring DNC list enrollment, ignoring POAs previously in place, and other sundry reasons).

Looking at the above cause of complaints-made reveals that focusing on misleading sales calls would lead to a dramatic improvement in reputation, compliance, and profitability.

### **Issue**

Misleading initial sales calls have a major negative impact on Company reputation, legal compliance, and Company profitability.

### **Discussion**

For this memorandum's purposes, I focused on legal complaints made by customers to the various agencies, as that is when the Legal Department becomes actively involved.

Focusing on 2024, since March (through October 18), the Company has received 17 Attorney General consumer driven complaints or full business practice inquiries. In addition, the Company has received five BBB complaints. Each of these complaints has an

initial sales call misleading information component as a stated reason for the complaint or inquiry. (I have attached two examples of complaints made. If you would like to review more, please let me know. These examples happen to be representative of those from MN as we recently concluded that action).

The misleading sales call tactics include spoofing (fake caller ID), representation that the caller is from a bank or credit card company, false information regarding loans and loan eligibility, veteran's programs, and, most egregious, false representation that the caller is from a government agency (FTC).

Each of these tactics not only violates our Company policies but also the Telephone Sales Rule (TSR).

These tactics have resulted in the Company having to issue excessive refunds and, importantly, restitution and disgorgement of profits to state Attorneys General. To date (in 2024), the Company is liable for over \$1.6 million in restitution and disgorgement costs with 12 actions ongoing.

### **Conclusion**

To better serve our customers and burnish the Company's reputation and profitability, it is imperative that we get a handle on the misleading initial sales call activities in terms of compliance and costs.

# EXHIBIT 15

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**From:** Doug <doug@fsgmca.com>  
**Sent:** Friday, May 19, 2023 12:19 PM  
**To:** One Ten Communications - ROOM 110

**Room 110 CBs 5/15 to 20**

██████████ Capped 5/11 \$8300 ██████████ ██████████

Reason for CB: Buyer's remorse. Client felt fees were too high and was worried about amount he might have to pay in the end.

██████████ 85 yrs. old Capped 3/31 \$5827 ██████████

Reason for CB: Client not capable of understand and entering into this agreement.....elderly and pre-dementia. Friends, neighbors, and CPA stepped in and convinced client not to move forward.

Comment: When the room contacts the client initially using a "fraud" approach, it causes a problem with the clients when a decline occurs. The client then begins to question the legitimacy of this charge as well.

██████████ ██████████ Capped 5/9 \$7728 ██████████ DV Dead...second charge declined multiple times.

Reason for CB: Chase created doubt and would not clear \$8000 charge. Client cancelled when advised by attorney to do so.

Note: Room 110 rep (female) applied for a new Barclay's credit card for client against client's approval. This was another reason the client felt this was a scam.

██████████ 78 yrs. old Capped 4/24 \$4010 + \$9990 (no CB yet) ██████████

Reason for CB: Unknown. There were no issues in earlier calls.

██████████ 76 yrs. old Capped 2/28 \$8949 ██████████

Reason for CB: Unknown. Spoke to client on 3/1 and no issues. No contact since.

██████████ 70 yrs. old Capped 4/28 \$5700 ██████████

Reason for CB: Multiple B of A declines on split fee (even after going to a local branch) put client ill at ease with the program. Buyer's remorse.

## EXHIBIT 16



We want your Feedback !

---

**COMPLETED**

Response ID : [REDACTED]  
IP address : [REDACTED]  
Start time : Jan 15, 2025 07:39:55  
Completion time : Jan 15, 2025 07:49:03  
Time taken : 9 mins 7 secs  
Collector : Sales Customer Satisfaction Survey  
Total rating : 3/5  
Average rating : 6/10  
Score : 24/65 (36.92%)

---

Respondent Variables

---

1. Email address : [REDACTED]@aol.com

Q1.

| Field label     | Response   |
|-----------------|------------|
| Your First Name | ██████████ |
| Your Last Name  | ██████████ |

Q2.

Please Confirm your Email

██████████@AOL.COM

Q3. Please provide the name of the Advisor who helped you

Nicole

Q4. On a scale of 1 to 10, how satisfied are you with the clarity of the information provided during the consultation call? 1/10

1

Q5. Did the Advisor effectively address all your questions and concerns regarding the consultation product call? 1/5

Not Sure

Q6. How well do you feel you understood the terms and conditions of the program after the consultation call? 0/5

Not at all

Q7. Did the Advisor provide clear information about the benefits and potential risks associated with the program? 0/5

No

Q8. Did the Advisor explain the length of the program and the expected duration of your participation? 5/5

Yes

Q9. Did the Advisor explain the specific benefits of our program and how it can lead to savings for you? 1/5

Not Sure

Q10. Did the Advisor provide the company website and contact information for further reference? 5/5

Yes

---

Q11. On a scale of 1 to 5, how knowledgeable did you find the Advisor regarding our services? 3/5

3

---

Q12. Did the Advisor demonstrate professionalism throughout the call? 5/5

Yes

---

Q13. How would you rate the overall effectiveness of the consultation call in helping you make an informed decision about our services? 3/5

Neutral

---

Q14. Were you provided with clear instructions on how to proceed with enrolling in the program? 0/5

No

---

Q15. How likely are you to recommend our services to a friend or family member based on your experience with the consultation call? 0/5

Very Unlikely

---

**Q16. We'd love to hear your thoughts!**

Please provide a testimonial about your experience with our services so far.

I feel that information was left out throughout the process. The initial call that got me to call you gave me incomplete or incorrect information. I feel all alone that I was misled into this situation. No one ever told me from the beginning that this would be a charge-off situation. I had a very good credit score before coming in contact with your company. I am highly disappointed that my personal information was used to lure me into your company. Now I go into a situation where my score has dropped below 600 after being at 800 plus. I feel this deception has set me back so far. And no one ever told me I had to fill out a hardship form. This whole program was not explained to me in good faith. I was told it wasn't going to cost me anything but you added charges onto my credit card and then you say that the credit card company is going to take the hit. Well I find that's not true because the money you added on to the credit card is attached to me which you are supposed to be negotiating for me to get a reduction. So in actuality I am paying for the service that I'm highly disappointed in. If I make a call to my advocate and it goes right to voicemail and then I don't get a call and didn't happen to get a call midday on a Sunday. Who expects a call on that day? My advocate has tried to answer on my questions but overall I am highly disappointed in the deception that got me to this point.

---

Your feedback is highly valuable to us !

Thank you for taking the time to complete this survey!

---

**Q17. Submit your Survey!**

Check the box and click submit below please.

Yes



We want your Feedback !

---

**COMPLETED**

Response ID : [REDACTED]  
IP address : [REDACTED]  
Start time : Jun 24, 2025 03:38:13  
Completion time : Jun 24, 2025 03:56:50  
Time taken : 19 mins  
Collector : Customer Testimonial Survey  
Respondent location : [REDACTED] Bell County, Texas, 76543, United States

---

**Respondent Variables**

1. Country : United States
2. Location
  - Latitude : [REDACTED]
  - Longitude : [REDACTED]
3. Email address : [REDACTED]@yahoo.com

---

Page 1 : Customer Testimonial Survey

---

Q1.

| Field label     | Response   |
|-----------------|------------|
| Your First Name | [REDACTED] |
| Your Last Name  | [REDACTED] |

---

Q2. Please provide a testimonial that reflects your experience and sentiment regarding our services.

My experience with your company has been nothing but a bad dream. Starting with the woman who contacted me, who lied to us, telling us it would be 5,6 months before we would start making payments, to reduce our debt, and it took almost a year to start to make payments, my credit score went from 800+ to just over 600. My credit score has only increased by a few points since we were told it would take a year to improve. So, you ask me about my experience with your company. Need I say more? Plus, the same woman who started us on the program, told us she would be there with us ever step of the way, and another big fat lie.

---

Q3.

How satisfied are you with the overall settlement program completed with us?

Dissatisfied

---

Your feedback is highly valuable to us !

Thank you for taking the time to complete this survey!

Your feedback will help us enhance our services.

---

Q4. **Submit your Survey!**

Check the box and click submit below please.

Yes



We want your Feedback !

---

**COMPLETED**

Response ID : [REDACTED]  
IP address : [REDACTED]  
Start time : Mar 18, 2025 10:57:34  
Completion time : Mar 18, 2025 11:21:47  
Time taken : 24 mins  
Collector : Sales Customer Satisfaction Survey  
Total rating : 2/5  
Average rating : 4/10  
Score : 11/65 (16.92%)

---

Respondent Variables

---

1. Email address : [REDACTED]@gmail.com

Q1.

| Field label     | Response   |
|-----------------|------------|
| Your First Name | ██████████ |
| Your Last Name  | ██████████ |

Q2.

Please Confirm your Email

██████████@gmail.com

Q3. Please provide the name of the Advisor who helped you

Tim Smith, Kaitlyn, Jasmine

Q4. On a scale of 1 to 10, how satisfied are you with the clarity of the information provided during the consultation call? 2/10

2

Q5. Did the Advisor effectively address all your questions and concerns regarding the consultation product call? 0/5

NO

Q6. How well do you feel you understood the terms and conditions of the program after the consultation call? 0/5

Not at all

Q7. Did the Advisor provide clear information about the benefits and potential risks associated with the program? 0/5

No

Q8. Did the Advisor explain the length of the program and the expected duration of your participation? 5/5

Yes

Q9. Did the Advisor explain the specific benefits of our program and how it can lead to savings for you? 0/5

No

Q10. Did the Advisor provide the company website and contact information for further reference? 0/5

No

---

Q11. On a scale of 1 to 5, how knowledgeable did you find the Advisor regarding our services? 2/5

2

---

Q12. Did the Advisor demonstrate professionalism throughout the call? 0/5

No

---

Q13. How would you rate the overall effectiveness of the consultation call in helping you make an informed decision about our services? 2/5

Somewhat Ineffective

---

Q14. Were you provided with clear instructions on how to proceed with enrolling in the program? 0/5

No

---

Q15. How likely are you to recommend our services to a friend or family member based on your experience with the consultation call? 0/5

Very Unlikely

---

**Q16. We'd love to hear your thoughts!**

Please provide a testimonial about your experience with our services so far.

anytime I call I seldom get a live person. I leave my and number and it usually takes 2-3 days for a call back. The caller ID says SPAM and comes from different states when the call back comes so unless I recognize the number I am hesitant to answer or are unavailable, thus starts the phone tag again. I currently have been trying for 2 weeks to make my first payback payment, but cannot figure out how on the website and when I get a live person they say they will give my message to my account rep (currently Jasmine).The phone tag is in process again. I feel like I'm purposely being set up for failure in your program. I just want to get this program paid and be done with it, but constantly reach roadblocks. Tim Smith is also the rudest and most unprofessional person I've even dealt with. My credit score has dropped by 300 points since joining your program. What a mistake I think joining this program is. I will NEVER refer this debt solution company to anyone I know, friend or foe.

---

Your feedback is highly valuable to us !

Thank you for taking the time to complete this survey!

---

**Q17. Submit your Survey!**

Check the box and click submit below please.

Yes



We want your Feedback !

---

**COMPLETED**

Response ID : [REDACTED]  
IP address : [REDACTED]  
Start time : Mar 04, 2025 11:01:08  
Completion time : Mar 04, 2025 11:37:32  
Time taken : 36 mins  
Collector : Sales Customer Satisfaction Survey -  
Score : 13/40 (32.5%)

---

Respondent Variables

---

1. Email address : [REDACTED]@att.net

Q1.

| Field label     | Response   |
|-----------------|------------|
| Your First Name | [REDACTED] |
| Your Last Name  | [REDACTED] |

Q2. 2/5

How satisfied are you with the overall settlement program completed with us?

Dissatisfied

Q3. Did our company communicate effectively with you throughout the 12-month program? 3/5

Yes, to some extent

Q4. How would you rate the level of attention to detail provided by our team during the settlement process? 1/5

Fair

Q5. Did you feel that our customer service met your expectations during the program? 3/5

Yes, met expectations

Q6. Were the settlement terms and conditions clearly communicated to you? 0/5

No, not clearly

Q7. How satisfied are you with the level of follow-up and support provided by our team during and after the program? 1/5

Neutral

Q8. On a scale of 1 to 10, how likely are you to recommend our services to others based on your experience? 3/10

3

Q9. Do you have any suggestions or feedback for us to improve our services?

BMO - original balance \$2101 - settlement \$1900 ( 10%, unhappy)  
 SafeAmerica - original balance \$6101 - settlement \$4912.76 (20%, unhappy)  
 Chase - original balance - \$7731 + ADS FEE \$7100 = 14,831  
 (\$5436 / 7731 = 30% reduction, I'm unhappy; with a 24-month payment plan)  
 Summary: Reduced debt on three cards, 201 + 1189 + 2295 = \$3685  
 So, I paid ADS \$7100 to reduce my debt by \$3685 - I honestly did not break even on this deal.  
 ADS basically settled their fee away on the Chase card, but that's about it, I'm still paying most of my original balance. Basic Math here. Just a Bad money decision on my part. Credit score dipped to low 500s, not just 50 points like someone had told me. I hope I can recover from this.

Q10.

Please provide a testimonial that reflects your experience and sentiment regarding our services.

None - Just a Bad money decision on my part. Credit score dipped to low 500s, not just 50 points like someone had told me. I hope I can recover from this. Customer reps were nice, but their hands were tied, just a job.

---

Your feedback is highly valuable to us !

Thank you for taking the time to complete this survey!

Your feedback will help us enhance our services.

---

Q11. **Submit your Survey!**

Check the box and click submit below please.

Yes

EXHIBIT 17

**From:** Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>  
**Sent:** Thursday, October 3, 2024 5:53 PM  
**To:** Jeff Lakes; Felix Jimenez; Jason S. Lakes; Robert Knechtel; Brian Canaday  
**Subject:** September 2024 Executive Summary  
**Attachments:** September 2024 Executive Summary.pdf

Elizabeth Reaney  
CFO, Accelerated Debt Solutions, Inc.  
1603 Capitol Ave, Suite 310, A444  
Cheyenne, WY 82001  
510-375-2090 Direct Line

## September 2024 Executive Summary



**Sales:** We ended September 2024 with gross sales of \$4,139,671.14. September 2023 had sales of \$5,386,956.23, a 23.15% decrease. We ended September 2024 with YTD gross sales of \$40,421,897.85, September 2023 has YTD gross sales of \$28,336,448.90, a 42.64% increase.

This is the first month in 2024 that the month-to-month comparison did not have an increase from the prior year. We are still ahead of prior YTD gross sales.

The State of the Company continues to be strong. We have a diversified merchant processing portfolio with 6 providers. Sales lead quality continues to be the focus of executive leadership. Development work continues to automate our merchant processing and other processes. The company is also putting 3DS, a chargeback mitigation tool, into development., which should increase profitability

**We ended September 2024 with a YTD profit of \$7,607,702.51**

**Profitability – Prior year comparison**

The largest strain on profitability continues to be chargebacks. Management is laser focused on finding a solution to this continuing issue.

| Consolidated Financial Statement |                  |                                   |                  |                 |
|----------------------------------|------------------|-----------------------------------|------------------|-----------------|
| As of Sept 2024                  |                  |                                   |                  |                 |
|                                  | Sales            | COGS                              | Expenses         | Net Income      |
| <b>FSG</b>                       | \$ 30,137,324.31 | \$ 18,799,354.11                  | \$ 6,217,447.32  | \$ 5,120,522.88 |
| <b>ADS</b>                       | \$ 10,284,573.54 | \$ 6,055,448.97                   | \$ 1,741,944.94  | \$ 2,487,179.63 |
| <b>Total</b>                     | \$ 40,421,897.85 | \$ 24,854,803.08                  | \$ 7,959,392.26  | \$ 7,607,702.51 |
|                                  |                  |                                   |                  |                 |
| <b>For Aug 2023</b>              |                  | 2023 YTD Sales                    | \$ 28,333,105.20 |                 |
|                                  |                  | <b>20.83%</b> 2023 YTD Net INcome | \$ 5,901,728.86  |                 |
|                                  |                  |                                   |                  |                 |
| <b>2024 Profit Margin</b>        | <b>18.82%</b>    |                                   |                  |                 |
| <b>2023 Profit Margin</b>        | <b>20.83%</b>    |                                   |                  |                 |

Respectfully Submitted,  
 Elizabeth Reaney  
 Chief Financial Officer

September saw the average deal value decreased at \$9725 vs the previous value of \$10,013 (-3%)

Total chargeback number again increased MTM (45 vs 38, +18% ) and total chargeback dollar amount increased as well (\$269,707 vs \$233,220, +16%).

Greg (4 for \$21,590, 19%) was the top chargeback offender by agent (as reckoned by percentage of chargeback by number).

Once again, by room, the majority of chargebacks are associated with One Ten (35 for \$215,615, 16%) - to be expected, as they are the primary driver of lead volume, but their CB % is also increasing.

Here's a side-by-side comparison of sales for September vs August by agent:

| Capped Ratio |     | Sales     |         | Capped Ratio |           | Sales |           |         |
|--------------|-----|-----------|---------|--------------|-----------|-------|-----------|---------|
| travis       | 83% | monica    | 311,614 | 162          | tim       | 90%   | matt      | 449,857 |
| nicole       | 81% | matt      | 293,530 | 163          | matt      | 86%   | greg      | 363,250 |
| tim          | 77% | chelsea   | 257,033 | 164          | nicole    | 83%   | monica    | 342,183 |
| chelsea      | 77% | nicole    | 242,759 | 165          | jayson    | 80%   | cole      | 332,821 |
| matt         | 74% | travis    | 237,807 | 166          | monica    | 72%   | trinity   | 289,300 |
| anthony      | 68% | tim       | 225,515 | 167          | geoffrey  | 70%   | travis    | 286,355 |
| jacob        | 65% | patrick v | 222,301 | 168          | lucy      | 68%   | tim       | 276,720 |
| monica       | 64% | anthony   | 216,887 | 169          | eli       | 68%   | geoffrey  | 261,515 |
| corey        | 62% | trinity   | 211,821 | 170          | carrrie   | 67%   | lucy      | 261,347 |
| justin       | 61% | jacob     | 205,665 | 171          | travis    | 67%   | eli       | 242,345 |
| patrick v    | 60% | cole      | 200,468 | 172          | trinity   | 67%   | jayson    | 233,667 |
| trinity      | 59% | justin    | 192,782 | 173          | greg      | 66%   | anthony   | 214,646 |
| michael      | 59% | michael   | 174,688 | 174          | cole      | 60%   | jacob     | 208,518 |
| kurt         | 56% | greg      | 169,613 | 175          | faith     | 59%   | justin    | 190,061 |
| cole         | 55% | corey     | 168,769 | 176          | kurt      | 57%   | chelsea   | 184,899 |
| geoffrey     | 55% | kurt      | 165,081 | 177          | michael   | 57%   | patrick v | 173,937 |
| lucy         | 52% | geoffrey  | 160,353 | 178          | corey     | 57%   | faith     | 170,246 |
| eli          | 52% | eli       | 123,513 | 179          | anthony   | 56%   | corey     | 162,606 |
| greg         | 51% | lucy      | 105,245 | 180          | patrick v | 55%   | denise    | 136,458 |
| faith        | 39% | faith     | 79,008  | 181          | jacob     | 53%   | kurt      | 132,788 |
| denise       | 33% | denise    | 32,359  | 182          | chelsea   | 53%   | michael   | 64,670  |
|              |     |           |         | 183          | ali       | 50%   | nicole    | 38,125  |
|              |     |           |         | 184          | justin    | 50%   | carrrie   | 32,795  |
|              |     |           |         | 185          | denise    | 48%   | caleb     | 24,872  |
|              |     |           |         | 186          | caleb     | 43%   | ali       | 13,515  |
|              |     |           |         | 187          | max       | 33%   | max       | 8,900   |
|              |     |           |         | 188          | christina | 0%    | christina | 0       |

Monica returns to the top in sales this month, while Travis had the highest average deal at \$12,516.

And the same for the rooms:

| Leads       | #   | Capped Dollars |           |
|-------------|-----|----------------|-----------|
| One Ten     | 458 | One Ten        | 2,289,275 |
| Conexion    | 150 | Conexion       | 663,421   |
| Fintech     | 98  | Callzen        | 424,615   |
| Callzen     | 84  | Fintech        | 397,996   |
| Reincarn.   | 48  | Reincarn.      | 187,235   |
| Vision Tech | 23  | Vision Tech    | 28,569    |

| 75 Leads       | #   | Capped Dollars |           |
|----------------|-----|----------------|-----------|
| 76 One Ten     | 541 | One Ten        | 2,948,452 |
| 77 Conexion    | 151 | Conexion       | 746,831   |
| 78 Fintech     | 126 | Fintech        | 533,713   |
| 79 Reincarn.   | 96  | Callzen        | 453,121   |
| 80 Callzen     | 82  | Reincarn.      | 283,447   |
| 81 Vision Tech | 27  | Vision Tech    | 117,332   |
| 82             |     |                |           |

One Ten remains the primary source of capped dollars, comprising 57% of total revenue.

The room with the highest average deal was also One Ten with \$10,220.

## Accelerated Debt Settlement

## Profit and Loss YTD Comparison

September 2024

|  | TOTAL                 |                        |
|--|-----------------------|------------------------|
|  | SEP 2024              | JAN - SEP, 2024 (YTD)  |
| Income                                       |                       |                        |
| 4100 Sales                                   | 3,814,375.70          | 10,284,573.54          |
| <b>Total Income</b>                          | <b>\$3,814,375.70</b> | <b>\$10,284,573.54</b> |
| Cost of Goods Sold                           |                       |                        |
| 5010 Chargebacks                             | 356,722.77            | 734,113.52             |
| 5020 Merchant Fees                           | 152,772.33            | 1,493,023.43           |
| 5030 Order Procurement                       | 1,784,310.00          | 3,812,850.75           |
| 5040 Postage and Mailings                    | 6,688.91              | 11,536.27              |
| 5050 Notary Services                         | 1,425.00              | 3,925.00               |
| <b>Total Cost of Goods Sold</b>              | <b>\$2,301,919.01</b> | <b>\$6,055,448.97</b>  |
| <b>GROSS PROFIT</b>                          | <b>\$1,512,456.69</b> | <b>\$4,229,124.57</b>  |
| Expenses                                     |                       |                        |
| 6001 Bank fees & service charges             | 6.49                  | 306.16                 |
| 6010 Health Benefits                         | -8,809.40             | -26,916.55             |
| 6015 Licenses and Registrations              | 4,168.00              | 11,194.63              |
| 6018 Office Supplies                         | 381.77                | 3,314.79               |
| 6019 Insurance                               | 4,782.00              | 4,276.29               |
| 6020 Job Boards                              | 840.53                | 840.53                 |
| 6022 Marketing                               | 84,847.09             | 120,034.18             |
| 6023 Meals and Entertainment                 | 12,696.66             | 26,319.89              |
| 6024 Office expenses                         | 2,230.88              | 10,704.11              |
| 6049 Repairs & maintenance                   |                       | 118.36                 |
| 6050 Travel                                  | 3,201.82              | 4,188.92               |
| 6051 Airfare                                 | 951.96                | 1,249.92               |
| <b>Total 6050 Travel</b>                     | <b>4,153.78</b>       | <b>5,438.84</b>        |
| 6201 Utilities                               | 804.05                | 1,517.25               |
| 6211 Internet & TV services                  | 119.99                | 342.70                 |
| 6221 Phone service                           | 512.29                | 1,035.11               |
| <b>Total 6201 Utilities</b>                  | <b>1,436.33</b>       | <b>2,895.06</b>        |
| 6301 Websites and Website Development        | 24,779.63             | 52,911.59              |
| Legal & accounting services                  |                       |                        |
| 6021 Legal fees                              | 3,567.92              | 7,067.92               |
| <b>Total Legal &amp; accounting services</b> | <b>3,567.92</b>       | <b>7,067.92</b>        |
| Payroll expenses                             |                       |                        |
| 6030 Bonus                                   | 20,712.22             | 119,795.17             |
| 6031 CCG Team                                | 32,063.17             | 99,891.19              |
| 6033 Executive Team                          | 37,465.30             | 107,023.07             |
| 6034 IT Team                                 | 10,000.00             | 30,000.00              |
| 6035 Legal Team                              | 35,226.66             | 113,298.98             |
| 6036 QA Team                                 | 4,332.00              | 21,228.00              |

## Accelerated Debt Settlement

## Profit and Loss YTD Comparison

September 2024

|   | TOTAL                |                       |
|---|----------------------|-----------------------|
|   | SEP 2024             | JAN - SEP, 2024 (YTD) |
| 6037 Sales Commissions                    | 32,365.65            | 82,451.97             |
| 6038 Sales Management                     | 28,076.92            | 73,369.24             |
| 6039 Debt Negotiations Salaries and Wages | 29,122.16            | 29,122.16             |
| <b>Total Payroll expenses</b>             | <b>229,364.08</b>    | <b>676,179.78</b>     |
| Professional Services                     |                      |                       |
| 6041 Payroll Service Fee                  | 1,846.48             | 7,125.22              |
| 6045 Sales Consulting                     | 171,583.22           | 553,690.45            |
| 6046 Debt Negotiation Team                | 54,224.78            | 223,394.29            |
| 6047 Legal Services Consulting            | 6,280.00             | 6,280.00              |
| <b>Total Professional Services</b>        | <b>233,934.48</b>    | <b>790,489.96</b>     |
| Taxes paid                                |                      |                       |
| 6051 Payroll taxes                        | 16,486.84            | 56,769.40             |
| <b>Total Taxes paid</b>                   | <b>16,486.84</b>     | <b>56,769.40</b>      |
| <b>Total Expenses</b>                     | <b>\$614,867.08</b>  | <b>\$1,741,944.94</b> |
| NET OPERATING INCOME                      | <b>\$897,589.61</b>  | <b>\$2,487,179.63</b> |
| Other Income                              |                      |                       |
| Other income                              |                      |                       |
| 7001 Interest earned                      |                      | 4,243.17              |
| <b>Total Other income</b>                 |                      | <b>4,243.17</b>       |
| <b>Total Other Income</b>                 | <b>\$0.00</b>        | <b>\$4,243.17</b>     |
| Other Expenses                            |                      |                       |
| 8801 Contributions to charities           | 14,098.48            | 63,413.08             |
| <b>Total Other Expenses</b>               | <b>\$14,098.48</b>   | <b>\$63,413.08</b>    |
| NET OTHER INCOME                          | <b>\$ -14,098.48</b> | <b>\$ -59,169.91</b>  |
| NET INCOME                                | <b>\$883,491.13</b>  | <b>\$2,428,009.72</b> |

## Accelerated Debt Settlement

## Balance Sheet

As of September 30, 2024

|  | TOTAL                 |
|--|-----------------------|
| <b>ASSETS</b>                          |                       |
| Current Assets                         |                       |
| Bank Accounts                          |                       |
| 1001 Checking 1                        | 391,201.02            |
| 1021 Escrow Savings 9841               | 1,676,142.31          |
| <b>Total Bank Accounts</b>             | <b>\$2,067,343.33</b> |
| Accounts Receivable                    |                       |
| Accounts Receivable (A/R)              | 0.00                  |
| <b>Total Accounts Receivable</b>       | <b>\$0.00</b>         |
| Other Current Assets                   |                       |
| 1799 Loans to others                   | 15,000.00             |
| <b>Total Other Current Assets</b>      | <b>\$15,000.00</b>    |
| <b>Total Current Assets</b>            | <b>\$2,082,343.33</b> |
| <b>TOTAL ASSETS</b>                    | <b>\$2,082,343.33</b> |
| <b>LIABILITIES AND EQUITY</b>          |                       |
| Liabilities                            |                       |
| Current Liabilities                    |                       |
| Credit Cards                           |                       |
| 2041 BofA CC 4070                      | 51.00                 |
| 2042 BofA CC 9566                      | 0.00                  |
| 2043 Citi Card 1                       | 12,525.31             |
| 2044 Citi Card 2                       | 4,164.67              |
| <b>Total Credit Cards</b>              | <b>\$16,740.98</b>    |
| Other Current Liabilities              |                       |
| 2102 401K Employee Contribution        | 31,223.43             |
| 2103 Garnishments                      | 0.00                  |
| 2200 Employee Del Lagos Gifts Payable  | 769.20                |
| <b>Total Other Current Liabilities</b> | <b>\$31,992.63</b>    |
| <b>Total Current Liabilities</b>       | <b>\$48,733.61</b>    |
| <b>Total Liabilities</b>               | <b>\$48,733.61</b>    |
| Equity                                 |                       |
| 3001 Owner investments                 | 600.00                |
| 3200 Retained Earnings                 |                       |
| Owner draws                            | -395,000.00           |
| Net Income                             | 2,428,009.72          |
| <b>Total Equity</b>                    | <b>\$2,033,609.72</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>    | <b>\$2,082,343.33</b> |

## Financial Solutions Group, LLC

## Profit and Loss YTD Comparison

September 2024

|   | TOTAL                 |                        |
|---|-----------------------|------------------------|
|   | SEP 2024              | JAN - SEP, 2024 (YTD)  |
| Income                                  |                       |                        |
| BofA Cash Rewards                       | 1,594.12              | 7,815.11               |
| Other Income                            |                       | 7,040.89               |
| Sales                                   |                       |                        |
| Sales - FSG                             | 12,884.41             | 30,137,324.31          |
| <b>Total Sales</b>                      | <b>12,884.41</b>      | <b>30,137,324.31</b>   |
| <b>Total Income</b>                     | <b>\$14,478.53</b>    | <b>\$30,152,180.31</b> |
| Cost of Goods Sold                      |                       |                        |
| Customer Costs                          |                       |                        |
| FSG - Chargebacks                       | 12,491.00             | 3,021,717.23           |
| FSG - Refunds                           |                       | 753,149.03             |
| Merchant Fees - FSG                     | 2,968.45              | 1,999,118.07           |
| <b>Total Customer Costs</b>             | <b>15,459.45</b>      | <b>5,773,984.33</b>    |
| Order Acquisition                       | 115,000.00            | 12,921,097.96          |
| Other Customer Costs                    |                       |                        |
| 66500 Postage and Delivery              |                       | 38,261.90              |
| Answering Service                       | 5,181.12              | 32,097.92              |
| Notary Services                         |                       | 33,800.00              |
| Wire Transfer Fee                       |                       | 112.00                 |
| <b>Total Other Customer Costs</b>       | <b>5,181.12</b>       | <b>104,271.82</b>      |
| <b>Total Cost of Goods Sold</b>         | <b>\$135,640.57</b>   | <b>\$18,799,354.11</b> |
| <b>GROSS PROFIT</b>                     | <b>\$ -121,162.04</b> | <b>\$11,352,826.20</b> |
| Expenses                                |                       |                        |
| 401K Company Match                      |                       | 39,429.12              |
| 60400 Bank Service Charges              | 25.00                 | 1,903.43               |
| Bank Service Charges - Other            |                       | 831.56                 |
| Wire transfer Fees - Interbank          |                       | -3,247.94              |
| <b>Total 60400 Bank Service Charges</b> | <b>25.00</b>          | <b>-512.95</b>         |
| 63300 Insurance Expense                 |                       | 369.36                 |
| Auto Insurance                          | -30.26                | -383.98                |
| Dental Insurance                        |                       | -836.81                |
| Health Insurance                        | 27,291.04             | 199,269.90             |
| Insurance                               |                       | 5,437.68               |
| Life Insurance                          | 1,112.20              | 10,006.24              |
| Travel                                  |                       | 6,501.39               |
| Workmen's Comp                          |                       | 3,425.00               |
| <b>Total 63300 Insurance Expense</b>    | <b>28,372.98</b>      | <b>223,788.78</b>      |
| 63400 Interest Expense                  |                       | -6,642.71              |

## Financial Solutions Group, LLC

## Profit and Loss YTD Comparison

September 2024

|   | TOTAL         |                       |
|---|---------------|-----------------------|
|   | SEP 2024      | JAN - SEP, 2024 (YTD) |
| 64900 Office Supplies                   |               | 46,296.87             |
| Office Supplies                         |               | 14,536.70             |
| <b>Total 64900 Office Supplies</b>      |               | <b>60,833.57</b>      |
| 66000 Payroll Expenses                  |               |                       |
| Payroll Expenses - General              |               | 20,924.42             |
| Payroll Service Expense                 |               | 126,728.27            |
| Payroll Taxes                           |               |                       |
| <b>Total Payroll Expenses - General</b> |               | <b>147,652.69</b>     |
| <b>Total 66000 Payroll Expenses</b>     |               | <b>147,652.69</b>     |
| 66700 Professional Fees                 | 165.00        | 14,915.82             |
| Administrative Consulting               |               | 32,519.85             |
| Debt Negotiation Consulting             |               | 465,144.93            |
| Job Boards                              |               | 2,686.48              |
| Legal                                   |               | 139,831.48            |
| Sales Consulting                        |               | 1,652,503.87          |
| <b>Total 66700 Professional Fees</b>    | <b>165.00</b> | <b>2,307,602.43</b>   |
| 67100 Rent Expense                      | -2,484.22     | 24,134.30             |
| 68400 Travel Expense                    |               | 570.00                |
| 64300 Meals and Entertainment           | 668.25        | 108,617.60            |
| Airfare and Hotels                      |               | 102,424.66            |
| <b>Total 68400 Travel Expense</b>       | <b>668.25</b> | <b>211,612.26</b>     |
| 68600 Utilities                         | 546.35        | 7,028.39              |
| 68100 Telephone Expense                 |               | 95,702.45             |
| Cell Phones                             |               | 3,741.50              |
| Internet Services                       |               | 979.87                |
| Security System                         |               | 1,839.02              |
| <b>Total 68600 Utilities</b>            | <b>546.35</b> | <b>109,291.23</b>     |
| Debt Negotiation Hourly Support         |               | 69,854.75             |
| Donations                               |               | 18,886.71             |
| IT Services                             |               | 58,730.38             |
| Websites                                |               | 137,711.93            |
| <b>Total IT Services</b>                |               | <b>196,442.31</b>     |
| Licenses and Membership Dues            |               | 34,928.85             |
| Marketing                               | 130.00        | 432,772.28            |
| Direct Mail                             |               | 1,477.00              |
| <b>Total Marketing</b>                  | <b>130.00</b> | <b>434,249.28</b>     |
| Medical Expenses                        |               | 6,066.90              |
| Misc Expenses                           |               | 5,375.19              |

## Financial Solutions Group, LLC

## Profit and Loss YTD Comparison

September 2024

|                                       | TOTAL                 |                         |
|---------------------------------------|-----------------------|-------------------------|
|                                       | SEP 2024              | JAN - SEP, 2024 (YTD)   |
| Payroll and Employees                 |                       |                         |
| Administrative Employees              |                       |                         |
| Hourly Admin                          |                       | 265,179.64              |
| Salaries - Admin                      |                       | 360,688.29              |
| Salaries - Legal and Debt Negotiation |                       | 266,213.76              |
| <b>Total Administrative Employees</b> |                       | <b>892,081.69</b>       |
| Sales Force Employees                 |                       |                         |
| Commissions                           |                       | 223,814.22              |
| Sales Administrative Support Team     |                       | 128,206.55              |
| Sales Bonus                           |                       | 461,287.90              |
| <b>Total Sales Force Employees</b>    |                       | <b>813,308.67</b>       |
| <b>Total Payroll and Employees</b>    |                       | <b>1,705,390.36</b>     |
| Repairs and Maintenance               |                       | 25,973.96               |
| Retirement Expense                    | 587,681.62            | 587,681.62              |
| Vehicle Maintenance and Fuel          |                       | 15,408.67               |
| <b>Total Expenses</b>                 | <b>\$615,104.98</b>   | <b>\$6,217,447.32</b>   |
| NET OPERATING INCOME                  | <b>\$ -736,267.02</b> | <b>\$5,135,378.88</b>   |
| Other Income                          |                       |                         |
| Interest Earned - Acosta              |                       | 2,188.69                |
| Interest Income                       | 5,660.04              | 30,669.15               |
| <b>Total Other Income</b>             | <b>\$5,660.04</b>     | <b>\$32,857.84</b>      |
| Other Expenses                        |                       |                         |
| Charitable Contributions              |                       | 1,361,331.23            |
| <b>Total Other Expenses</b>           | <b>\$0.00</b>         | <b>\$1,361,331.23</b>   |
| NET OTHER INCOME                      | <b>\$5,660.04</b>     | <b>\$ -1,328,473.39</b> |
| NET INCOME                            | <b>\$ -730,606.98</b> | <b>\$3,806,905.49</b>   |

## Financial Solutions Group, LLC

## Balance Sheet

As of September 30, 2024

|  | TOTAL                 |
|--|-----------------------|
| <b>ASSETS</b>                          |                       |
| Current Assets                         |                       |
| Bank Accounts                          |                       |
| 1103 BofA - FSG 2017                   | 14,739.47             |
| 1201 Bofa - FSG Escrow 1542            | 1,268,960.17          |
| <b>Total Bank Accounts</b>             | <b>\$1,283,699.64</b> |
| Other Current Assets                   |                       |
| 1301 Fixed Term CD - 2086              | 1,750,000.00          |
| <b>Total Other Current Assets</b>      | <b>\$1,750,000.00</b> |
| <b>Total Current Assets</b>            | <b>\$3,033,699.64</b> |
| Fixed Assets                           |                       |
| 1700 Accumulated Depreciation          | 21,669.99             |
| Accumulated Depreciation - Bronco      | -89,991.00            |
| Accumulated Depreciation - Chevy       | -25,793.00            |
| Chevy Camaro                           | 25,793.00             |
| Ford Bronco                            | 89,991.00             |
| ID Furniture and Fixtures 2023         | 1,005.01              |
| <b>Total Fixed Assets</b>              | <b>\$22,675.00</b>    |
| Other Assets                           |                       |
| Long Term Loan - Acosta                | 88,963.08             |
| Long Term Loan - Protection Termite    | 91,000.00             |
| Vida Vacations - Celebrate Park        | 18,500.00             |
| Vida Vacations - Grand Luxxe           | 98,917.00             |
| Vida Vacations - The Estates           | 12,442.00             |
| <b>Total Other Assets</b>              | <b>\$309,822.08</b>   |
| <b>TOTAL ASSETS</b>                    | <b>\$3,366,196.72</b> |
| <b>LIABILITIES AND EQUITY</b>          |                       |
| Liabilities                            |                       |
| Current Liabilities                    |                       |
| Other Current Liabilities              |                       |
| 401K                                   | -29,096.16            |
| Fees Held in Escrow                    | 1,000,749.76          |
| <b>Total Other Current Liabilities</b> | <b>\$971,653.60</b>   |
| <b>Total Current Liabilities</b>       | <b>\$971,653.60</b>   |
| <b>Total Liabilities</b>               | <b>\$971,653.60</b>   |
| Equity                                 |                       |
| 30000 Opening Balance Equity           | 660,768.08            |
| 32000 Members Equity                   | 5,721,422.49          |
| Owner Deposit                          | 143,303.37            |
| Owner Draw                             | -7,967,312.43         |

# Financial Solutions Group, LLC

## Balance Sheet

As of September 30, 2024

|                                     | TOTAL                 |
|-------------------------------------|-----------------------|
| To/From Mediawerks                  | 29,456.12             |
| Net Income                          | 3,806,905.49          |
| <b>Total Equity</b>                 | <b>\$2,394,543.12</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b> | <b>\$3,366,196.72</b> |

EXHIBIT 18

Owner Name Holly Daniels

Related To [REDACTED]

Note Content: I spoke with client about program he is saying that he thought he had a 3 day cancellation period. I let him know that he signed the nonrefundable contract which does state in big bold letters not to sign if you dont want services. He has already filed dispute with his credit card company. I let him know I can not issue a refund at this time. Told him that we can send a cancellation letter that states its nonrefundable. He said he is planning on paying off his debts on his own and doesn't need the program to assist him. he asked us to not contact his banks anymore.

Created By: Holly Daniels on Wed, 20 Mar 2024 10:40 PM

Modified By: Holly Daniels on Wed, 20 Mar 2024 10:40 PM

Owner Name Lucy B.

Related To [REDACTED]

Note Content: lbc from client again. Client states she has not sent letters to creditors yet due to funeral arrangements for her mother. Advised client that was understandable and there was no deadline. Client is still scared about doing program. We talked about cancellation and advised she could if she so chooses but that fee was nonrefundable so she would end up owing more money than if she were to stick with it and went over debt calculator savings again.

Created By: Lucy B. on Wed, 13 Mar 2024 05:17 PM

Modified By: Lucy B. on Wed, 13 Mar 2024 05:17 PM

Owner Name **Holly Daniels**

Related To [REDACTED]

Note Content: I spoke with the client for a retention call to let the client know that we can cancel the account but fees are nonrefundable. I also told her that we have sent letters to lenders on her behalf. She was concerned with the calls she is getting and the letters. I explained how to handle the calls and knows that she will get bills but to disregard the statements and to keep an eye out for 3rd party collections or legal notices. She said she will be reviewing her contract and will call back.

Created By: **Holly Daniels** on Tue, 6 Feb 2024 07:50 PM

Modified By: **Holly Daniels** on Tue, 6 Feb 2024 07:50 PM

Note Title  
Owner Name Ali M. (Agent 52)

Related To [REDACTED]

Note Content: I spoke with client. He said that he didn't want to do this, that he thinks it's unethical and that he had an obligation to pay the lenders and that he wants to cancel. I explained to him that he will still be paying his creditors once we settle, he's just not paying 10 times the amount with all the interest that accumulates. I also reminded him that as we went over the documents, I explained that our fee is nonrefundable. And I let him know that our attorney sent out the letters the very next day after enrollment and he's been working on litigation ever since. He said he enrolled two weeks ago, I let him know that it was a month ago today. He said that he had joined our program under false pretenses that he thought everything was compromised, and I reminded him that we went over all of that together during enrollment and that we have his best interest at heart and will get him the best settlements possible. I told him anytime he needs anything, to call me at my direct number and that we will continue to stay in touch with follow up calls. He said that he hates it, and wishes he wouldn't have done it but he can't afford to pay the 7200 fee if he cancels. I told him that defeats the purpose and reminded him that the fee is paying for a full year of legal work on his behalf. Client said he will stay in the program even though he doesn't like it. I reassured him that we will get him taken care of and that we will stay in touch to share the settlements with him. Client understood. He also said Paypal is calling him daily, so I let him know that I will request another letter be sent out to them today. Notified Brooke of that.

Created By: Ali M. (Agent 52) on Wed, 26 Jul 2023 06:04 PM

Modified By: Ali M. (Agent 52) on Wed, 26 Jul 2023 06:04 PM

Note Title: CANCELLATION  
Owner Name: Natasha L. - Retentions

Related To: [REDACTED]

Note Content: CCI  
states he wants to cancel the services

reason for cancellation:  
taking too long for settlements advised the program is 12-14 months

states his credit hit  
from 800's to 500's

advised the negative credit hit is clearly outlined in the terms of service  
agreement

went over options he can pay lump sum and it will show he paid the bill

offered solution for customer, asked him to allow me to reach out to DN team  
to see if we can reach out to lenders again he states no

Went over Non Refundable clause


went over dispute chargeback clause signed dated agreement

Please send Cancellation Letter with with Non Refundable on it  
Nicole Y. - DOT,

Created By: Natasha L. - Retentions on Wed, 2 Jul 2025 06:49 PM

Modified By: Natasha L. - Retentions on Wed, 2 Jul 2025 06:49 PM

EXHIBIT 19

|   |  |
|---|--|
|  | <p><b>Issued By:</b> Director of Operations (DOO)</p> <p><b>Owner:</b> Operations / Legal</p> <p><b>Approved By:</b> President</p> |
|   | <p><b>Updated:</b> 2024-04-03</p>  |
| <p><b>Client Refund Assessment Action Policy</b></p>                              | <p><b>No:</b> 3.0</p>  |

### Purpose:

This policy establishes a standardized process for assessing refund appropriateness. We kindly request that you gather and provide all the appropriate data related to the refund before sending it to executive leadership for their opinion. This will help us address your request promptly and avoid unnecessary delays.

### Scope:

This policy applies to all employees, contractors, and agents of Financial Solutions Group (FSG) and its subsidiaries.

### Client Refund Request

All submitted refund requests must clearly demonstrate that the Department Head / Manager has reviewed the Client owner's actions on calls, checked for proper Customer service, account management, follow through, and that none of the Client owner's actions lead to this request. **Finally, there must be written evidence that the Department Head / Manager has collaborated with his respective agents to exhaust all efforts as possible to save the deal at issue.**

### Client Refund Assessment Request – Email Template

**Email Subject:** Client Refund Assessment - [Client Full Name]

**Use the following template when submitting refund assessment request:**

1. **Name:** [Client Full Name]
2. **Amount:** [Refund Dollar Amount / USD]
3. **Customer Agent:** [Name of the Agent]
4. **Capped/Deal Date:** [Date of Capped/Deal]
5. **Zoho Record Link:** [URL to Zoho Record]
6. **If Release is Not Required, why:**
7. **Efforts Made to Salvage the Deal:**

a. *Details must be provided.*

**8. Operations Manager/Sales Opinion/Legal Opinion/Reason for Refund:**

a. *An opinion must be provided.*

**9. Transcript of recordings:**

a. *Dialpad access required*

## Zoho Field Requirements Definitions:

The following Field in client record should be updated to reflect the request stage:

Refunds Dashboard: <https://crm.zoho.com/crm/org659137332/tab/Dashboards>

The following statuses must be tracked within the CRM to ensure visibility of refund submission in the queue, and for follow-up and current stage status.

- **Field:** Refund Processing Status:
- **Values:**
  - Refund - Request Submitted
    - Used by submitter when request is initially submitted.
  - Refund – Approved - Full
    - Used by Management to approve refunds
  - Refund – Approved - Partial
    - Used by Management approve partial refunds
  - Refund - No Release
    - Used by Legal indicating No-Release is needed.
  - Refund - Release Pending
    - Used by Legal to indicate release write up has been drafted and sent for client's signature.
  - Refund - Release Pending - LG
    - Used by Legal to indicate release write up has been drafted and sent to opposing Legal POC for signature.
  - Refund - Release Completed
    - Used by requester or person receiving / or aware release has been signed and has been uploaded to the contact record; To indicate the Release has been received signed by the clients and finance can proceed.
  - Refund – Scheduled

- Used by Finance to indicate the refund has been Scheduled
- Refund – Completed/Full
  - Used by Finance to indicate the refund has been completed
- Refund – Completed/Partial
  - Used by Finance to indicate the refund has been completed
- Refund - Completed - Active Client Overcharge
  - Used by Finance to indicate the refund has been completed and client is still Active.
- Refund - Completed - Active Client Partial - Completed
  - Used by Finance to indicate a partial refund has been completed and client is still Active.
- Refund - Completed - Active Client Non-Account Holder - Completed
  - Used by Finance to indicate the refund has been completed and client is still Active.
- 30 Days - No Client Release Completed / Request Closed
  - - Excludes- Automatics Refunds Criteria.
  - Used by Requester to indicate Client was provided release by Fax, Email, and/or Mail.
  - Evidence is recorded in client file and confirmation of receipt.
  - After 30 days client fails to provide the release, the request is closed and denied.

### Finance Field Requirements:

Finance will complete the fields related to the date refund was executed along with the amounts processed. Evidence of refund needs to be attached to the client file record.

- Refund Date
- Refund Amount

## Criteria Guidelines for Automatic Refunds

Automatic refunds will be considered in the following circumstances:

1. **Threatened Legal Action:**
  - a. If a client threatens legal action against FSG, as communicated by an attorney, an automatic refund assessment will be initiated.
2. **Involvement of State Attorney General or other Government Agency:**
  - a. If a client files a complaint with the State Attorney General's office or other Government Agency, and the complaint is deemed valid, an automatic refund assessment will be conducted.
3. **Better Business Bureau (BBB) Complaints:**
  - a. Automatic refund consideration will be given if the client has submitted a complaint to the BBB. An automatic refund assessment will be conducted.
4. **Police / Law enforcement involvement:**
  - a. Automatic refund consideration will be given if Police/Law enforcement are involved. An automatic refund assessment will be conducted.
5. **Failure to Identify Cross Collateralization / Secured Debt / Prior POA**
  - a. If we have failed to appropriately identify cross collateralization, Debt enrolled is secured or a prior POA is in place, an automatic refund assessment will be conducted.
  - b. Agent: Will need to explain to department head why this was not caught in the sales contract process.
  - c. Department head: Will listen to call recording / transcript and validate the information was provided.

## Response Times

The following time limits should be met as much as possible in actioning a complaint:

1. **Involvement of State Attorney General or other Government Agency:**
  - a. Response time: 24 hours
2. **Consumer Financial Protection Bureau (CFPB):**
  - a. Response time: 24 hours
3. **Police / Law enforcement involvement:**
  - a. Response time: 48 hours
4. **Threatened Legal Action:**
  - a. Response time: 72 hours

## Release Requirements

- Legal will always need to evaluate and decide on the necessity of a release on a case-by-case basis; however, the default position is that a release will be required.
- A release will always be required when we are dealing directly with the Client.
- A Release will not necessarily be required when we are dealing with a Government Agency or some form of law enforcement. This is a case-by-case decision.
- If it's the BBB - Legal will need to decide on the necessity of a release on a case-by-case basis.

## Enforcement:

Failure to adhere to these established protocols may result in disciplinary action. This includes verbal and written warnings and suspension. Repeat offenses may result in termination of employment.

By signing below, you acknowledge that you have read and understood this policy and agree to comply with its provisions.

[Employee Signature] [Date]

Automatic refunds will be considered in the following circumstances:

**1. Threatened Legal Action:**

a. If a client threatens legal action against FSG, as communicated by an attorney, an automatic refund assessment will be initiated.

**2. Involvement of State Attorney General or other Government Agency:**

a. If a client files a complaint with the State Attorney General's office or other Government Agency, and the complaint is deemed valid, an automatic refund assessment will be conducted.

**3. Better Business Bureau (BBB) Complaints:**

a. Automatic refund consideration will be given if the client has submitted a complaint to the BBB. An automatic refund assessment will be conducted.

**4. Police / Law enforcement involvement:**

a. Automatic refund consideration will be given if Police/Law enforcement are involved. An automatic refund assessment will be conducted.

**5. Failure to Identify Cross Collateralization / Secured Debt / Prior POA**

a. If we have failed to appropriately identify cross collateralization, Debt enrolled is secured or a prior POA is in place, an automatic refund assessment will be conducted.

b. Agent: Will need to explain to department head why this was not caught in the sales contract process.

c. Department head: Will listen to call recording / transcript and validate the information was provided.

## Response Times

The following time limits should be met as much as possible in actioning a complaint:

**1. Involvement of State Attorney General or other Government Agency:**

a. Response time: 24 hours

**2. Consumer Financial Protection Bureau (CFPB):**

a. Response time: 24 hours

**3. Police / Law enforcement involvement:**

a. Response time: 48 hours

**4. Threatened Legal Action:**

a. Response time: 72 hours

## EXHIBIT 20

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**From:** Robert Knechtel  
**Sent:** Thursday, November 7, 2024 2:45 PM  
**To:** Brian Canaday; Felix Jimenez; Salvatore S.  
**Cc:** Jeff Lakes; Elizabeth Reaney; Jamie C; Paul W.; Natasha L.  
**Subject:** Re: Refund Request: [REDACTED]

I can confirm everything Natasha said. As soon as multiple agency complaints were mentioned, she asked me to get involved (which I think was the right move.) We were able to calm this customer and, if we act quickly, eliminated a viable threat to the company.

BTW- I spoke with Ms. [REDACTED] again today. She remains calm, but is curious as to when we will refund her money.

Robb

Robert L Knechtel  
Chief Legal Officer  
Accelerated Debt Solutions  
1603 Capitol Ave. Suite 310 A444  
Cheyenne, Wyoming 82001  
o.602-844-2441  
f. 307-333-0434  
[robert@accelerateddebtsolutions.com](mailto:robert@accelerateddebtsolutions.com)  
<https://accelerateddebtsolutions.com>



---

**From:** Brian Canaday <brian@accelerateddebtsolutions.com>  
**Sent:** Thursday, November 7, 2024 2:40 PM  
**To:** Felix Jimenez <felix@accelerateddebtsolutions.com>; Salvatore S. <salvatore@accelerateddebtsolutions.com>  
**Cc:** Jeff Lakes <jeff@accelerateddebtsolutions.com>; Robert Knechtel <robert@accelerateddebtsolutions.com>; Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>; Jamie C <jamie@accelerateddebtsolutions.com>; Paul W. <paul@accelerateddebtsolutions.com>; Natasha L. <natasha@accelerateddebtsolutions.com>  
**Subject:** FW: Refund Request: [REDACTED]

+Natasha

Felix,

From what I can tell, speaking with Natasha, she followed the existing process that they have been using. I am not against change or lots of communication with our customers, so if we think this should be handled differently, I'm happy to see that we do so moving forward.

Please see additional context from Natasha below.

Thanks,

Brian



Brian Canaday  
**Chief Operating Officer, Accelerated Debt Solutions (ADS)**

[1603 Capitol Ave. Suite 310 A444 Cheyenne, Wyoming 82001](https://www.accelerateddebtsolutions.com/)

Cell: [602-400-0687](tel:602-400-0687) | [brian@adsresolve.com](mailto:brian@adsresolve.com)

<https://accelerateddebtsolutions.com/> | <https://adsresolve.com> | [Book a meeting with me!](#)

**"Let your light so shine before men, that they may see your good works,  
and glorify your Father which is in heaven"**

---

**From:** Natasha L. <natasha@accelerateddebtsolutions.com>

**Date:** Thursday, November 7, 2024 at 3:15 PM

**To:** Brian Canaday <brian@accelerateddebtsolutions.com>





**Subject:** Re: Refund Request: [REDACTED]

Good Afternoon,

I would like to clarify why I did not call the customer back. When the customer called in on the 31rst, when Mary put the note in at 1:13 pm. I had escalated this to Robb in legal due to the multiple threats of going to FTC, BBB and AG via AG Chat in teams. Jeff requested Robb to contact the customer back at 12:49 pm. Robb called the customer and spoke with her please see included screen shot per request of I have only included screen shot for verification purposes only



# Attorney General Complaints Chat +1

   11 

she will go to every agency she knows BBB, IRS, FTC and online and tell everyone

Advised I will need to contact the legal team due to said threat advised I will call her back when when I hear back from legal team to provide update

Went over NON-REFUNDABLE clause she acknowledged she signed a legally binding contract

Robert Knechtel 10/31 12:24 PM



ty

Jeff Lakes 10/31 12:49 PM



Robert can you call [REDACTED]

Robert Knechtel 10/31 12:50 PM



Yes, we are already on this.

Jeff Lakes 10/31 12:50 PM



When I land in want to talk about this and others. I think our tactics are causing issues.

Robert Knechtel 10/31 12:51 PM



OK. Call any time.

Robert Knechtel 10/31 1:39 PM



Spoke to Ms. [REDACTED] She will not file complaints with a refund. Going to request full refund for the following reasons: she is in California , rescinded within the state's three day rule, and has threatened AG, BBB and FTC complaints.



She is a very nice lady.

Jeff Lakes 10/31 1:43 PM



OK

All my best,

**Natasha Longee**  
Retention Department

Accelerated Debt Solutions, LLC  
**IAPDA Certified Debt Specialist**  
Direct:602-892-4067 {Mon-Fri 8 AM-5 PM EST}  
Customer Service 1-800-653-1336  
Fax (1-307-333-0202)



**Our Mailing Address:**

1603 Capitol Avenue  
Suite 310 A444  
Cheyenne, Wyoming 82001

[www.financialsolutionsgroupllc.biz](http://www.financialsolutionsgroupllc.biz)

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From: Brian Canaday <brian@accelerateddebtsolutions.com>  
Sent: Thursday, November 7, 2024 1:29 PM  
To: Natasha L. <natasha@accelerateddebtsolutions.com>  
Subject: FW: Refund Request: [REDACTED]

Can you look into this and get back to me?

Thanks,

Brian



Brian Canaday  
**Chief Operating Officer, Accelerated Debt Solutions (ADS)**

[1603 Capitol Ave. Suite 310 A444 Cheyenne, Wyoming 82001](https://www.accelerateddebtsolutions.com/)

Cell: [602-400-0687](tel:602-400-0687) | [brian@adsresolve.com](mailto:brian@adsresolve.com)

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**"Let your light so shine before men, that they may see your good works,  
and glorify your Father which is in heaven"**

---

**From:** Brian Canaday <[brian@accelerateddebtsolutions.com](mailto:brian@accelerateddebtsolutions.com)>

**Date:** Thursday, November 7, 2024 at 2:29 PM

**To:** Felix Jimenez <[felix@accelerateddebtsolutions.com](mailto:felix@accelerateddebtsolutions.com)>, Salvatore S. <[salvatore@accelerateddebtsolutions.com](mailto:salvatore@accelerateddebtsolutions.com)>

**Cc:** Jeff Lakes <[jeff@accelerateddebtsolutions.com](mailto:jeff@accelerateddebtsolutions.com)>, Robert Knechtel <[robert@accelerateddebtsolutions.com](mailto:robert@accelerateddebtsolutions.com)>, Elizabeth Reaney <[elizabeth@accelerateddebtsolutions.com](mailto:elizabeth@accelerateddebtsolutions.com)>, Jamie C <[jamie@accelerateddebtsolutions.com](mailto:jamie@accelerateddebtsolutions.com)>, Paul W. <[paul@accelerateddebtsolutions.com](mailto:paul@accelerateddebtsolutions.com)>

**Subject:** Re: Refund Request: [REDACTED]

Felix,

Let me follow up on that for you.

Thanks,

Brian



Brian Canaday  
**Chief Operating Officer, Accelerated Debt Solutions (ADS)**

[1603 Capitol Ave. Suite 310 A444 Cheyenne, Wyoming 82001](https://www.accelerateddebtsolutions.com/)

Cell: [602-400-0687](tel:602-400-0687) | [brian@adsresolve.com](mailto:brian@adsresolve.com)

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**"Let your light so shine before men, that they may see your good works,  
and glorify your Father which is in heaven"**

**From:** Felix Jimenez <felix@accelerateddebtsolutions.com>  
**Date:** Thursday, November 7, 2024 at 2:25 PM  
**To:** Salvatore S. <salvatore@accelerateddebtsolutions.com>  
**Cc:** Jeff Lakes <jeff@accelerateddebtsolutions.com>, Robert Knechtel <robert@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, Jamie C <jamie@accelerateddebtsolutions.com>, Paul W. <paul@accelerateddebtsolutions.com>, Brian Canaday <brian@accelerateddebtsolutions.com>  
**Subject:** Re: Refund Request: [REDACTED]

Approved:

But I want to understand: Why did Retentions not call the client as per the notes of the Customer record. Last note was Oct 31<sup>st</sup> .....

V/r



**Felix J. Jimenez Saez**  
**President, Accelerated Debt Solutions (ADS)**

1603 Capitol Ave. Suite 310 A444 Cheyenne, Wyoming 82001  
CISSP, CISA, Security+, Network+, Server+, Palo Alto ACE  
Cell: [602-327-4140](tel:602-327-4140) | [felix@adsresolve.com](mailto:felix@adsresolve.com)  
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**From:** Salvatore S. <salvatore@accelerateddebtsolutions.com>  
**Date:** Thursday, November 7, 2024 at 1:59 PM  
**To:** Felix Jimenez <felix@accelerateddebtsolutions.com>  
**Cc:** Jeff Lakes <jeff@accelerateddebtsolutions.com>, Robert Knechtel <robert@accelerateddebtsolutions.com>, Elizabeth Reaney <elizabeth@accelerateddebtsolutions.com>, Jamie C <jamie@accelerateddebtsolutions.com>, Paul W. <paul@accelerateddebtsolutions.com>  
**Subject:** Refund Request: [REDACTED]

Following protocol, we are seeking a response time within 24 hours to allow for timely response to the customer.

1. Name: [REDACTED]
2. Amount: \$9400

- 3. Customer Agent: Anthony V. Agent 112
- 4. Capped/Deal Date: 10/28/2024
- 5. Zoho Record Link:

<https://crm.zoho.com/>



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[crm.zoho.com](https://crm.zoho.com)

6. If release is not required, why: Recommend no release for the reasons below.

7. Efforts Made to Salvage the Deal:

Retention calls made. This had the effect of calming the customer down enough to agree to withdraw her FTC, AG, and BBB complaints subject to an immediate full refund.

8. Legal Opinion/Reason for Refund:

Customer is strongly complaining about 3<sup>rd</sup> party misrepresentations. She filed an FTC complaint on Oct 28th. Her complaint was largely due to her opinion of the third party's deception. However, as a result of Natasha's retention call explaining that we are not affiliated with them, she appears to be sincere in her promise to withdraw her complaint upon receiving a full refund.

V/R,

Sal Siniscalchi  
Compliance Director,  
Accelerated Debt Solutions  
1603 Capitol Ave. Suite 310 A444  
Cheyenne, Wyoming 82001  
o.(602) 844-1658  
f. 307-333-0434  
[Salvatore@accelerateddebtsolutions.com](mailto:Salvatore@accelerateddebtsolutions.com)



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**From:** Jeff Lakes  
**Sent:** Tuesday, January 28, 2025 1:02 PM  
**To:** Lucy B.; Felix Jimenez; Brian Canaday; Robert Knechtel; Leanne L; Carrie T.; James J.; Zilah Williams  
**Subject:** Re: Client Refund Assessment - [REDACTED]

Ouch is Chelsea trained properly.

Sent from my Verizon, Samsung Galaxy smartphone  
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**From:** Lucy B. <lucy@adsresolve.com>  
**Sent:** Tuesday, January 28, 2025 1:36:02 PM  
**To:** Jeff Lakes <jeff@mediawerksinc.com>; Felix Jimenez <felix@mediawerksinc.com>; Brian Canaday <brian@mediawerksinc.com>; Robert Knechtel <robert@mediawerksinc.com>; Leanne L <leanne@adsresolve.com>; Carrie T. <carrie\_t@adsresolve.com>; James J. <james@adsresolve.com>; Zilah Williams <zilah@adsresolve.com>  
**Subject:** Client Refund Assessment - [REDACTED]

1. **Name:** [REDACTED]

2. **Amount:** \$11,230

3. **Customer Agent:** Chelsea H. Agent 104

4. **Capped/Deal Date:** Jan 21, 2025

5. **Zoho Record Link:**


<https://crm.zoho.com/> [REDACTED]

6. **If Release is Not Required, why:** N/A

7. **Efforts Made to Salvage the Deal:** CA called customer for all follow ups and regarding survey results. All questions were answered per notes. CA reviewed conservative estimate of savings at 50%. The customer has spoken to CA and retention. Customer wants to cancel and requests refund.

Last read

Natasha L. 2:49 PM Edited

 [REDACTED] says she has called in several times and spoke to CA about cancelling she is using FTC 3 d Remorse FTC Cooling off rule she is in New York Cap Date: Jan 21rst 2025 reached out to legal team Le  
whoever ca manager is needs to send it through refund request portal and go from there

8. **Operations Manager/Sales Opinion/Legal Opinion/Reason for Refund:** I think we should issue a refund. Customer states she's contacting NY attorney general and spoke with FTC who advised she has every right to cancel contract. The customer was not able to be saved.

**9. Transcript of recordings:**

- a. <https://dialpad.com/shared/call/f54P6vLiNsNaECwTUj2PHCBDOLLSVJ282HL47oOstrkF>
- b. <https://dialpad.com/shared/call/IFRxOhStIFaw62KFjrupCS6VE7q43elhUWoMxJDiu7Ze>
- c. <https://dialpad.com/shared/call/KIZMwRHVW4jaACZ3sJC4Pt1kv9ugQqWM7IXA2RbNYPmx>
- d. <https://dialpad.com/shared/call/YcvHM6XJxj5KCGj7xolamabjcXdmiKr58z5GElqKCymB>
- e. <https://dialpad.com/shared/call/ypkM5ax525lOJqTwz28nwJlbzaOTsy8cBgRjUHCRM8zp>
- f. <https://dialpad.com/shared/call/03MxXSsT495V7cp9Lf0CVx695eM1HKUr5BxJhBtcU2nT>

*Lucy Byrd*

Sales Manager

**ADS Resolve**

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<https://adsresolve.com>

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**From:** Salvatore S.  
**Sent:** Tuesday, February 4, 2025 11:23 AM  
**To:** Felix Jimenez  
**Cc:** Jeff Lakes; Robert Knechtel; Elizabeth Reaney; Jamie C; Carrie T.  
**Subject:** Refund Request: [REDACTED]

Following protocol, we are seeking a response time within 24 hours to allow for timely response to the customer's attorney. This complaint does not fall under the automatic refund policy, but it is a matter of high urgency due to a threatened FTC lawsuit.

1. Name: [REDACTED]
2. Amount: \$6,950
3. Customer Agent: Nicole F Agent 121
4. Capped/Deal Date: 12/2/2024
5. Zoho Record

Link: <https://crm.zoho.com/> [REDACTED]  
[REDACTED]

6. If release is not required, why: Recommend release.
7. Efforts Made to Salvage the Deal: Several calls have been made to the customer and the police department. Customer is demanding that all correspondence goes through the P.D. but that is not recommended and Jeff have also stated that he is against it. I will ensure that this does not happen.

8. Legal Opinion/Reason for Refund:

Customer must have a friend in the P.D. because she used to work there. She is threatening a lawsuit and a complaint to FTC as well. We've sent out cancellation letters to her creditors and although this indicates that she signed a Release, I can't verify it since it isn't in the CRM. She called again today asking for the status of her refund. After trying to save the deal for over 30 days and discussing it with Robb today, I think a refund is now warranted to avoid having her make good on her threats to file complaints with AG and FTC.

V/R,

Sal Siniscalchi  
Compliance Director,



---

**From:** Salvatore S.  
**Sent:** Monday, October 14, 2024 3:42 PM  
**To:** Felix Jimenez  
**Cc:** Jeff Lakes; Robert Knechtel; Elizabeth Reaney; Jamie C; Paul W.  
**Subject:** Refund Request: [REDACTED]

Hello Felix,

Although this case does not fall under the Guidelines for Automatic Refunds, it's likely soon to be as an AG complaint may be imminent. For the reasons given below, full, prompt refund is recommended.

Following protocol, we are seeking a response time within 24 hours to allow for timely response to the customer.

1. Name: [REDACTED]
2. Amount: \$11,700
3. Customer Agent: Geoffrey A. Agent 86
4. Capped/Deal Date: 10/3/2024
5. Zoho Record Link:

<https://crm.zoho.com/crm/> [REDACTED]  
[REDACTED]

6. If release is not required, why: N/A Recommend getting a release.

7. Efforts Made to Salvage the Deal:

Customer sent an angry email customer and claimed to have filed complaints with Elder Affairs and the FL AG.

Robb attempted a retention call upon receipt of this email, but customer refused to answer so a follow up email was sent. Customer disregarded its content and responded only with a demand for a full refund.

8. Legal Opinion/Reason for Refund: Notwithstanding her claim that she already filed an AG complaint, she may not have actually done so. A quick refund may thwart that from occurring if she merely intends to file a complaint. Since a refund would be automatic if we wait, we should take the opportunity to issue her a refund on the chance she hasn't filed the complaint yet.

Sal Siniscalchi  
Compliance Director,  
Accelerated Debt Solutions, Inc.



**EXHIBIT 21**

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**From:** Jeff Lakes  
**Sent:** Friday, November 3, 2023 8:19 AM  
**To:** lovernlaw@aol.com; Jamie C; James; Christian W; Zilah Williams; Steven Lovern; Felix Jimenez  
**Subject:** RE: [REDACTED] Demand Letter

Since we are bleeding money on CB's, auto refunds and refunds of this nature I would like to hold refunding on this one.

Jeff

---

**From:** lovernlaw@aol.com <lovernlaw@aol.com>  
**Sent:** Friday, November 3, 2023 8:17 AM  
**To:** Jamie C <jamie@fsgmca.com>; Jeff Lakes <jeff@fsgmca.com>; James <james@fsgmca.com>; Christian W <christian@fsgmca.com>; Zilah Williams <zilah@fsgmca.com>; Steven Lovern <steven@fsgmca.com>; Felix Jimenez <felix@fsgmca.com>  
**Subject:** Re: [REDACTED] Demand Letter

Felix:

What is the decision on refunding at this time or not?

Steven Lovern  
Attorney At Law  
8206 Rockville Rd., Box 115  
Indianapolis, IN 46214  
317-432-0726

On Thursday, November 2, 2023 at 03:22:09 PM EDT, [lovernlaw@aol.com](mailto:lovernlaw@aol.com) <[lovernlaw@aol.com](mailto:lovernlaw@aol.com)> wrote:

All:

Just my opinion, I believe if we do not refund she will proceed to the AG.

As much as I hate it in this particular case, yes, my opinion is to refund

and not risk the Complaint with the AG.

Steven Lovern  
Attorney At Law  
8206 Rockville Rd., Box 115  
Indianapolis, IN 46214  
317-432-0726

On Thursday, November 2, 2023 at 01:53:40 PM EDT, Felix Jimenez <[felix@fsgmca.com](mailto:felix@fsgmca.com)> wrote:

Team,

It makes it hard to follow the progress, as I see 3 emails for same conversation instead of a single email thread.

Questions: now that we know information from [@Jamie C.](#)

[@Steven Lovern](#) based on your suggestion:

- “I would like to write her and outline that the contract has expired, that 3 of her 6 are over and we are willing to continue to work the last three. I would like to know if she does file a complaint with the AG, will we be refunding? If so, we should consider refunding now to avoid the black eye with the AG.”

Per policy if its AG we would refund. - Whats your opinion Steven with Jamies info.... Do we refund and get the release?

V/r



**Felix J. Jimenez Saez**  
**President, Financial Solutions Group LLC (FSG)**

1603 Capitol Ave. Suite 310 A444 Cheyenne, Wyoming 82001

CISSP, CISA, Security+, Network+, Server+, Palo Alto ACE

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EXHIBIT 22

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**From:** Brian Canaday  
**Sent:** Thursday, February 27, 2025 4:39 PM  
**To:** Jeff Lakes  
**Cc:** Elizabeth Reaney; Felix Jimenez; Jason S. Lakes; Robert Knechtel  
**Subject:** Re: Our chargeback Problem

Understood

Brian

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---

**From:** Jeff Lakes <jeff@mediawerksinc.com>  
**Sent:** Thursday, February 27, 2025 5:31:25 PM  
**To:** Brian Canaday <brian@mediawerksinc.com>  
**Cc:** Elizabeth Reaney <elizabeth@mediawerksinc.com>; Felix Jimenez <felix@mediawerksinc.com>; Jason S. Lakes <jason@mediawerksinc.com>; Robert Knechtel <robert@mediawerksinc.com>  
**Subject:** Our chargeback Problem

Brian,

It is time to ask you to pull back the curtain on chargebacks. Everyone on this email can help in some way if need it. If you look at the mid specific view most of these chargebacks are under 40 days from cap date. What is the reason these are happening? Don't trust the CAs to give you answers it is always the Rooms fault. I am not totally disagreeing with the comment but there are things we can control that need attention, I am sure. We were asked to for the 3<sup>rd</sup> time this month to provide a Chargeback Remediation Plan today. We must understand all the reasons and address each one to lower the CB% by 50%. The below plan is to appease the merchant processor banks. If this continues, we will lose merchant accounts, so this is an all-hands-on deck scenario. Lets have an C Suite review on March 4<sup>th</sup>, I look forward to seeing your findings.

### **Maverick ADS Mid CB Remediation Plan**

### Chargeback Reduction Plan

**Description of the Merchant Business** – Financial consultants help clients find solutions to solve their debt burden.

We act as the consultant who guides the clients to the resources and program that best fits their individual needs.

#### **Explanation of the Problem**

During February, we have experienced a combination of card issuer-initiated chargebacks in combination with some consumer disputes that we combat with our signed client program contact.

#### **Tools and Processes Currently Utilized**

Besides our own in-house quality control efforts, including 3DS, we also use 2 chargeback alert vendors using: RDR, Ethoca and Verifi.

#### **Planned Chargeback/Fraud Reduction Initiatives and Tools**

We plan to add additional 3DS controls to ensure that we can provide proof of client-initiated charges to dispute any consumer complaint.

#### **Member Summary Statement**

We are committed to conducting our business model to the highest standards of merchant processing excellence. We are PCI compliant and work to mitigate fraud whenever possible. Issuing banks deciding unilaterally to chargeback our sales and cause this disruption is out of our control. We will do everything possible to not have this happen again.

#### **Facts**

\$2,650,000 MTD Sales through today at 5pm

\$294,904.00 MTD CB

11.1% CB Ratio

