

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO.: 20-cv-81205-RAR

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

COMPLETE BUSINESS SOLUTIONS GROUP, INC.

d/b/a PAR FUNDING, *et al.*

Defendants,

and

THE LME 2017 FAMILY TRUST, a/k/a

LME 2017 FAMILY TRUST,

Relief Defendant.

**RESPONSE IN OPPOSITION TO MOTION FOR FINAL JUDGMENT, REQUEST
FOR EVIDENTIARY HEARING, AND OTHER ASSOCIATED RELIEF**

Defendant, Michael Furman (“*Furman*”), by and through the undersigned counsel, hereby files this Response in Opposition to the Amended Omnibus Motion for Final Judgment of the Plaintiff, Securities and Exchange Commission (“*SEC*”), and in support thereof states:

SUMMARY OF ARGUMENT

Without presenting a single shred of credible evidence, and while relying on a wholly unsupported declaration to support its contention, the SEC is seeking to impose a \$3.6 million dollar judgment against Defendant, Michael C. Furman. While the SEC may be legally entitled to disgorgement of lost profits — without prejudice to Furman’s appellate rights — through reliance entirely on evidence which was never admitted and inadmissible hearsay, it has not met its burden of establishing a reasonable estimate of the amount of ill-gotten gains received by Furman, who is

otherwise entitled to an evidentiary hearing. And, to the extent that Furman would not otherwise be entitled to an evidentiary hearing, then the total disgorgement should be significantly less than that.

And, to the extent that the Court accepts the SEC's unsupported assertions, then Furman would otherwise be entitled to an evidentiary hearing on these matters, and, in that event also requests an opportunity to conduct and participate in discovery. *S.E.C. v. Smyth*, 420 F.3d 1225, 1231 (11th Cir. 2005) (holding that it is an abuse of discretion to refuse to conduct an evidentiary hearing on disgorgement).

THE SEC'S DISGORGEMENT MODEL IS NOT ACCURATE, REASONABLE OR SUPPORTED BY ANY RELIABLE INFORMATION

The SEC is required to provide a "reasonable approximation" of a defendant's ill-gotten gains. *See S.E.C. v. Silverman*, 328 Fed. Appx. 601, 604 (11th Cir. 2009). Exactitude is not required, but there must be some evidence that can be used to support the SEC's position. *Id.* (noting that the SEC satisfied its burden by producing evidence based upon an affidavit of an accountant who spent more than 600 hours on the case.). There is no actual reliable evidence that supports the SEC's reasonable approximation of losses. *S.E.C. v. Silverman*, 328 Fed. Appx. 601, 604 (11th Cir. 2009). The SEC relies on the testimony of Bradley Sharp and the introduction of Exhibit 205 into evidence, to support its claim that Furman should be required to pay \$1,888,008.00 in disgorgement. However, the testimony of Mr. Sharp cannot be relied upon or used to establish as a reasonable estimate, nor can the single document he relies on to support the SEC's contention.

During trial, and after introduction of the summary chart into evidence, the Court asked Mr. Sharp, whether he had "done any diligence or checked the records" and Mr. Sharpe responded by stating: "**not as of yet.**" [ECF No. 1079 at 67:11-14]. He further clarified that he had not

verified the document. *Id.* at 73:22-21. And, on cross examination, Mr. Sharp admitted that there was not enough information to judge whether Furman or Fidelis had in fact received the moneys set forth in that exhibit. *Id.* at 121:9-12; 128:20-129:2. Because there is no evidence to support the figures that Mr. Sharp testified to, Mr. Sharp has not conducted any analysis as to the numbers at issue, and simply testified to establish the predicate for a business record exception, his testimony, and the use of Exhibit 205, is not a reasonable approximation of the amount of ill-gotten gains and cannot be used for any purpose. The problem with the SEC's reliance on the forgoing document is further exacerbated by the fact that it is not a document that was created by Furman or Fidelis, but was created by another company, which was terminated due to its failure to properly reconcile the records it prepared for Fidelis. Declaration of Michael Furman, attached hereto as **Exhibit 1** (the "***Furman Declaration***") Furman Declaration ¶ 29. Because there is no evidence to support the SEC's "approximation," the SEC is not entitled to judgment of disgorgement.

Even if the "evidence" the SEC is seeking to use in support of its claims could properly be considered, the estimate is not reasonable. Specifically, the SEC ignores the fact that investor capital was re-deployed after they were paid in full, using the "reloading" method which it claims is fraudulent in its own pleadings, and counted them as separate investments. The SEC's calculation is also refuted by Furman's Declaration, which shows that its figures underestimated the amount Fidelis received by more than \$3 million dollars. *Id.* ¶¶ 5-8.

FURMAN IS ENTITLED TO A REDUCTION OF EXPENSES

Because the SEC has failed to meet its initial burden of presenting a reasonable estimate of the ill-gotten gains, Furman is not required to present any additional evidence to refute its assertions, and, as a result, the Court should summarily deny the Motion. Notwithstanding, and in

an abundance of caution, Furman has presented evidence showing the correct calculation of ill-gotten gains.

To the extent that the SEC has met its burden, Furman can refute the amount that it is seeking. Under the statutory scheme governing disgorgement, Furman will only be required to pay the amount of net profits that he actually received. *Liu v. Sec. & Exch. Comm'n*, 140 S. Ct. 1936, 1937 (2020). “Any further sum would constitute a penalty assessment.” *Sec. & Exch. Comm'n v. Faulkner*, 3:16-CV-1735-D, 2021 WL 75551, at *3 (N.D. Tex. Jan. 8, 2021) (quoting *SEC v. Blatt*, 583 F.2d 1325, 1335 (5th Cir. 1978)).

As set forth in the Declaration of Michael Furman, Furman received approximately \$75,000 in net profits after reduction of expenses incurred by Fidelis. Furman Declaration ¶¶ 10-14. This is the maximum amount that the SEC should be permitted to seek, if it can meet its burden of showing that the payment of Furman’s salary was causally connected to the securities violations at issue. *SEC v. Teo*, 746 F. 3d 90, 103 (3d Cir. 2014).

Since disgorgement primarily serves to prevent unjust enrichment, the court may exercise its equitable power only over property that is causally related to the wrongdoing. The remedy may well be a key to the SEC's efforts to deter others from violating the securities laws, but disgorgement may not be used punitively. *SEC v. First City Fin. Corp.*, 890 F.2d 1215, 1231 (D.C.Cir.1989); *SEC v. Teo*, 746 F. 3d 90, 103 (3d Cir. 2014). A defendant may certainly be ordered to disgorge salary payments when such payments are tied to unlawful acts. *See SEC v. Merch. Capital, LLC*, 486 Fed.Appx. 93, 96 (11th Cir.2012) (“We know of no authority ... which holds that salaries received. . . cannot be considered ill-gotten gains.”). But that such payments *may* be subject to disgorgement **does not relieve the SEC of its burden to reasonably approximate profits and tie those profits to benefits received.** *See, e.g., SEC v. Chapman*, 826

F.Supp.2d 847, 859 (D.Md.2011) (rejecting SEC's request for disgorgement of salary where “[t]he SEC has not shown a causal relationship between [defendant's] salary and bonuses and the fraud.”); *SEC v. Resnick*, 604 F.Supp.2d 773, 783 (D.Md.2009) (rejecting disgorgement of chief marketing officer's salary where SEC failed to show salary was causally linked to the unlawful conduct); *SEC v. Church Extension of Church of Church, Inc.*, 429 F.Supp.2d 1045, 1050 (S.D.Ind.2005) (ordering disgorgement of one-half of senior officer's salary where, “[b]ut for the securities violations, [the organization] would have collapsed earlier, so the violations enabled the defendants to continue their employment” and receive salary payments); *SEC v. Hughes Capital Corp.*, 917 F.Supp. 1080, 1087 (D.N.J.1996) (same), *aff'd*, 124 F.3d 449 (3d Cir.1997); *Sec. & Exch. Comm'n v. E-Smart Techs., Inc.*, 139 F. Supp. 3d 170, 189 (D.D.C. 2015). The SEC has not attempted to meet its burden of showing that the salary received by Furman was part and parcel of his ill-gotten gains, and, to the extent that what he received would be subject to disgorgement, then Mr. Furman should be entitled to present evidence as to the time he spent working for his clients, what services were rendered and the reasonable value of those services, and the efforts he undertook to make sure investors were protected and taken care of. [ECF No. 1079 at 171:17-172:15]. In fact, Furman “was very good with client contact.” *Id.* at 207:11-208:22. “In a world where you invest 5 cents and they give you 4 back [,] [Furman] would spend five and he’d give you 10 back. He was very giving of his time and interest.” *Id.*

The SEC argues that Furman should be precluded from refuting its disgorgement analysis because he asserted the Fifth Amendment in response to certain discovery requests. However, Furman sat for a deposition where every possible issue in the instant case was discussed, and was willing, during the instant disgorgement proceedings, to engage in discovery with the SEC, which would have rectified any potential prejudice. The SEC, however, refused to engage in any

discovery. *See* [ECF Nos. 846, 860, 863, 1267, 1276]. As a result, the SEC cannot prevent Furman from presenting evidence of expenses of refuting its calculations, which cannot possibly be relied on. Moreover, the SEC, and its witness, Bradley Sharp, have had access to the books and records of Fidelis, and, as a result, it cannot claim prejudice as a result of Furman or Fidelis' failure to maintain records.¹ [ECF No. 1079 at 62:14-63:4].

And, to the extent that Furman has not through this pleading, established an entitlement to the foregoing reduction, then he demands an evidentiary hearing on the matter. *See S.E.C. v. Smyth*, 420 F.3d 1225, 1231 (11th Cir. 2005) (holding that it is an abuse of discretion to refuse to conduct an evidentiary hearing on disgorgement).

**FURMAN CAN AND SHOULD NOT BE SUBJECTED TO ADDITIONAL
CIVIL AND CRIMINAL PENALTIES**

The factors of the Second Circuit's framework in *Patel* include: “ ‘(1) the egregiousness of the underlying securities law violation; (2) the defendant's repeat offender status; (3) the defendant's role or position when he engaged in the fraud; (4) the defendant's degree of scienter; (5) the defendant's economic stake in the violation; and (6) the likelihood that misconduct will recur.’ ” *Patel*, 61 F.3d at 141 (quoting Jayne W. Barnard, WHEN IS A CORPORATE EXECUTIVE “SUBSTANTIALLY UNFIT TO SERVE”?, 70 N.C. L. REV. 1489, 1492–93 (1992)). These *Patel* factors largely overlap with those enumerated by the *Levine* Court, which outlined the following factors to be considered: “ ‘(1) the nature and complexity of the scheme; (2) the defendant's role in the scheme; (3) the use of corporate resources in executing the scheme; (4) the defendant's financial gain (or loss avoidance) from the scheme; (5) the loss to investors and

¹ Given the SEC's refusal to participate in discovery, Furman opposes the introduction, through a reply of any supplemental evidence that would otherwise contradict the testimony it presented during trial.

others as a result of the scheme; (6) whether the scheme represents an isolated occurrence or a pattern of misconduct; (7) the defendant's use of stealth and concealment; (8) the defendant's history of business and related misconduct; and (9) the defendant's acknowledgment of wrongdoing and the credibility of his contrition.’ ” *Levine*, 517 F.Supp.2d at 145 (quoting Jayne W. Barnard, RULE 10B-5 AND THE “UNFITNESS” QUESTION, 47 ARIZ. L. REV. 9, 46 (2005)). The goal in both tests is to ensure that only “likely recidivists” are enjoined from serving as officers and directors. *E-Smart Techs., Inc.*, 2015 WL 5952237, at *6. *United States Sec. & Exch. Comm'n v. China Infrastructure Inv. Corp.*, 189 F. Supp. 3d 118, 134–35 (D.D.C. 2016)

The SEC argues, through the Declaration of Ryan Stumphauzer dated April, 2022, that Par Funding was being operated as a fraudulent scheme. However, Mr. Stumphauzer’s Declaration was never introduced during trial, is inadmissible hearsay, and, most importantly is refuted by the testimony of Joseph Cole, who testified about how Par Funding started as a startup short-term lender that grew from a small business to one of the most significant lenders in the country. [ECF No. 1095 at 118:12-122:8]. Cole also clarified that the majority of the income generated by Par Funding was from retained earnings, (*id.* at 122:7-10) and that it received \$740 million in capital and was able to deploy \$1.25 billion into various loans. *Id.* at 122:15-23. In addition, Par Funding was subjected to three financial audits, and an onsite inspection, and that during the course of those audits, no accountant determined that there was anything wrong with Par Funding’s record keeping (*id.* at 132:7-20).

Regardless, because Mr. Furman was prevented from introducing evidence of a lack of investor losses and was not permitted to engage in discovery on the matters, the Stumphauzer Declaration cannot be considered. [ECF No. 929 at 3] (noting that evidence of investor loss causation was not relevant to trial).

The Stumphauzer Declaration also cannot be relied on to support the claim that the Par Funding creates a likelihood of investor losses, because it does not incorporate his efforts to recover funds. Since the inception of this case, the Receiver has recovered a minimum of \$163,432,100.00 worth of assets, since being appointed. [ECF No. 1223 at 4]. And, the Receiver claims that “given the Receiver’s ongoing collection efforts against Par Funding merchants, litigation efforts, pursuit of other sources of recovery, and management of Receivership assets, the Receiver anticipates that the Net Asset Value will continue to grow in the upcoming calendar quarters as the Receivership continues.” [ECF No. 1223 at 5]. These collection efforts involve an attempt to collect on \$416 million in receivables, plus unknown litigation, whose value could increase exponentially. [ECF No. 1079 at 95:18-20].

The Stumphauzer Declaration also does not reference \$400 million in receivables that the Receiver is still collecting. Accordingly, either (a) the Stumphauzer Declaration cannot be relied on to calculate investor losses; or (b) the Court should, in the exercise of its discretion, wait until the Receiver has completed his efforts to recover funds. [ECF No. 1223]. Even if the Stumphauzer declaration could properly be considered, it does not show that Par Funding was being operated as a fraudulent scheme, as co-mingling of funds is not dispositive of criminal conduct. Nor is there any case law reducing the burden of the SEC to prove the risk of investor loss, as there is with the amount of disgorgement.

The fact that investor losses are unlikely, or otherwise rest solely in the hands of the Receiver’s recovery efforts is further confirmed by Mr. Sharp’s testimony, which confirmed that Par Funding had received approximately \$750,000,000 in investor money and had \$1,139,000,000 in cash as of the time of the commencement of the instant case, with an additional \$416,000,000 in receivables which were being collected. [ECF No. 1079 at 77:23-78:23]. Similarly, Joseph Cole

confirmed that Par Funding received \$740 million in investor money which was used to deploy \$1.25 billion in cash advances to merchants. [ECF No. 1095 at 122:9].

To avoid the fact that it has not established a basis to impose a civil penalty as to Furman, the SEC relies on the fact that the jury found that Furman made fraudulent misstatements. However, the fraudulent misstatements, any of which could have formed the basis of a violation, did not create a significant risk of investor loss. In fact, the majority of the alleged statements concerning Par Funding's performance were proven to be true during trial. Of particular importance is the fact that the evidence showed that Par Funding had vigorous underwriting processes and insurance. [ECF No. 1079 at 184:25-185:11; 1085 at 137-151]. At the end of its case, the SEC claimed that Furman made misrepresentations of fact or omissions regarding:

- (a) The success of Par Funding;
- (b) That Par funding founder and executive Joseph LaForte was a convicted felon;
- (c) That the Pennsylvania Department of Banking and Securities had issued an Order against Par Funding for violating securities laws in connection with the offer and sale of Par Funding Promissory notes;
- (d) That the New Jersey Division of Securities had entered a Cease and Desist Order against Par Funding for violating securities laws in connection with the offer and sale of Par Funding Promissory Notes;
- (e) That the Texas Securities Board had entered an Emergency Cease and Desist Order Against Par Funding, Par Funding executive Perry Abbonizio and ABFP for violating securities laws and engaging in fraud in connection with the offer and sale of promissory notes;
- (f) That the New Jersey Division of Securities had retracted its Order against Par Funding and had made positive findings against Par Funding
- (g) That the Pennsylvania Department of Banking and Securities had issued an Order against Dean Vagnozzi/ABFP for violating securities laws in connection with Par Funding securities offering and had issued sanctions; and
- (h) That Par Funding's merchant cash advances had an average of 1% default rate.

[ECF No. 1100 at 21]. Out of the forgoing misrepresentations, only whether Mr. Furman made misrepresentations concerning the success of Par Funding, and whether its merchant cash advances had a 1% default rate, could have posed a risk to investors of losing money, and there was no

evidence to support that they did.²[ECF No. 1095 at 154:11-155:6]. Notably, Mr. Sharp testified that Par Funding had generated profits of one hundred and thirty-nine million dollars, when the instant proceedings were commenced, such that it could not be a fraudulent scheme. [ECF No. 1079 at 1079:78:3-79:2]. Likewise, Mr. Cole testified that Par Funding had generated nearly double the revenue that it had received, and that the KPI Reports were accurate [ECF No. 1095 at 122:15-23; 138:7-143:16;]. Mr. Abbonizio testified that it was a great business and confirmed the accuracy of KPI Reports for default rate [ECF No. 1079 at 191:7-192:21]. Similarly, Mr. Klenk tested the KPI reports and confirmed their accuracy. [ECF No. 1085:10-19].

While Furman is accused of falsely representing the nature of the New Jersey Regulatory Proceedings, he disclosed them and was talking about the civil penalty, his statement was consistent with what he had been told by Perry Abbonizio who stated:

I don't believe I used the word 'retracted.' If I did use that, I used it in error. That which I would have told [Furman] . . . was that [it] was resolved in relatively short order and through an additional filing to the state. There were no fines and penalties and we were allowed to proceed in operation.

[ECF No. 1079 at 164:13-18]. Abbonizio also testified that the disclosure of the regulatory actions was determined by Par Funding's legal department, and that Furman relied on that in providing materials to investors. [ECF No. 1079 at 183:18-16, 186:1-14].

The SEC did not produce or seek to introduce any evidence of Mr. LaForte engaging in any misconduct or misappropriating assets of Par Funding, such that the failure to disclose his criminal record did not create a risk of loss.

As such, there is simply no basis to claim that Par Funding was being operated as a fraudulent scheme, and even if Par Funding was operated as fraudulent scheme, Furman was not

² The SEC did not seek an instruction on the issue of whether Par Funding had a vigorous underwriting process, or whether it had insurance, because the evidence showed that it had them.

part of the scheme, and was not involved in any of the internal affairs of Par Funding. He certainly did not and does not have the assets that could be used to satisfy the amounts sought by the SEC.

In sum, there was overwhelming testimony showing that (i) Par Funding did not create a likelihood of investor losses; (ii) the default rate, as stated in the KPI Reports, was accurate; (ii) Par Funding had insurance; and (iii) Par Funding had vigorous underwriting standards; (iv) Furman was not involved in the internal processes of Par Funding; and (v) Furman only solicited accredited investors. These factors alone should demonstrate why Furman should not be subjected to a civil penalty.

**THE COURT SHOULD CONSIDER OTHER FACTORS IN REDUCING
THE DISGORGEMENT PENALTY**

Although a finding that a party, such as Furman, has violated securities regulations, can be used as evidence that he is likely to commit future violations, Furman understands and respects regulations, has never, prior to being involved in Par Funding, been accused of violating any laws or even received a customer complaint, and understands the severity and importance of following the law. At this juncture, and because Furman will be appealing the Final Judgment in this matter, Furman is unable to accept responsibility for what he has done without losing significant rights. However, once a final decision is rendered in this matter, Furman will accept the result, whatever it may be. Furman Declaration ¶¶ 24-25.

In addition, Furman has never been subject to any investigation or other complaint and has always endeavored to comply with the applicable law, inclusive of retaining counsel to assist him with respect to the instant matters. In fact, Furman takes his obligations so seriously that he has complaints to the SEC against other entities for participation in the conduct that could violate securities law. Furman also does not otherwise have the assets to satisfy any judgment, or the amounts sought as a civil penalty.

Finally, the SEC claims that Furman was impeached on cross examination, but his testimony was not inconsistent with the surprise rebuttal agent that was presented at trial. Rather, his testimony was that he did not recall what he said, and not a denial of certain statements. Similarly, Furman testified that he first learned about La Forte's criminal background in 2019, nearly one year after starting Fidelis, which was consistent with what was stated to the SEC. As such, there is also no basis to impugn Furman's credibility as to that matter.

CONCLUSION

Furman, who does not otherwise have any non-exempt assets that could be used to satisfy a judgment, was tangentially involved in the Par Funding operation, and has been and continues to be an afterthought in connection with the instant proceedings. Such a fact is made apparent by the Motion itself, which, devotes a single page to Furman, and relies exclusively on a document, which the SEC did not attempt to verify, and lacks any credibility. Because the SEC has not produced anything that can be relied on to form a reasonable estimate in its Motion, the Motion must be denied.³

Even if the SEC has met its initial burden, Furman has shown that he is entitled to reductions of almost all of the amounts sought. There is also no basis to impose civil penalties or prejudgment interest as to Furman. Accordingly, the Motion should be denied, or Furman should be entitled to an evidentiary hearing.

WHEREFORE, Defendant, Michael Furman, respectfully requests that the Court enter an Order: (i) Denying the Motion; (ii) Conducting an Evidentiary Hearing on the Amount of

³ As previously stated, Furman did not understand how the discovery process works while representing himself pro se. Once he obtained counsel, his counsel requested that the SEC engage in additional discovery, though after the deadline had expired. The SEC refused the request, and, did not otherwise seek to compel the production of documents from Furman after he waived his Fifth Amendment. As a result, the SEC must present more than a business record of another company to establish its position.

Disgorgement; (iii) Limiting the amount of disgorgement to be paid by Furman; (iv) Declining to impose a civil penalty or prejudgment interest; and (iv) Granting such further relief as the Court deems just and proper, inclusive of reopening discovery.

REQUEST FOR EVIDENTIARY HEARING

Pursuant to Local Rule 7.1 (b), Furman requests that the Court conduct an evidentiary hearing on the amount of disgorgement, *See S.E.C. v. Smyth*, 420 F.3d 1225, 1231 (11th Cir. 2005) (holding that it is an abuse of discretion to refuse to conduct an evidentiary hearing on disgorgement). In that event Furman also respectfully requests that the Court reopen discovery into the matter.

Respectfully submitted,

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this **8th** day of July, 2022, the foregoing was filed using the Court's CM/ECF Filing system which will transmit Notices of Electronic Filing generated by CM/ECF to all counsel of record.

By: *s/ Zachary P. Hyman*
Zachary P. Hyman

EXHIBIT 1

DECLARATION OF MICHAEL FURMAN

1. My name is Michael Furman, I am over the age of 18 and I submit this Declaration in Support of My Response in Opposition to the SEC's Motion for Final Judgment.

2. I have personal knowledge of the facts and circumstances set forth in the instant Declaration, and if called to testify, I would testify truthfully as to the facts set forth in this Declaration.

3. I have prepared this Declaration based on my review of the bank statements and other records of Fidelis Financial Planning ("*Fidelis*"), which are attached hereto as **Composite Exhibit A**. The attached bank statements are true and correct copies.

4. It is Fidelis' normal practice to keep or maintain the bank statements and records in the ordinary course of business at or round the time that they are prepared.

5. From its inception until the commencement of the instant action, Fidelis received a total of \$9,582,000 from investors between 2018 and 2020. Fidelis only invested money with Par Funding.

6. During the foregoing timeframe, Fidelis received a total of \$3,983,976 from Par Funding.

7. Of the \$3,938,976 Fidelis received from Par Funding, \$3,277,000 was returned to investors.

8. Fidelis received a total of \$690,324 after deducting amounts that were paid to investors as a result of the investments in Par Funding and paid \$161,482 to AFBP Management company.

9. Fidelis incurred significant expenses in connection with the foregoing process.

10. In 2018, Fidelis paid \$27,000 in marketing expenses, of which \$5,913 was spent on newspaper advertisements with the Palm Beach Post and \$1,500 to create a website; \$63,628 was spent on payments to the IRS; \$41,000 for wages that were paid to myself and \$20,022 was paid to Christine Furman as her salary; \$2,625 was paid to MDRT and the Palm Beach County Tax Collector; \$3,326 was paid to the Palm Beach Tax Group for accounting expenses—payroll, treasury & state revenue expenses; \$6,500 for business travel expenses; \$6,162 was paid in insurance chargebacks; \$16,000 for health insurance; \$5,026 was paid in dental expenses; and \$5,000 in legal fees. Fidelis also incurred \$4,200 to purchase office equipment & supplies.

11. In 2019, Fidelis paid \$82,000 in marketing expenses, of which \$9,532 was incurred to pay for seminars, \$9,720 for advertisements with Coastal Star, \$13,193 for radio advertising and website updates, and \$28,948 for advertisements with the Palm Beach Post. Further, \$5,553 was spent on office supplies; \$8,490 was spent on state and membership fees; \$4,400 was spent on attorney's fees to prepare the Fidelis PPM; \$3,900 was paid in insurance chargebacks; \$54,000 was paid in taxes in taxes; \$19,000 for wages and other payroll expenses; and \$10,268 associated with travel expenses. Fidelis also paid Kristin Groleau \$7,349 and Christine Furman \$15,238 as payroll for services rendered. In addition, Fidelis paid \$21,000 for rent. Fidelis also incurred \$8,333 for insurance and other health care expenses.

12. In 2020, Fidelis paid \$39,500 in taxes and \$12,000 for payroll and other assistance. That year, Fidelis also paid \$27,500 in office expenses which included \$11,785 for utilities, \$10,460 for rent, and \$307 for printing. It incurred \$14,168 in attorney's fees to pay for the preparation of additional documents and to prepare a termination letter to A Better Financial Plan. Fidelis incurred \$7,626 for seminars and meetings; \$8,091 for radio and website advertising; \$4,050 for Coastal Star newspaper advertisements; \$7,415 for advertisements in the Palm Beach

Post; and \$13,607 for payroll health insurance. Fidelis also paid \$11,332 to Kristin Groleau and \$8,831 to Christine Furman for administrative support.

13. Based on the foregoing, conservatively, Fidelis received a net revenue of \$75,000, of which 100% was distributed to United Fidelis Group for payroll to be distributed to me, though the amount actually received was less than that.

14. Although my payment was based on Fidelis' performance, I was otherwise compensated for the time that I spent in connection with the advice and counsel that I provided to its clients. During Fidelis' life, I spent a minimum of forty hours per week working with my clients to make sure that they understood the risks of their investments and how their investments were being managed. The payments I received were significantly less than what I would otherwise have been entitled to had I taken a salary. Accordingly, the distributions I received should be considered valid expenses which should otherwise not be included as part of the calculation of ill-gotten gains.

15. At the time when the instant case was commenced, Par Funding also held a total of \$7,455,000 of money that was transferred to it from Fidelis. It is my understanding that the full \$7,455,000 will be returned to investors.

16. I have also requested that the Receiver pursue, on behalf of Fidelis, claims against Fidelis' formal counsel Eric Weingold, for failing to properly advise Fidelis of the potential issues with respect to registration and his mistakes made with his filing as pointed out by the SEC at trial. However, the Receiver has declined to prosecute those claims.

17. In addition to the foregoing, the Receiver is currently holding onto \$5,250 that is not associated with the instant case as shown in the attached corresponding letter from the attorney who issued the check/ach, to satisfy a potential disgorgement penalty, as set forth in the correspondence attached hereto as **Exhibit B**.

18. I have never violated any federal or state law in my life, and prior to the commencement of the instant case, have not been accused of committing any crime. I have not ever even had to pay a speeding ticket. I have worked primarily with retired seniors assisting them with their financial income planning and insurance needs as a licensed insurance agent since 2004 and have never had even one consumer complaint in the 16 years before this case. I was briefly licensed between 2004 to 2008 as a FINRA licensed securities broker holding a series 7 and series 66 (combined series 65 & 63) and did not have a single customer complaint or compliance issue.

19. I was in the middle of retaking the FINRA SEC Securities Licensing Exams in 2020 to further my interest in working with private funds as a licensed broker.

20. I have always taken compliance and my clients well beings seriously and was an upstanding member of the National Ethics Association as proudly displayed on my desk and around my office for my clients. I was a multi-year Million Dollar Round Table Member achieving both the Top of the Table and Court of the Table achievements as an outstanding insurance agent in the country. I was also voted by the public and by my clients to the Best of the Best of Palm Beach County 2020 by the Palm Beach Post for both Top Investment Firm and Top Insurance Agent.

21. I have and will continue to help as a whistleblower for the SEC in cases, and have reported several other companies for engaging in what I believe to be violations of the Securities and Exchange Act.

22. I relied on the advice of counsel and the advice that I received from other principals in deciding to engage in the conduct that I have engaged in prior to selling securities, and it was my understanding that Fidelis' exemptions could be relied on in connection with the conduct at issue. In fact, and as set forth in the e-mail attached hereto as **Exhibit C**, I demanded that Eric

Weingold provide additional disclosures in connection with certain offerings, but he refused and told me that what he prepared was sufficient.

23. I have been advised that I need to preserve any and all rights that may exist with respect to an appeal, and as a result, am unable, legally, to take responsibility for my actions, since doing so would result in my being estopped from raising arguments on appeal. However, once a final resolution of this case is decided, if unfavorable to me, I would accept the result.

24. In addition, my defense did not rely on “blaming” other people for their crimes. The reference to how the SEC changed the game, was based on my understanding that Fidelis’ application for exemption was sufficient to protect me from liability for the sale of unregistered securities, which was consistent with the Court’s ruling on its Motion for Summary Judgment.

25. Since entry of the final judgment in this matter, I have filed whistleblower complaints, and have offered to work with the SEC and Florida Regulators in pursuing any avenues of recovery that are available to them. I take violations of securities law very seriously and do not plan on putting myself in a position where I can be at risk of being accused of violating securities law. I have and continue to consult with counsel as I try to apply for new work, to make sure that I stay in compliance with the Court’s Orders.

26. I do not blame the SEC for the situation that I am in and hold myself accountable for the risk to investors.

27. The instant experience has been one of the worst experiences of my life. All of my assets were frozen for months, I have lost most of my clients, and the freedom to continue to be an entrepreneur. The consequences of my participation in the raising of capital have been so significant that I have been forced to live with my parents and has guaranteed that I will never

violate any securities law in the future after this life changing experience and will be extraordinarily cautious to make sure that I do not violate them.

28. In addition, AFPB's records with respect to Fidelis cannot be relied upon. In fact, and as set forth in the correspondence, attached hereto as **Exhibit D**, Fidelis terminated AFPB as a result of its failure to reconcile Fidelis records and various inaccuracies in AFPB's records.

29. Finally, I did not refuse to comply with the Court's Order Requiring me to provide an accounting. Initially, I invoked my Fifth Amendment Right against self-incrimination, based on advice of counsel. However, I could not complete the process of preparing a detailed accounting, because I did not have possession, custody, or control of Fidelis' records at that time.

30. When I waived my right to invoke the Fifth Amendment, I offered, on several occasions to produce documents to the SEC and the Receiver and did not receive a single request to complete the accounting in this matter.

31. Had the SEC or Receiver requested that I complete the accounting, after a jury verdict, or at any time after I waived the right to invoke the Fifth Amendment as they have with other parties, I would have happily complied with the request.

32. I have also requested and agreed to engage in discovery with the SEC at which point, I would have provided, yet again, any information sought, and was and am willing to voluntarily provide any additional information to the SEC. However, the SEC declined the offer.

33. Although producing additional materials and documents would create a significant burden onto me and my counsel, who I cannot afford to pay, I am and continue to be willing to work with the SEC.

VERIFICATION PURSUANT TO 28 U.S.C. 1746

I declare, verify and state, under penalty of perjury under the laws of the United States of America, that I have reviewed the foregoing declaration and all of the statements contained herein are true and correct to the best of my information and belief.



Michael Furman

Dated July 8, 2022

COMPOSITE EXHIBIT A

Wells Fargo Simple Business Checking

Account number: **9812862432** ■ April 23, 2018 - April 30, 2018 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Access complimentary resources and tools to help you create or revise your business plan - whether you're an experienced business owner or just starting out. Find out more at wellsfargoworks.com/plan.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 4/23	\$0.00
Deposits/Credits	100.00
Withdrawals/Debits	- 0.00
Ending balance on 4/30	\$100.00
Average ledger balance this period	\$100.00

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ May 1, 2018 - May 31, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
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Account options

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- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 5/1	\$100.00
Deposits/Credits	209,400.00
Withdrawals/Debits	- 208,045.00
Ending balance on 5/31	\$1,455.00

Average ledger balance this period \$13,824.35

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/23		WT Fed#05516 Jpmorgan Chase Ban /Org=Steven M Benardo OR Leslie Benardo Srf# 4866300143Es Trn#180523114300 Rfb# Dcd of 18/05/23	208,000.00		
5/23		Wire Trans Svc Charge - Sequence: 180523114300 Srf# 4866300143Es Trn#180523114300 Rfb# Dcd of 18/05/23		15.00	208,085.00
5/25		ATM Check Deposit on 05/25 1615 Palm Beach Lakes W. Palm Beach FL 0006682 ATM ID 0308H Card 3089	1,400.00		
5/25		Wire Trans Svc Charge - Sequence: 180525141993 Srf# 0066320145838003 Trn#180525141993 Rfb#		30.00	
5/25		WT Fed#06737 Republic First Bk /Ftr/Bnf=Complete Business Solution Group Srf# 0066320145838003 Trn#180525141993 Rfb#		208,000.00	1,455.00
Ending balance on 5/31					1,455.00
Totals			\$209,400.00	\$208,045.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2018 - 05/31/2018 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$13,824.00 <input checked="" type="checkbox"/>

C1/C1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	1	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ June 1, 2018 - June 30, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
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Portland, OR 97228-6995

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Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 6/1	\$1,455.00
Deposits/Credits	478,466.66
Withdrawals/Debits	- 477,561.67
Ending balance on 6/30	\$2,359.99
Average ledger balance this period	\$32,675.99

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ June 1, 2018 - June 30, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/8		WT Fed#01099 Td Bank, NA /Org=Palm Beach Tax Group, Inc Srf# 180608092240Xi02 Trn#180608042679 Rfb# Ewhl-Azjgs4	100,000.00		
6/8		WT Fed#01521 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#180608136983 Rfb#	50,000.00		
6/8		Wire Trans Svc Charge - Sequence: 180608042679 Srf# 180608092240Xi02 Trn#180608042679 Rfb# Ewhl-Azjgs4		15.00	
6/8		Wire Trans Svc Charge - Sequence: 180608136983 Srf# Trn#180608136983 Rfb#		15.00	151,425.00
6/11		WT Fed#01168 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#180611113839 Rfb#	125,000.00		
6/11		Wire Trans Svc Charge - Sequence: 180611113839 Srf# Trn#180611113839 Rfb#		15.00	276,410.00
6/12		Wire Trans Svc Charge - Sequence: 180612128999 Srf# 0068205163980184 Trn#180612128999 Rfb#		30.00	
6/12		WT Fed#04320 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# 0068205163980184 Trn#180612128999 Rfb#		275,000.00	1,380.00
6/25		WT Fed#00076 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20181760023400 Trn#180625132253 Rfb#	3,466.66		
6/25		WT Fed#07341 National Financial /Org=Dale Maloney Srf# 8489000176Fz Trn#180625164262 Rfb# Swf of 18/06/25	200,000.00		
6/25		Wire Trans Svc Charge - Sequence: 180625132253 Srf# 20181760023400 Trn#180625132253 Rfb#		15.00	
6/25		Wire Trans Svc Charge - Sequence: 180625164262 Srf# 8489000176Fz Trn#180625164262 Rfb# Swf of 18/06/25		15.00	204,816.66
6/26		Wire Trans Svc Charge - Sequence: 180626042122 Srf# Trn#180626042122 Rfb#		30.00	
6/26		WT Fed#03751 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#180626042122 Rfb#		200,000.00	4,786.66
6/28		WF Direct Pay-Payment- Mgmt Fee-Tran ID Dp35673807		346.67	
6/28		WF Direct Pay-Payment- Tran ID Dp35673805		2,080.00	2,359.99
Ending balance on 6/30					2,359.99
Totals			\$478,466.66	\$477,561.67	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2018 - 06/30/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$32,676.00 <input checked="" type="checkbox"/>

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

C1/C1

Account number: [REDACTED] ■ June 1, 2018 - June 30, 2018 ■ Page 3 of 4



Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	0	50	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

Revised Agreement for Online Access

We're updating our Online Access Agreement effective September 17, 2018.
To see what is changing, please visit wellsfargo.com/onlineupdates.

Wells Fargo Simple Business Checking

Account number: [REDACTED] ■ July 1, 2018 - July 31, 2018 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
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1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

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Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 7/1	\$2,359.99
Deposits/Credits	211,483.32
Withdrawals/Debits	- 207,698.33
Ending balance on 7/31	\$6,144.98
 Average ledger balance this period	 \$10,739.93

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ July 1, 2018 - July 31, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
7/10		WT Fed#00057 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20181910021500 Trn#180710110205 Rfb#	4,583.33		
7/10		Wire Trans Svc Charge - Sequence: 180710110205 Srf# 20181910021500 Trn#180710110205 Rfb#		15.00	6,928.32
7/11		Wire Trans Svc Charge - Sequence: 180711109236 Srf# Ow00000276484099 Trn#180711109236 Rfb# Ow00000276484099		30.00	
7/11		WT Fed#04043 Meridian Bank /Ftr/Bnf=Cama Sdira Custodial Acct Srf# Ow00000276484099 Trn#180711109236 Rfb# Ow00000276484099		1,416.67	
7/11		WF Direct Pay-Payment- Mgmt Fee-Tran ID Dp36459997		583.33	
7/11		WF Direct Pay-Payment- 6/10/18 Note Interest-Tran ID Dp36459999		833.33	4,064.99
7/24		WT Fed#01450 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO CI Srf# Trn#180724131513 Rfb#	200,100.00		
7/24		Wire Trans Svc Charge - Sequence: 180724131513 Srf# Trn#180724131513 Rfb#		15.00	204,149.99
7/25		WT Fed#00043 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182060018600 Trn#180725110907 Rfb#	6,799.99		
7/25		Wire Trans Svc Charge - Sequence: 180725071105 Srf# Trn#180725071105 Rfb#		30.00	
7/25		Wire Trans Svc Charge - Sequence: 180725110907 Srf# 20182060018600 Trn#180725110907 Rfb#		15.00	
7/25		WT Fed#09165 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#180725071105 Rfb#		200,000.00	10,904.98
7/26		WF Direct Pay-Payment- Mgmt Fee-Tran ID Dp37334287		680.00	
7/26		WF Direct Pay-Payment- 7/25 Investor Interest-Tran ID Dp37334285		4,080.00	6,144.98
Ending balance on 7/31					6,144.98
Totals			\$211,483.32	\$207,698.33	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2018 - 07/31/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$10,740.00 <input checked="" type="checkbox"/>

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	0	50	0	0.50	0.00
Total service charges					\$0.00

Account number: [REDACTED] ■ August 1, 2018 - August 31, 2018 ■ Page 2 of 4



was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft.

In addition, in the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the heading "IMPORTANT INFORMATION ABOUT FEES," we added the following:

We track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

Activity summary

Beginning balance on 8/1	\$6,144.98
Deposits/Credits	926,716.65
Withdrawals/Debits	- 922,156.16
Ending balance on 8/31	\$10,705.47
Average ledger balance this period	\$107,488.32

Account number: [REDACTED]
FIDELIS FINANCIAL PLANNING LLC
Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]
 For Wire Transfers use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/8		Direct Pay Individual Pymt Trans		0.50	
8/8		Direct Pay Nonwf Bus Pymt Trans		3.00	
8/8		Direct Pay WF Business Pymt Trans		6.00	
8/8		Direct Pay Monthly Base		10.00	6,125.48
8/9		WT Fed#01379 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#180809133509 Rfb#	112,000.00		
8/9		WT Fed#01337 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#180809133636 Rfb#	300,000.00		
8/9		Wire Trans Svc Charge - Sequence: 180809133509 Srf# Trn#180809133509 Rfb#		15.00	
8/9		Wire Trans Svc Charge - Sequence: 180809133636 Srf# Trn#180809133636 Rfb#		15.00	418,095.48
8/10		WT Fed#00069 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182220027200 Trn#180810131657 Rfb#	4,583.33		
8/10		Wire Trans Svc Charge - Sequence: 180810073867 Srf# Trn#180810073867 Rfb#		30.00	
8/10		Wire Trans Svc Charge - Sequence: 180810131657 Srf# 20182220027200 Trn#180810131657 Rfb#		15.00	
8/10		WT Fed#08328 Republic First Bk /Fr/Bnf=Complete Business Solutions Group Srf# Trn#180810073867 Rfb#		412,000.00	10,633.81
8/13		WF Direct Pay-Payment- Tran ID Dp38413531		1,416.66	9,217.15
8/20		Edeposit IN Branch/Store 08/20/18 04:13:39 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	200,000.00		209,217.15
8/22		WT 0002035982929 Charles Schwab & /Org=Steven Todd Gibson 4940 NE 28th Av Srf# 0002035982929 Trn#180822057015 Rfb#	26,000.00		
8/22		Wire Trans Svc Charge - Sequence: 180822057015 Srf# 0002035982929 Trn#180822057015 Rfb#		15.00	235,202.15

Account number: [REDACTED] ■ August 1, 2018 - August 31, 2018 ■ Page 3 of 4



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/23		WT Fed#00850 Vanguard Marketing /Org=Steven Gibson Todd Srf# 9235700235Hj Trn#180823062121 Rfb# Swf of 18/08/23	274,000.00		
8/23		Wire Trans Svc Charge - Sequence: 180823062121 Srf# 9235700235Hj Trn#180823062121 Rfb# Swf of 18/08/23		15.00	
8/23		Wire Trans Svc Charge - Sequence: 180823067856 Srf# Ow00000294578078 Trn#180823067856 Rfb# Ow00000294578078		30.00	
8/23		WT Fed#07753 Meridian Bank /Ftr/Bnl=Cama Sdira Custodial Acct Srf# Ow00000294578078 Trn#180823067856 Rfb# Ow00000294578078		1,416.67	507,740.48
8/24		WT Fed#00066 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182360026200 Trn#180824144802 Rfb#	10,133.32		
8/24		Wire Trans Svc Charge - Sequence: 180824144802 Srf# 20182360026200 Trn#180824144802 Rfb#		15.00	517,858.80
8/27		Wire Trans Svc Charge - Sequence: 180827082984 Srf# Trn#180827082984 Rfb#		30.00	
8/27		Wire Trans Svc Charge - Sequence: 180827106007 Srf# Ow00000296225228 Trn#180827106007 Rfb# Ow00000296225228		30.00	
8/27		WT Fed#09708 Republic First Bk /Ftr/Bnl=Complete Business Solutions Group Srf# Trn#180827082984 Rfb#		500,000.00	
8/27		WT Fed#01967 Meridian Bank /Ftr/Bnl=Cama Sdira Custodial Acct Srf# Ow00000296225228 Trn#180827106007 Rfb# Ow00000296225228		2,000.00	
8/27		WF Direct Pay-Payment- Mgmt Fee-Tran ID Dp39222597		1,013.33	
8/27		WF Direct Pay-Payment- Tran ID Dp39222595		4,080.00	10,705.47
Ending balance on 8/31					10,705.47
Totals			\$926,716.65	\$922,156.16	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2018 - 08/31/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$107,488.00 <input checked="" type="checkbox"/>

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	2	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ September 1, 2018 - September 30, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

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Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 9/1	\$10,705.47
Deposits/Credits	29,916.64
Withdrawals/Debits	- 21,286.65
Ending balance on 9/30	\$19,335.46
 Average ledger balance this period	 \$14,895.02

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ September 1, 2018 - September 30, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/10		WT Fed#00062 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182530020800 Trn#180910115491 Rfb#	11,449.99		
9/10		Wire Trans Svc Charge - Sequence: 180910115491 Srf# 20182530020800 Trn#180910115491 Rfb#		15.00	22,140.46
9/11		Direct Pay Individual Pymt Trans		1.00	
9/11		Direct Pay Nonwf Bus Pymt Trans		9.00	
9/11		Direct Pay Monthly Base		10.00	
9/11		Wire Trans Svc Charge - Sequence: 180911063136 Srf# Ow00000303533910 Trn#180911063136 Rfb# Ow00000303533910		30.00	
9/11		WT Fed#06018 Meridian Bank /Ftr/Bnf=Cama Sdira Custodial Acct Srf# Ow00000303533910 Trn#180911063136 Rfb# Ow00000303533910		5,850.00	
9/11		WF Direct Pay-Payment- Tran ID Dp40183833		2,024.99	14,215.47
9/25		WT Fed#00036 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182680016900 Trn#180925098562 Rfb#	18,466.65		
9/25		Wire Trans Svc Charge - Sequence: 180925098562 Srf# 20182680016900 Trn#180925098562 Rfb#		15.00	32,667.12
9/26		Wire Trans Svc Charge - Sequence: 180926058197 Srf# Ow00000310153591 Trn#180926058197 Rfb# Ow00000310153591		30.00	
9/26		WT Fed#06105 Meridian Bank /Ftr/Bnf=Cama Sdira Custodial Acct Srf# Ow00000310153591 Trn#180926058197 Rfb# Ow00000310153591		2,000.00	
9/26		WF Direct Pay-Payment- Tran ID Dp41055499		9,580.00	
9/26		WF Direct Pay-Payment- Tran ID Dp41055501		1,721.66	19,335.46
Ending balance on 9/30					19,335.46
Totals			\$29,916.64	\$21,286.65	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2018 - 09/30/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$14,895.00 <input checked="" type="checkbox"/>

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	0	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ October 1, 2018 - October 31, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

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Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 10/1	\$19,335.46
Deposits/Credits	429,916.64
Withdrawals/Debits	- 421,316.65
Ending balance on 10/31	\$27,935.45
 Average ledger balance this period	 \$107,515.67

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ October 1, 2018 - October 31, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/3		Edeposit IN Branch/Store 10/03/18 03:43:39 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	200,000.00		219,335.46
10/9		Direct Pay Individual Pymt Trans		1.00	
10/9		Direct Pay Nonwf Bus Pymt Trans		9.00	
10/9		Direct Pay Monthly Base		10.00	219,315.46
10/10		WT Fed#00049 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182830021700 Trn#181010130909 Rfb#	11,449.99		
10/10		Wire Trans Svc Charge - Sequence: 181010089210 Srf# Trn#181010089210 Rfb#		30.00	
10/10		Wire Trans Svc Charge - Sequence: 181010130909 Srf# 20182830021700 Trn#181010130909 Rfb#		15.00	
10/10		WT Fed#00086 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#181010089210 Rfb#		200,000.00	30,720.45
10/11		Wire Trans Svc Charge - Sequence: 181011063899 Srf# Ow00000317822645 Trn#181011063899 Rfb# Ow00000317822645		30.00	
10/11		WT Fed#07204 Meridian Bank /Ftr/Bnf=Cama Sdlra Custodial Acct Srf# Ow00000317822645 Trn#181011063899 Rfb# Ow00000317822645		5,850.00	
10/11		WF Direct Pay-Payment- Tran ID Dp42082907		2,024.99	22,815.46
10/18		Edeposit IN Branch/Store 10/18/18 04:29:59 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	150,000.00		172,815.46
10/22		Edeposit IN Branch/Store 10/22/18 04:58:47 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		222,815.46
10/25		WT Fed#00061 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20182980024100 Trn#181025115858 Rfb#	18,466.65		
10/25		Wire Trans Svc Charge - Sequence: 181025079431 Srf# Trn#181025079431 Rfb#		30.00	
10/25		Wire Trans Svc Charge - Sequence: 181025115858 Srf# 20182980024100 Trn#181025115858 Rfb#		15.00	
10/25		WT Fed#09302 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#181025079431 Rfb#		200,000.00	41,237.11
10/26		WF Direct Pay-Payment- Tran ID Dp43034511		3,721.66	
10/26		WF Direct Pay-Payment- Tran ID Dp43034513		9,580.00	27,935.45
Ending balance on 10/31					27,935.45
Totals			\$429,916.64	\$421,316.65	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2018 - 10/31/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$107,516.00 <input checked="" type="checkbox"/>

C1/C1

Account number: [REDACTED] ■ October 1, 2018 - October 31, 2018 ■ Page 3 of 4



Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	8	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ November 1, 2018 - November 30, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

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Account options

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- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 11/1	\$27,935.45
Deposits/Credits	486,583.30
Withdrawals/Debits	- 475,656.81
Ending balance on 11/30	\$38,861.94
Average ledger balance this period	\$164,178.29

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ November 1, 2018 - November 30, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/1		Edeposit IN Branch/Store 11/01/18 04:49:30 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		127,935.45
11/7		Edeposit IN Branch/Store 11/07/18 04:56:37 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		177,935.45
11/8		Direct Pay Individual Pymt Trans		2.00	
11/8		Direct Pay Nonwf Bus Pymt Trans		9.00	
11/8		Direct Pay Monthly Base		10.00	177,914.45
11/9		WT Fed#00069 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20183130025500 Trn#181109141885 Rfb#	14,783.32		
11/9		WT Fed#00045 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO CI Srf# Trn#181109155446 Rfb#	100,000.00		
11/9		Wire Trans Svc Charge - Sequence: 181109141885 Srf# 20183130025500 Trn#181109141885 Rfb#		15.00	
11/9		Wire Trans Svc Charge - Sequence: 181109155446 Srf# Trn#181109155446 Rfb#		15.00	292,667.77
11/13		Wire Trans Svc Charge - Sequence: 181113110779 Srf# Trn#181113110779 Rfb#		30.00	
11/13		WT Fed#09846 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#181113110779 Rfb#		250,000.00	
11/13		WF Direct Pay-Payment- Tran ID Dp44042230		2,000.00	
11/13		WF Direct Pay-Payment- Tran ID Dp44042237		8,208.32	32,429.45
11/16		Edeposit IN Branch/Store 11/16/18 03:15:15 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	200,000.00		232,429.45
11/26		WT Fed#00038 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20183300016800 Trn#181126104307 Rfb#	21,799.98		
11/26		Wire Trans Svc Charge - Sequence: 181126067391 Srf# Trn#181126067391 Rfb#		30.00	
11/26		Wire Trans Svc Charge - Sequence: 181126104307 Srf# 20183300016800 Trn#181126104307 Rfb#		15.00	
11/26		WT Fed#06504 Republic First Bk /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#181126067391 Rfb#		200,000.00	54,184.43
11/27		WF Direct Pay-Payment- Tran ID Dp44891855		4,159.16	
11/27		WF Direct Pay-Payment- Tran ID Dp44891853		11,163.33	38,861.94
Ending balance on 11/30					38,861.94
Totals			\$486,583.30	\$475,656.81	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

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Fee period 11/01/2018 - 11/30/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$164,178.00 <input checked="" type="checkbox"/>

C1/C1

Account number: [REDACTED] ■ November 1, 2018 - November 30, 2018 ■ Page 3 of 4



Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	6	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking



Account number: [REDACTED] ■ December 1, 2018 - December 31, 2018 ■ Page 1 of 4

FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

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Telecommunications Relay Services calls accepted

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TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

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Portland, OR 97228-6995

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Account options

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- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 12/1	\$38,861.94
Deposits/Credits	44,083.30
Withdrawals/Debits	- 70,494.55
Ending balance on 12/31	\$12,450.69
Average ledger balance this period	\$32,493.24

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ December 1, 2018 - December 31, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/10		WT Fed#00059 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20183440020900 Trn#181210102573 Rfb#	18,949.99		
12/10		Direct Pay Individual Pymt Trans		2.50	
12/10		Direct Pay Monthly Base		10.00	
12/10		Direct Pay Nonwf Bus Pymt Trans		15.00	
12/10		Wire Trans Svc Charge - Sequence: 181210102573 Srf# 20183440020900 Trn#181210102573 Rfb#		15.00	57,769.43
12/11		WF Direct Pay-Payment- Tran ID Dp45862557		3,208.33	
12/11		WF Direct Pay-Payment- Tran ID Dp45862559		9,572.90	44,988.20
12/21	99	Check		40,000.00	4,988.20
12/24		WT Fed#02981 Td Bank, NA /Org=Complete Business Solutions Group I Srf# 181224124221H301 Trn#181224097044 Rfb#	25,133.31		
12/24		Wire Trans Svc Charge - Sequence: 181224097044 Srf# 181224124221H301 Trn#181224097044 Rfb#		15.00	30,106.51
12/26		WF Direct Pay-Payment- Tran ID Dp46748729		4,492.49	
12/26		WF Direct Pay-Payment- Tran ID Dp46748727		13,163.33	12,450.69
Ending balance on 12/31					12,450.69
Totals			\$44,083.30	\$70,494.55	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
99	12/21	40,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2018 - 12/31/2018	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$32,493.00 <input checked="" type="checkbox"/>

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	1	50	0	0.50	0.00
Total service charges					\$0.00

Account number: [REDACTED] ■ January 1, 2019 - January 31, 2019 ■ Page 2 of 4



To learn more or apply, call us at 1-866-416-4320, Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time, or visit us on the web at wellsfargo.com/biz/business-credit/real-estate/equity-line-of-credit/

Note: All financing is subject to credit approval. Some restrictions may apply.

Activity summary

Beginning balance on 1/1	\$12,450.69
Deposits/Credits	144,083.30
Withdrawals/Debits	- 30,497.05
Ending balance on 1/31	\$126,036.94
Average ledger balance this period	\$43,182.26

Account number: [REDACTED]
FIDELIS FINANCIAL PLANNING LLC
 Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]
 For Wire Transfers use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/9		Direct Pay Individual Pymt Trans		5.00	
1/9		Direct Pay Monthly Base		10.00	
1/9		Direct Pay Nonwf Bus Pymt Trans		15.00	12,420.69
1/10		WT Fed#00034 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20190100012900 Trn#190110090063 Rfb#	18,949.99		
1/10		Wire Trans Svc Charge - Sequence: 190110090063 Srf# 20190100012900 Trn#190110090063 Rfb#		15.00	31,355.68
1/11		WF Direct Pay-Payment- Tran ID Dp47834591		3,208.33	
1/11		WF Direct Pay-Payment- Tran ID Dp47834637		9,572.90	18,574.45
1/25		Edeposit IN Branch/Store 01/25/19 02:38:14 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		
1/25		WT Fed#00076 Republic First Bk /Org=Complete Business Solutions Group I Srf# 20190250026600 Trn#190125123686 Rfb#	25,133.31		
1/25		Wire Trans Svc Charge - Sequence: 190125123686 Srf# 20190250026600 Trn#190125123686 Rfb#		15.00	143,692.76
1/28		WF Direct Pay-Payment- Tran ID Dp48679475		4,492.49	
1/28		WF Direct Pay-Payment- Tran ID Dp48679477		13,163.33	126,036.94
Ending balance on 1/31					126,036.94
Totals			\$144,083.30	\$30,497.05	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/01/2019 - 01/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$43,182.00 <input checked="" type="checkbox"/>

Account number: [REDACTED] ■ February 1, 2019 - February 28, 2019 ■ Page 2 of 4



To learn more or apply, call us at 1-866-416-4320, Monday - Friday, 6:00 a.m. to 6:00 p.m. Pacific Time, or visit us on the web at wellsfargo.com/biz/business-credit/real-estate/equity-line-of-credit/

Note: All financing is subject to credit approval. Some restrictions may apply.

Activity summary

Beginning balance on 2/1	\$126,036.94
Deposits/Credits	599,083.30
Withdrawals/Debits	- 685,683.55
Ending balance on 2/28	\$39,436.69
Average ledger balance this period	\$212,926.66

Account number: [REDACTED]
FIDELIS FINANCIAL PLANNING LLC
Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]
 For Wire Transfers use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/8		Direct Pay Individual Pymt Trans		5.50	
2/8		Direct Pay Monthly Base		10.00	
2/8		Direct Pay Nonwf Bus Pymt Trans		15.00	126,006.44
2/11		WT Fed#03508 Td Bank, NA /Org=Complete Business Solutions Group I Srf# 190211140107H301 Trn#190211109025 Rfb#	18,949.99		
2/11		Wire Trans Svc Charge - Sequence: 190211109025 Srf# 190211140107H301 Trn#190211109025 Rfb#		15.00	144,941.43
2/12		WF Direct Pay-Payment- Tran ID Dp49637583		9,572.90	
2/12		WF Direct Pay-Payment- Tran ID Dp49637585		126.00	
2/12		WF Direct Pay-Payment- Tran ID Dp49637621		3,208.33	132,034.20
2/19		Edeposi IN Branch/Store 02/19/19 05:48:44 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		232,034.20
2/20		WT Fed#04924 Jpmorgan Chase Ban /Org=Frank L Nash Srf# 4069400051Es Trn#190220057163 Rfb# Dcd of 19/02/20	300,000.00		
2/20		Edeposi IN Branch/Store 02/20/19 01:02:28 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		
2/20		Wire Trans Svc Charge - Sequence: 190220057163 Srf# 4069400051Es Trn#190220057163 Rfb# Dcd of 19/02/20		15.00	582,019.20
2/22		WT Fed#00033 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190222141768 Rfb#	105,000.00		
2/22		Wire Trans Svc Charge - Sequence: 190222141768 Srf# Trn#190222141768 Rfb#		15.00	687,004.20
2/25		WT Fed#00319 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20190560160500 Trn#190225125617 Rfb#	25,133.31		
2/25		Wire Trans Svc Charge - Sequence: 190225081669 Srf# Trn#190225081669 Rfb#		30.00	
2/25		Wire Trans Svc Charge - Sequence: 190225125617 Srf# 20190560160500 Trn#190225125617 Rfb#		15.00	
2/25		WT Fed#09514 The Bancorp Bank /Ftr/Bnl=Complete Business Solutions Group Srf# Trn#190225081669 Rfb#		655,000.00	57,092.51

Account number: [REDACTED] ■ February 1, 2019 - February 28, 2019 ■ Page 3 of 4



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/26		WF Direct Pay-Payment- Tran ID Dp50462699		4,492.49	
2/26		WF Direct Pay-Payment- Tran ID Dp50462697		13,163.33	39,436.69
Ending balance on 2/28					39,436.69
Totals			\$599,083.30	\$685,683.55	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2019 - 02/28/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$212,927.00 <input checked="" type="checkbox"/>

01A1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	4	50	0	0.50	0.00
Total service charges					\$0.00

Wells Fargo Simple Business Checking

Account number: [REDACTED] ■ March 1, 2019 - March 31, 2019 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargoworks.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 3/1	\$39,436.69
Deposits/Credits	1,202,999.96
Withdrawals/Debits	- 1,186,147.21
Ending balance on 3/31	\$56,289.44
 Average ledger balance this period	 \$197,603.82

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ March 1, 2019 - March 31, 2019 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/5		Edeposit IN Branch/Store 03/05/19 11:21:57 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	550,000.00		
3/5		WT Fed#06074 National Financial /Org=Russell J Meyer Srf# 4578517064Fs Trn#190305114875 Rfb# Swf of 19/03/05	85,000.00		
3/5		Wire Trans Svc Charge - Sequence: 190305114875 Srf# 4578517064Fs Trn#190305114875 Rfb# Swf of 19/03/05		15.00	674,421.69
3/8		Direct Pay Individual Pymt Trans		5.50	
3/8		Direct Pay Monthly Base		10.00	
3/8		Direct Pay Nonwf Bus Pymt Trans		18.00	674,388.19
3/11		WT Fed#00287 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20190700149800 Trn#190311101701 Rfb#	18,949.99		
3/11		Wire Trans Svc Charge - Sequence: 190311060270 Srf# Trn#190311060270 Rfb#		30.00	
3/11		Wire Trans Svc Charge - Sequence: 190311101701 Srf# 20190700149800 Trn#190311101701 Rfb#		15.00	
3/11		WT Fed#06548 The Bancorp Bank /Flr/Bnf=Complete Business Solutions Group Srf# Trn#190311060270 Rfb#		550,000.00	143,293.18
3/12		WF Direct Pay-Payment- Tran ID Dp51426861		9,572.90	
3/12		WF Direct Pay-Payment- Tran ID Dp51426911		3,208.33	130,511.95
3/14		WT Fed#00038 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO CI Srf# Trn#190314152944 Rfb#	419,000.00		
3/14		WT Fed#00037 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO CI Srf# Trn#190314152767 Rfb#	94,000.00		
3/14		Wire Trans Svc Charge - Sequence: 190314152944 Srf# Trn#190314152944 Rfb#		15.00	
3/14		Wire Trans Svc Charge - Sequence: 190314152767 Srf# Trn#190314152767 Rfb#		15.00	643,481.95
3/15		Wire Trans Svc Charge - Sequence: 190315150754 Srf# Trn#190315150754 Rfb#		30.00	
3/15		WT Fed#08313 The Bancorp Bank /Flr/Bnf=Complete Business Solutions Group Srf# Trn#190315150754 Rfb#		598,000.00	45,451.95
3/25		WT Fed#00331 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20190840151300 Trn#190325137813 Rfb#	36,049.97		
3/25		Wire Trans Svc Charge - Sequence: 190325137813 Srf# 20190840151300 Trn#190325137813 Rfb#		15.00	81,486.92
3/26		WF Direct Pay-Payment- Tran ID Dp52250101		18,704.99	
3/26		WF Direct Pay-Payment- Tran ID Dp52250103		6,492.49	56,289.44
Ending balance on 3/31					56,289.44
Totals			\$1,202,999.96	\$1,186,147.21	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/01/2019 - 03/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$197,604.00 <input checked="" type="checkbox"/>

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

C1C1

Account number: [REDACTED] ■ April 1, 2019 - April 30, 2019 ■ Page 2 of 4



Note: All financing is subject to credit approval.

*Restrictions apply.

**Wells Fargo is offering a \$150 documentation fee waiver to qualifying customers who apply for an Equipment Express loan account between 04/01/2019 and 06/30/2019. To qualify, customers must (1) apply for a new Equipment Express loan account during the offer period, and (2) access funds from the account within 60 days of account opening.

Activity summary

Beginning balance on 4/1	\$56,289.44
Deposits/Credits	964,133.28
Withdrawals/Debits	- 942,298.78
Ending balance on 4/30	\$78,123.94
Average ledger balance this period	\$148,555.25

Account number: [REDACTED]
FIDELIS FINANCIAL PLANNING LLC
 Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]
 For Wire Transfers use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/8		WT Fed#08518 Jpmorgan Chase Ban /Org=Fred G Smith Srf# 4739900098Es Trn#190408058104 Rfb# Dcd of 19/04/08	200,000.00		
4/8		WT Fed#07556 Pnc Bank, N.A. /Org=Rickey G McIntyre Srf# 1948J085421E39Ov Trn#190408133756 Rfb# 1948J085421E39Ov	50,000.00		
4/8		WT Fed#05112 Td Bank, NA /Org=Roland C Manuel Srf# 190408162655Xl03 Trn#190408156267 Rfb# Ngah-Bb2Qul	100,000.00		
4/8		Direct Pay Individual Pymt Trans		5.50	
4/8		Direct Pay Monthly Base		10.00	
4/8		Direct Pay Nonwf Bus Pymt Trans		15.00	
4/8		Wire Trans Svc Charge - Sequence: 190408058104 Srf# 4739900098Es Trn#190408058104 Rfb# Dcd of 19/04/08		15.00	
4/8		Wire Trans Svc Charge - Sequence: 190408133756 Srf# 1948J085421E39Ov Trn#190408133756 Rfb# 1948J085421E39Ov		15.00	
4/8		Wire Trans Svc Charge - Sequence: 190408156267 Srf# 190408162655Xl03 Trn#190408156267 Rfb# Ngah-Bb2Qul		15.00	406,213.94
4/9		WT Fed#00018 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190409117989 Rfb#	230,000.00		
4/9		WT Fed#00021 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190409118354 Rfb#	10,000.00		
4/9		Wire Trans Svc Charge - Sequence: 190409117989 Srf# Trn#190409117989 Rfb#		15.00	
4/9		Wire Trans Svc Charge - Sequence: 190409118354 Srf# Trn#190409118354 Rfb#		15.00	646,183.94
4/10		WT Fed#00284 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191000117200 Trn#190410094554 Rfb#	38,083.31		
4/10		Wire Trans Svc Charge - Sequence: 190410094554 Srf# 20191000117200 Trn#190410094554 Rfb#		15.00	684,252.25
4/11		WT Fed#00017 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190411108345 Rfb#	300,000.00		
4/11		Wire Trans Svc Charge - Sequence: 190411108345 Srf# Trn#190411108345 Rfb#		15.00	
4/11		WF Direct Pay-Payment- Tran ID Dp5335553		9,270.82	
4/11		WF Direct Pay-Payment- Tran ID Dp5335551		17,649.98	957,316.45

Account number: [REDACTED] ■ April 1, 2019 - April 30, 2019 ■ Page 3 of 4



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/12		Wire Trans Svc Charge - Sequence: 190412051604 Srf# Trn#190412051604 Rfb#		30.00	
4/12		WT Fed#08307 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190412051604 Rfb#		890,000.00	67,286.45
4/25		WT Fed#00385 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191150157600 Trn#190425113277 Rfb#	36,049.97		
4/25		Wire Trans Svc Charge - Sequence: 190425113277 Srf# 20191150157600 Trn#190425113277 Rfb#		15.00	103,321.42
4/26		WF Direct Pay-Payment- Tran ID Dp54301949		6,492.49	
4/26		WF Direct Pay-Payment- Tran ID Dp54301947		18,704.99	78,123.94
Ending balance on 4/30					78,123.94
Totale			\$964,133.28	\$942,298.78	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/01/2019 - 04/30/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$500.00	\$148,555.00 <input checked="" type="checkbox"/>

C1/C1

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	0	50	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

Effective June 24, 2019, the cash deposited fee will be renamed to cash deposit processing fee. There is no change to the amount of cash you can deposit to your account each month at no charge. In addition, the fee assessed for exceeding the amount of cash deposited each month with no fee will remain the same. To review the amount of cash deposits processed each month with no fee and any cash deposit processing fees, please refer to Cash Deposited information in the "Account transaction fees summary" section of your statement.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.



Note: All financing is subject to credit approval.

*Restrictions apply.

**Wells Fargo is offering a \$150 documentation fee waiver to qualifying customers who apply for an Equipment Express loan account between 04/01/2019 and 06/30/2019. To qualify, customers must (1) apply for a new Equipment Express loan account during the offer period, and (2) access funds from the account within 60 days of account opening.

Activity summary

Beginning balance on 5/1	\$78,123.94
Deposits/Credits	1,448,966.61
Withdrawals/Debits	- 914,785.11
Ending balance on 5/31	\$612,305.44
Average ledger balance this period	\$229,183.16

Account number: [REDACTED]
FIDELIS FINANCIAL PLANNING LLC
 Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]
 For Wire Transfers use
 Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/7		Edeposit IN Branch/Store 05/07/19 10:08:54 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	802,000.00		880,123.94
5/8		Direct Pay Individual Pymt Trans		8.50	
5/8		Direct Pay Monthly Base		10.00	
5/8		Direct Pay Nonwf Bus Pymt Trans		15.00	880,090.44
5/10		WT Fed#00348 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191300147300 Trn#190510135456 Rfb#	52,916.64		
5/10		Wire Trans Svc Charge - Sequence: 190510102643 Srf# Trn#190510102643 Rfb#		30.00	
5/10		Wire Trans Svc Charge - Sequence: 190510135456 Srf# 20191300147300 Trn#190510135456 Rfb#		15.00	
5/10		WT Fed#01877 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190510102643 Rfb#		802,000.00	130,962.08
5/13		WF Direct Pay-Payment- Tran ID Dp55328687		12,479.15	
5/13		WF Direct Pay-Payment- Tran ID Dp55328723		24,999.98	93,482.95
5/24		WT Fed#04562 Td Bank, NA /Org=Complete Business Solutions Group I Srf# 190524142939Hb01 Trn#190524131909 Rfb#	36,049.97		
5/24		WT Fed#04564 Td Bank, NA /Org=Complete Business Solutions Group I Srf# 190524142940Hb00 Trn#190524131886 Rfb#	208,000.00		
5/24		Wire Trans Svc Charge - Sequence: 190524131909 Srf# 190524142939Hb01 Trn#190524131909 Rfb#		15.00	
5/24		Wire Trans Svc Charge - Sequence: 190524131886 Srf# 190524142940Hb00 Trn#190524131886 Rfb#		15.00	
5/24		Check		50,000.00	287,502.92
5/29		WF Direct Pay-Payment- Tran ID Dp56257431		6,492.49	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/29		WF Direct Pay-Payment- Tran ID Dp56257433		18,704.99	262,305.44
5/31		Edeposit IN Branch/Store 05/31/19 02:03:18 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	350,000.00		612,305.44
Ending balance on 5/31					612,305.44
Totals			\$1,448,966.61	\$914,785.11	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
	5/24	50,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2019 - 05/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$229,183.00 <input checked="" type="checkbox"/>

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	8	50	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

Effective June 24, 2019, the cash deposited fee will be renamed to cash deposit processing fee. There is no change to the amount of cash you can deposit to your account each month at no charge. In addition, the fee assessed for exceeding the amount of cash deposited each month with no fee will remain the same. To review the amount of cash deposits processed each month with no fee and any cash deposit processing fees, please refer to Cash Deposited information in the "Account transaction fees summary" section of your statement.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/10		WT Fed#00325 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191610144800 Trn#190610105842 Rfb#	66,283.30		
6/10		WT Fed#00327 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191610146500 Trn#190610105941 Rfb#	275,000.00		
6/10		Direct Pay Monthly Base		10.00	
6/10		Direct Pay Individual Pymt Trans		10.00	
6/10		Direct Pay Nonwf Bus Pymt Trans		15.00	
6/10		Wire Trans Svc Charge - Sequence: 190610076609 Srf# Trn#190610076609 Rfb#		30.00	
6/10		Wire Trans Svc Charge - Sequence: 190610105842 Srf# 20191610144800 Trn#190610105842 Rfb#		15.00	
6/10		Wire Trans Svc Charge - Sequence: 190610105941 Srf# 20191610146500 Trn#190610105941 Rfb#		15.00	
6/10		WT Fed#07731 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190610076609 Rfb#		558,000.00	395,493.74
6/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp57160917		3,208.33	
6/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp57160915		18,212.49	
6/11		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp57160921		7,349.99	
6/11		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp57160919		18,547.89	348,175.04
6/13		Camaplan Transfer Fidelis Financial Plan	16,000.00		
6/13		WF Direct Pay-Payment- Decker, Stephen ACH 10th Note Interest-Tran ID Dp57326133		833.33	363,341.71
6/17		Camaplan Transfer Fidelis Financial Plan	12,000.00		375,341.71
6/20		WT Fed#02564 National Financial /Org=Morris Breslouf Ttee Srf# 5248512171Fs Trn#190620031003 Rfb# Swf of 19/06/20	100,000.00		
6/20		Wire Trans Svc Charge - Sequence: 190620031003 Srf# 5248512171Fs Trn#190620031003 Rfb# Swf of 19/06/20		15.00	475,326.71
6/25		WT Fed#00337 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191760161700 Trn#190625134904 Rfb#	200,000.00		
6/25		WT Fed#00344 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191760161400 Trn#190625135405 Rfb#	32,583.31		
6/25		Wire Trans Svc Charge - Sequence: 190625123550 Srf# Trn#190625123550 Rfb#		30.00	
6/25		Wire Trans Svc Charge - Sequence: 190625134904 Srf# 20191760161700 Trn#190625134904 Rfb#		15.00	
6/25		Wire Trans Svc Charge - Sequence: 190625135405 Srf# 20191760161400 Trn#190625135405 Rfb#		15.00	
6/25		WT Fed#03793 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190625123550 Rfb#		403,000.00	304,850.02
6/26		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp58051093		6,145.80	
6/26		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp58051089		16,624.99	282,079.23
Ending balance on 6/30					282,079.23
Totals			\$701,866.61	\$1,032,092.82	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

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Wells Fargo Simple Business Checking

July 31, 2019 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Since August 2003, the Wells Fargo/Gallup Small Business Index has surveyed small business owners on current and future perceptions of their business financial situation. View the latest results at wellsfargoworks.com.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 7/1	\$282,079.23
Deposits/Credits	560,466.61
Withdrawals/Debits	- 580,321.07
Ending balance on 7/31	\$262,224.77
Average ledger balance this period	\$179,820.04

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

<u>Date</u>	<u>Check Number</u>	<u>Description</u>	<u>Deposits/ Credits</u>	<u>Withdrawals/ Debits</u>	<u>Ending daily balance</u>
7/8		Edeposit IN Branch/Store 07/08/19 10:47:11 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		332,079.23
7/9		Edeposit IN Branch/Store 07/09/19 11:36:47 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	200,000.00		
7/9		Direct Pay Monthly Base		10.00	
7/9		Direct Pay Individual Pymt Trans		11.00	
7/9		Direct Pay Nonwf Bus Pymt Trans		21.00	532,037.23
7/10		WT Fed#00279 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20191910115600 Trn#190710083784 Rfb#	70,999.97		
7/10		Wire Trans Svc Charge - Sequence: 190710083784 Srf# 20191910115600 Trn#190710083784 Rfb#		15.00	
7/10		Wire Trans Svc Charge - Sequence: 190710124030 Srf# Trn#190710124030 Rfb#		30.00	
7/10		WT Fed#05283 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190710124030 Rfb#		450,000.00	152,992.20
7/11		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp59077475		23,900.80	
7/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp59077479		28,209.15	
7/11		Check		50,000.00	50,882.25
7/16		WF Direct Pay-Returned Payment- Return Tran ID Dp59377603	3,500.00		54,382.25
7/25		WT Fed#00367 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192060157000 Trn#190725112014 Rfb#	35,966.64		
7/25		WT Fed#00369 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192060157600 Trn#190725112840 Rfb#	200,000.00		
7/25		Wire Trans Svc Charge - Sequence: 190725112014 Srf# 20192060157000 Trn#190725112014 Rfb#		15.00	
7/25		Wire Trans Svc Charge - Sequence: 190725112840 Srf# 20192060157600 Trn#190725112840 Rfb#		15.00	
7/25		WF Direct Pay-Payment- 25th Note Interest Mgmt Payment-Tran ID Dp59891195		9,135.80	
7/25		WF Direct Pay-Payment- Swenson 7/10/19 Interest Pymt-Tran ID Dp59891197		3,500.00	
7/25		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp59891199		14,624.99	263,058.10
7/29		WF Direct Pay-Payment- 7/25/19 Note Interest Payment Morris B.-Tran ID Dp60081283		833.33	262,224.77
Ending balance on 7/31					262,224.77
Totals			\$560,466.61	\$580,321.07	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

<u>Number</u>	<u>Date</u>	<u>Amount</u>
	7/11	50,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feetaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2019 - 07/31/2019

Standard monthly service fee \$10.00

You paid \$0.00



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/8		Direct Pay Monthly Base		10.00	
8/8		Direct Pay Nonwf Bus Pymt Trans		12.00	
8/8		Direct Pay Individual Pymt Trans		12.50	262,190.27
8/9		WT Fed#00393 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192210148100 Trn#190809122567 Rfb#	412,000.00		
8/9		WT Fed#00395 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192210148000 Trn#190809122681 Rfb#	78,499.97		
8/9		Edeposit IN Branch/Store 08/09/19 04:31:40 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		
8/9		Wire Trans Svc Charge - Sequence: 190809122567 Srf# 20192210148100 Trn#190809122567 Rfb#		15.00	
8/9		Wire Trans Svc Charge - Sequence: 190809122681 Srf# 20192210148000 Trn#190809122681 Rfb#		15.00	852,660.24
8/12		Wire Trans Svc Charge - Sequence: 190812103018 Srf# Trn#190812103018 Rfb#		30.00	
8/12		WT Fed#00172 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190812103018 Rfb#		200,000.00	
8/12		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp61030579		29,084.15	
8/12		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp61030613		3,500.00	
8/12		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp61030615		24,682.04	595,364.05
8/16		Camaplan Transfer Fidelis Financial Plan	40,000.00		635,364.05
8/19		Edeposit IN Branch/Store 08/19/19 01:30:51 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		685,364.05
8/23		Edeposit IN Branch/Store 08/23/19 01:08:35 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	200,000.00		
8/23		WT Fed#00343 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192350139400 Trn#190823132839 Rfb#	500,000.00		
8/23		WT Fed#00342 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192350139200 Trn#190823132871 Rfb#	32,633.31		
8/23		Wire Trans Svc Charge - Sequence: 190823132839 Srf# 20192350139400 Trn#190823132839 Rfb#		15.00	
8/23		Wire Trans Svc Charge - Sequence: 190823132871 Srf# 20192350139200 Trn#190823132871 Rfb#		15.00	1,417,967.36
8/26		WT Seq#86872 Eugene Cirillis /Org= Srf# 0066323238316517 Trn#190826086872 Rfb#	200,000.00		
8/26		Cashed/Deposited Item Retn Unpaid Fee		12.00	
8/26		Deposited Item Retn Unpaid - Paper 190826		200,000.00	
8/26		Wire Trans Svc Charge - Sequence: 190826086872 Srf# 0066323238316517 Trn#190826086872 Rfb#		15.00	
8/26		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp61861315		6,802.47	
8/26		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp61861317		15,458.32	1,395,679.57
8/27		Wire Trans Svc Charge - Sequence: 190827152495 Srf# Trn#190827152495 Rfb#		30.00	
8/27		WT Fed#07035 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190827152495 Rfb#		702,000.00	693,649.57
8/29		Edeposit IN Branch/Store 08/29/19 11:37:21 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	50,000.00		743,649.57
Ending balance on 8/31					743,649.57
Totals			\$1,663,133.28	\$1,181,708.48	

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Wells Fargo Simple Business Checking

September 30, 2019 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

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- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 9/1	\$743,649.57
Deposits/Credits	1,010,966.62
Withdrawals/Debits	- 1,631,251.06
Ending balance on 9/30	\$123,365.13
Average ledger balance this period	\$419,348.04

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED]

For Wire Transfers use
Routing Number (RTN): [REDACTED]

Overdraft Protection

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Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/4		Edeposit IN Branch/Store 09/04/19 10:27:11 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		843,649.57
9/6		WT Fed#00025 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190906127393 Rfb#	200,000.00		
9/6		Wire Trans Svc Charge - Sequence: 190906127393 Srf# Trn#190906127393 Rfb#		15.00	1,043,634.57
9/10		WT Fed#00272 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192530146000 Trn#190910091961 Rfb#	74,966.64		
9/10		Direct Pay WF Business Pymt Trans		6.00	
9/10		Direct Pay Monthly Base		10.00	
9/10		Direct Pay Individual Pymt Trans		13.50	
9/10		Direct Pay Nonwf Bus Pymt Trans		15.00	
9/10		Wire Trans Svc Charge - Sequence: 190910060096 Srf# Trn#190910060096 Rfb#		30.00	
9/10		Wire Trans Svc Charge - Sequence: 190910091961 Srf# 20192530146000 Trn#190910091961 Rfb#		15.00	
9/10		WT Fed#05461 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190910060096 Rfb#		950,000.00	168,511.71
9/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp62925169		2,080.00	
9/11		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp62925167		25,473.71	
9/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp62926147		29,084.15	111,873.85
9/20		Edeposit IN Branch/Store 09/20/19 10:53:42 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	300,000.00		411,873.85
9/23		WT Fed#00024 Meridian Bank /Org=Cama Sdira Custodial Tr Acct FBO Cl Srf# Trn#190923143673 Rfb#	200,000.00		
9/23		Wire Trans Svc Charge - Sequence: 190923143673 Srf# Trn#190923143673 Rfb#		15.00	611,858.85
9/24		Camaplan Transfer Fidelis Financial Plan	100,000.00		711,858.85
9/25		WT Fed#00343 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192680153400 Trn#190925142339 Rfb#	24,299.98		
9/25		Wire Trans Svc Charge - Sequence: 190925091617 Srf# Trn#190925091617 Rfb#		30.00	
9/25		Wire Trans Svc Charge - Sequence: 190925142339 Srf# 20192680153400 Trn#190925142339 Rfb#		15.00	
9/25		WT Fed#09462 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#190925091617 Rfb#		600,000.00	136,113.83
9/26		WT Fed#00364 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192690167500 Trn#190926120882 Rfb#	11,700.00		
9/26		Wire Trans Svc Charge - Sequence: 190926120882 Srf# 20192690167500 Trn#190926120882 Rfb#		15.00	
9/26		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp63830947		12,100.38	
9/26		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp63830925		12,333.32	123,365.13
Ending balance on 9/30					123,365.13
Totals			\$1,010,966.62	\$1,631,251.06	

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Monthly service fee summary

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Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/8		Direct Pay WF Business Pymt Trans		3.00	
10/8		Direct Pay Monthly Base		10.00	
10/8		Direct Pay Individual Pymt Trans		14.00	
10/8		Direct Pay Nonwf Bus Pymt Trans		15.00	123,323.13
10/10		WT Fed#00398 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192830175900 Trn#191010128585 Rfb#	84,166.64		
10/10		WT Fed#00399 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192830176000 Trn#191010128613 Rfb#	200,000.00		
10/10		Wire Trans Svc Charge - Sequence: 191010128585 Srf# 20192830175900 Trn#191010128585 Rfb#		15.00	
10/10		Wire Trans Svc Charge - Sequence: 191010128613 Srf# 20192830176000 Trn#191010128613 Rfb#		15.00	407,459.77
10/11		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp64950903		29,192.45	
10/11		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp64950905		37,542.48	340,724.84
10/15		WT Fed#00422 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192880223000 Trn#191015243591 Rfb#	6,333.33		
10/15		Wire Trans Svc Charge - Sequence: 191015243591 Srf# 20192880223000 Trn#191015243591 Rfb#		15.00	347,043.17
10/21		Edeposit IN Branch/Store 10/21/19 12:59:18 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	250,000.00		597,043.17
10/22		Edeposit IN Branch/Store 10/22/19 03:52:16 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		697,043.17
10/25		WT Fed#00322 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192980148200 Trn#191025127158 Rfb#	200,000.00		
10/25		WT Fed#00327 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20192980148000 Trn#191025127414 Rfb#	45,999.98		
10/25		Wire Trans Svc Charge - Sequence: 191025055396 Srf# Trn#191025055396 Rfb#		30.00	
10/25		Wire Trans Svc Charge - Sequence: 191025127158 Srf# 20192980148200 Trn#191025127158 Rfb#		15.00	
10/25		Wire Trans Svc Charge - Sequence: 191025127414 Srf# 20192980148000 Trn#191025127414 Rfb#		15.00	
10/25		WT Fed#06679 The Bancorp Bank /Ftr/Bnl=Complete Business Solutions Group Srf# Trn#191025055396 Rfb#		550,000.00	392,983.15
10/28		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp65821493		15,833.31	
10/28		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp65821491		15,850.37	361,299.47
10/29		WT Fed#03195 National Financial /Org=Samuel M Dephillippo Ttee Srf# 9035296302Fs Trn#191029093520 Rfb# Swf of 19/10/29	200,000.00		
10/29		Wire Trans Svc Charge - Sequence: 191029093520 Srf# 9035296302Fs Trn#191029093520 Rfb# Swf of 19/10/29		15.00	561,284.47
Ending balance on 10/31					561,284.47
Totals			\$1,086,499.95	\$648,580.61	

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Monthly service fee summary

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Fee period 10/01/2019 - 10/31/2019

Standard monthly service fee \$10.00

You paid \$0.00

Wells Fargo Simple Business Checking

November 30, 2019 ■ Page 1 of 4



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

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TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

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Account options

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- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 11/1	\$561,284.47
Deposits/Credits	789,299.95
Withdrawals/Debits	- 676,227.83
Ending balance on 11/30	\$674,356.59
 Average ledger balance this period	 \$613,034.28

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/6		Edeposit IN Branch/Store 11/06/19 11:29:11 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		661,284.47
11/7		Wire Trans Svc Charge - Sequence: 191107130075 Srf# Trn#191107130075 Rfb#		30.00	
11/7		WT Fed#03797 Bank of America, N /Ftr/Bnf=Nicholas Pancoast Srf# Trn#191107130075 Rfb#		50,000.00	611,254.47
11/8		Direct Pay WF Business Pymt Trans		3.00	
11/8		Direct Pay Monthly Base		10.00	
11/8		Direct Pay Individual Pymt Trans		14.50	
11/8		Direct Pay Nonwf Bus Pymt Trans		15.00	611,211.97
11/12		WT Fed#00395 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20193160200400 Trn#191112199407 Rfb#	87,466.64		
11/12		WT Fed#00397 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20193160203300 Trn#191112199464 Rfb#	250,000.00		
11/12		Wire Trans Svc Charge - Sequence: 191112199407 Srf# 20193160200400 Trn#191112199407 Rfb#		15.00	
11/12		Wire Trans Svc Charge - Sequence: 191112199464 Srf# 20193160203300 Trn#191112199464 Rfb#		15.00	
11/12		Wire Trans Svc Charge - Sequence: 191112212408 Srf# Trn#191112212408 Rfb#		30.00	
11/12		WT Fed#00958 The Bancorp Bank /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#191112212408 Rfb#		250,000.00	698,618.61
11/13		WF Direct Pay-Payment- 10th Mgmt Fee/Cama-Tran ID Dp66890227		28,859.12	
11/13		WF Direct Pay-Payment- 10th Investor Note Interest-Tran ID Dp66890229		35,542.48	634,217.01
11/19		Wire Trans Svc Charge - Sequence: 191119041493 Srf# Trn#191119041493 Rfb#		30.00	
11/19		WT Fed#03280 Bank of America N. /Ftr/Bnf=Anthony Nicholas Marano Srf# Trn#191119041493 Rfb#		50,000.00	584,187.01
11/20		Check		25,000.00	559,187.01
11/25		WT Fed#00380 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20193290179700 Trn#191125168969 Rfb#	51,833.31		
11/25		WT Fed#00381 The Bancorp Bank /Org=Complete Business Solutions Group I Srf# 20193290181600 Trn#191125169023 Rfb#	200,000.00		
11/25		Wire Trans Svc Charge - Sequence: 191125154013 Srf# Trn#191125154013 Rfb#		30.00	
11/25		Wire Trans Svc Charge - Sequence: 191125168969 Srf# 20193290179700 Trn#191125168969 Rfb#		15.00	
11/25		Wire Trans Svc Charge - Sequence: 191125169023 Srf# 20193290181600 Trn#191125169023 Rfb#		15.00	
11/25		WT Fed#05478 Td Bank, NA /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#191125154013 Rfb#		200,000.00	610,960.32
11/26		Edeposit IN Branch/Store 11/26/19 02:22:34 Pm 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		
11/26		WF Direct Pay-Payment- 25th Note Mgmt Fee and Interest Pymt-Tran ID Dp67697361		16,183.71	
11/26		WF Direct Pay-Payment- 25th Note Interest Payment-Tran ID Dp67697363		20,333.32	674,443.29
11/29		Cash Deposit Processing Fee		86.70	674,356.59
Ending balance on 11/30					674,356.59
Totals			\$789,299.95	\$676,227.83	

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Overdraft Protection

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Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
12/5		Edeposit IN Branch/Store 12/05/19 11:02:55 Am 1615 Palm Beach Lakes Blvd West Palm Beach FL 3089	100,000.00		774,356.59
12/9		Direct Pay WF Business Pymt Trans		3.00	
12/9		Direct Pay Monthly Base		10.00	
12/9		Direct Pay Individual Pymt Trans		14.50	
12/9		Direct Pay Nonwf Bus Pymt Trans		15.00	774,314.09
12/10		Wire Trans Svc Charge - Sequence: 191210153121 Srf# Trn#191210153121 Rfb#		30.00	
12/10		WT Fed#05885 Td Bank, NA /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#191210153121 Rfb#		200,000.00	574,284.09
12/11		Wire Trans Svc Charge - Sequence: 191211100614 Srf# Trn#191211100614 Rfb#		30.00	
12/11		WT Fed#00442 Td Bank, NA /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#191211100614 Rfb#		200,000.00	374,254.09
12/17		Wire Trans Svc Charge - Sequence: 191217104311 Srf# Trn#191217104311 Rfb#		30.00	
12/17		WT Fed#00027 Td Bank, NA /Ftr/Bnf=Complete Business Solutions Group Srf# Trn#191217104311 Rfb#		200,000.00	174,224.09
12/18		Wire Trans Svc Charge - Sequence: 191218174904 Srf# 0066320352506108 Trn#191218174904 Rfb#		30.00	
12/18		WT Fed#07862 Synovus Bank /Ftr/Bnf=The United Fidelis Group Srf# 0066320352506108 Trn#191218174904 Rfb#		174,224.09	-30.00
12/19		Overdraft Fee for a Transaction Posted on 12/18 \$174,224.09 WT Fed#07862 Synovus Bank /Ftr/Bnf=The Un lited Fidelis Group Srf# 00		35.00	-65.00
Ending balance on 12/31					-65.00
Totals			\$100,000.00	\$774,421.59	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2019 - 12/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$500.00	\$308,462.00 <input checked="" type="checkbox"/>

C1/C1

Wells Fargo Simple Business Checking

January 31, 2020 ■ Page 1 of 3



FIDELIS FINANCIAL PLANNING LLC
1615 FORUM PL STE 500
WEST PALM BEACH FL 33401-2318

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wells Fargo.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

Activity summary

Beginning balance on 1/1	-\$65.00
Deposits/Credits	88.50
Withdrawals/Debits	- 23.50
Closing balance on 1/10	\$0.00

Average ledger balance this period \$308,462.08

Account number: [REDACTED]

FIDELIS FINANCIAL PLANNING LLC

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

For Wire Transfers use

Routing Number (RTN): [REDACTED]

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
1/9		Direct Pay Individual Pymt Trans		4.50	
1/9		Direct Pay Nonwf Bus Pymt Trans		9.00	
1/9		Direct Pay Monthly Base		10.00	-88.50
1/10		Monthly Service Fees Charged Off	23.50		
1/10		Overdraft Fees Charged Off	35.00		
1/10		Closeout Chargeoff Credit	30.00		0.00
Ending balance on 1/31					0.00
Totals			\$88.50	\$23.50	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



IMPORTANT ACCOUNT INFORMATION

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.

Fidelis Financial Planning LLC
 1615 Forum Place
 #500
 West Palm Beach FL 33401

Date 12/31/19
 Account Number
 Enclosures

Page 1
 1

We're ready to help you fulfill your dreams in 2020.
 Please take note of the enclosed, updated schedule of fees.

---- CHECKING ACCOUNTS ----

VICTORY BUSINESS CHECKING		Number of Enclosures	1
Account Number	██████████	Statement Dates 12/05/19 thru 12/31/19	
Previous Balance	.00	Days in the statement period	27
3 Deposits/Credits	191,133.25	Average Ledger	30,403
12 Checks/Debits	116,523.96	Average Collected	30,403
Service Charge	.00		
Interest Paid	.00		
Ending Balance	74,609.29		

Activity in Date Order

Date	Description	Amount	Balance
12/10	Incoming wire Fidelis Financia	87,466.63	87,466.63
12/10	Incoming wire Fidelis Financia	14.00-	87,452.63
12/11	Outgoing wire Fidelis	16,837.50-	70,615.13
12/11	Outgoing wire Fidelis	25.00-	70,590.13
12/12	Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	333.33-	70,256.80
12/12	TRACE #-031919120050079 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	2,822.92-	67,433.88
12/12	TRACE #-031919120050090 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	4,633.33-	62,800.55
12/12	TRACE #-031919120050063 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	5,156.25-	57,644.30
	TRACE #-031919120050077		

Date 12/31/19 Page 2
 Account Number [REDACTED]
 Enclosures 1

VICTORY BUSINESS CHECKING

[REDACTED] (Continued)

Activity in Date Order

Date	Description	Amount	Balance
12/12	Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	6,791.25-	50,853.05
12/12	TRACE #-031919120050072 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	7,727.07-	43,125.98
12/12	TRACE #-031919120050058 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	9,677.08-	33,448.90
12/12	TRACE #-031919120050085 Payments FIDELIS FINANCIA 825103370 12/12/19 ID #-	10,672.92-	22,775.98
12/24	TRACE #-031919120050067 2159222636 CBSG 9453686215 12/24/19 ID #-86010451	51,833.31	74,609.29
12/26	DDA DEBIT MEMO	51,833.31-	22,775.98
12/30	CCD TRANS Par Funding Pref 1002007027 12/30/19 ID #-FIDE001 TRACE #-061121029819091	51,833.31	74,609.29

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
12/05	.00	12/12	22,775.98	12/30	74,609.29
12/10	87,452.63	12/24	74,609.29		
12/11	70,590.13	12/26	22,775.98		

Fidelis Financial Planning LLC
 1615 Forum Place
 #500
 West Palm Beach FL 33401

Date 1/31/20
 Account Number
 Enclosures

Page 1

Enclosed is an updated Schedule of Fees

----- CHECKING ACCOUNTS -----

VICTORY BUSINESS CHECKING		Number of Enclosures	0
Account Number	[REDACTED]	Statement Dates	1/01/20 thru 1/31/20
Previous Balance	74,609.29	Days in the statement period	31
2 Deposits/Credits	149,299.93	Average Ledger	46,937
21 Checks/Debits	223,909.22	Average Collected	46,937
Service Charge	.00		
Interest Paid	.00		
Ending Balance	.00		

Activity in Date Order

Date	Description	Amount	Balance
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	1,500.00-	73,109.29
	TRACE #-031919120050026		
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	2,519.99-	70,589.30
	TRACE #-031919120050010		
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	3,481.25-	67,108.05
	TRACE #-031919120050014		
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	4,416.67-	62,691.38
	TRACE #-031919120050018		
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	6,666.66-	56,024.72
	TRACE #-031919120050006		
1/02	Payments FIDELIS FINANCIA 825103370 01/02/20	6,854.17-	49,170.55

Date 1/31/20
 Account Number [REDACTED]
 Enclosures

Page 2

VICTORY BUSINESS CHECKING



(Continued)

Activity in Date Order		Amount	Balance
1/02	ID #- TRACE #-031919120050023 Payments FIDELIS FINANCIA 825103370 01/02/20 ID #-	11,078.33-	38,092.22
1/10	TRACE #-031919120050028 CCD TRANS Par Funding Pref 1002007027 01/10/20 ID #-FIDE001	97,466.62	135,558.84
1/14	TRACE #-061121020413976 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	2,375.00-	133,183.84
1/14	TRACE #-031919120050039 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	3,208.33-	129,975.51
1/14	TRACE #-031919120050019 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	4,375.00-	125,600.51
1/14	TRACE #-031919120050030 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	5,955.00-	119,645.51
1/14	TRACE #-031919120050026 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	6,062.49-	113,583.02
1/14	TRACE #-031919120050015 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	6,666.66-	106,916.36
1/14	TRACE #-031919120050047 Payments FIDELIS FINANCIA 825103370 01/14/20 ID #-	8,438.33-	98,478.03
1/14	TRACE #-031919120050043 Payments FIDELIS FINANCIA 825103370 01/14/20	8,458.33-	90,019.70

Date 1/31/20
 Account Number
 Enclosures

Page 3

VICTORY BUSINESS CHECKING



(Continued)

Activity in Date Order		Amount	Balance
Date	Description		
1/14	ID #- TRACE #-031919120050035 Payments FIDELIS FINANCIA 825103370 01/14/20	9,775.00-	80,244.70
1/14	ID #- TRACE #-031919120050022 Payments FIDELIS FINANCIA 825103370 01/14/20	16,837.50-	63,407.20
1/17	ID #- TRACE #-031919120050041 Outgoing Wire Fidelis Finan	63,382.20-	25.00
1/17	Outgoing Wire Fidelis Finan	25.00-	.00
1/24	2159222636 CBSG 9453686215 01/24/20 ID #-86491137	51,833.31	51,833.31
1/27	TRACE #-314088586491137 Outgoing Wire Fidelis Financia	51,808.31-	25.00
1/27	Outgoing Wire Fidelis Financia	25.00-	.00

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
1/01	74,609.29	1/14	63,407.20	1/27	.00
1/02	38,092.22	1/17	.00		
1/10	135,558.84	1/24	51,833.31		

THE VICTORY BANK		UNIVERSAL DEBIT	
OFFICE OF BEST Ach Reverse Invoked Act Name listed	LOAN APPROVAL	DATE 12/23/19	Fidelis Financial
ACCOUNT NUMBER 100953816	ISSUE CODE 62	CHECK NUMBER	AMOUNT \$1833.31

Check 0 Amount \$51,833.31 Date 12/26/2019



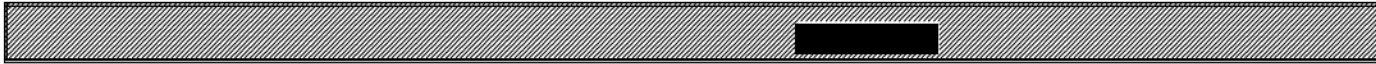
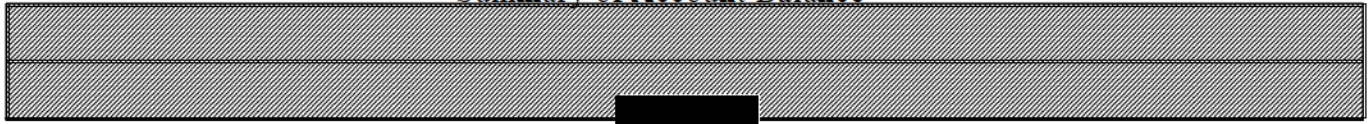
Statement of Account

Last statement: May 01, 2020
 This statement: May 31, 2020
 Total days in statement period: 31
 Page: 031 of 165

FIDELIS FINANCIAL PLANNING LLC
 1615 FORUM PLCE SUITE 500
 WEST PALM BEACH FL 33401-0000

Direct inquiries to: 0
 800-334-9007

Summary of Account Balance



Beginning balance	0.00	Low balance	0.00
Deposits/Credits	850,500.00	Average balance	329,089.81
Withdrawals/Debits	18.00	Average collected balance	329,068.00
Ending balance	850,482.00		

Other Debits

Date	Transaction Type	Description	Amount
05-20	Service Charge	Domestic Wire IN	18.00

Deposits/Other Credits

Date	Transaction Type	Description	Amount
05-20	Domestic Wire IN	Complete Business Lutions Group I COMPLETE BUSINESS SOLUTIONS GROUP I	850,000.00
05-28	Deposit		500.00

Balance Summary

Date	Amount	Date	Amount
05-20	849,982.00	05-28	850,482.00





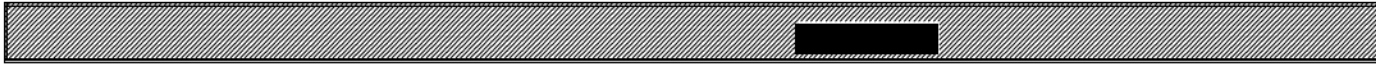
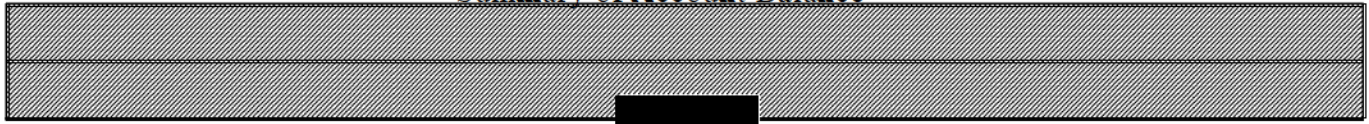
Statement of Account

Last statement: May 31, 2020
 This statement: June 30, 2020
 Total days in statement period: 30
 Page: 031 of 265

FIDELIS FINANCIAL PLANNING LLC
 1615 FORUM PLCE SUITE 500
 WEST PALM BEACH FL 33401-0000

Direct inquiries to: 0
 800-334-9007

Summary of Account Balance



Beginning balance	850,482.00	Low balance	6,418.49
Deposits/Credits	101,063.35	Average balance	71,158.83
Withdrawals/Debits	945,126.86	Average collected balance	71,158.00
Ending balance	6,418.49		

Other Debits

Date	Transaction Type	Description	Amount
06-03	Service Charge	Domestic Wire IN	18.00
06-03	Domestic Wire Out	Morris Breslouf	35,000.00
		MORRIS BRESLOUF	
06-03	Service Charge	Domestic Wire Out	30.00
06-03	Domestic Wire Out	Wesley And Charlot Moore	35,000.00
		WESLEY AND CHARLOT	
		TE MOORE	
06-03	Service Charge	Domestic Wire Out	30.00
06-03	Domestic Wire Out	Severin Swensen	105,000.00
		SEVERIN SWENSEN	
06-03	Service Charge	Domestic Wire Out	30.00
06-03	Domestic Wire Out	Fred Smith	175,000.00
		FRED SMITH	
06-03	Service Charge	Domestic Wire Out	30.00
06-03	Domestic Wire Out	Khoury Family RevoBle Trust	395,000.00
		KHOURY FAMILY REVO	
		CABLE TRUST	
06-03	Service Charge	Domestic Wire Out	30.00
06-04	Service Charge	Domestic Wire IN	18.00
06-04	Domestic Wire Out	Fidelityfbo: MorriBreslouf, Mb 1996	35,000.00
		REV TRUST ACCOUNTFIDELITY	
06-04	Service Charge	Domestic Wire Out	30.00
06-04	Domestic Wire Out	National FinancialErvesesfbo Morris	35,000.00
		BRESLOUS 1996 REV NATIONAL FINANCIAL	
		SERVICES	
06-04	Service Charge	Domestic Wire Out	30.00





June 30, 2020

FIDELIS FINANCIAL PLANNING L

Other Debits

Date	Transaction Type	Description	Amount
06-04	Domestic Wire Out	Eugene Sheldon EUGENE SHELDON	105,000.00
06-04	Service Charge	Domestic Wire Out	30.00
06-04	Preauthorized Wd	Bill.com Verify 200604 016RGRITH1FCOCJ	0.85
06-05	Preauthorized Wd	Bill.com Payables Multiple Payments Bill.com Payables 016PJLCKK1FDN8E	24,133.34
06-08	Preauthorized Wd	Bill.com Payables Multiple Payments Bill.com Payables 016FUICQZ1FFEN2	716.67

Deposits/Other Credits

Date	Transaction Type	Description	Amount
06-01	Preauthorized Credit	Par Funding Pref Ccd Trans Interest Payment	31,062.50
06-03	Domestic Wire IN	Fidelis Financial Anning Llco/B Syno VUS BANK FIDELIS FINANCIAL PLANNING LLC	35,000.00
06-04	Preauthorized Credit	Bill.com Verify 200604 016RGRITH1FCOCJ	0.85
06-04	Domestic Wire IN	Fidelis Financial Anning Llco/B Syno VUS BANK FIDELIS FINANCIAL PLANNING LLC	35,000.00

Balance Summary

Date	Amount	Date	Amount	Date	Amount
05-31	<u>850,482.00</u>	06-03	<u>171,376.50</u>	06-05	<u>7,135.16</u>
06-01	<u>881,544.50</u>	06-04	<u>31,268.50</u>	06-08	<u>6,418.49</u>



Statement of Account

Last statement: June 30, 2020
 This statement: July 31, 2020
 Total days in statement period: 31
 031 165

FIDELIS FINANCIAL PLANNING LLC
 1615 FORUM PLCE SUITE 500
 WEST PALM BEACH FL 33401-0000

Direct inquiries to: 0
 800-334-9007

Summary of Account Balance



Beginning balance	6,418.49	Low balance	6,418.49
Deposits/Credits	31,062.50	Average balance	13,599.93
Withdrawals/Debits	24,566.68	Average collected balance	13,599.00
Ending balance	12,914.31		

Other Debits

Date	Transaction Type	Description	Amount
07-03	Preauthorized Wd	Bill.com Payables Multiple Payments Bill.com Payables 016RQAOQQ1GDW8X	24,163.35
07-07	Preauthorized Wd	Bill.com Payables Palm Beach Tax Group Bill.com 016BFA VZ11GHJLF Inv #2020-07-05	333.33
07-23	Preauthorized Wd	Bill.com Payables Celeste Zehren #T180515-05 Bill.com 016TTREPB1H3SAP ParFunding Payment M	20.00
07-31	Service Charge	Additional Service	25.00
07-31	Service Charge		25.00

Deposits/Other Credits

Date	Transaction Type	Description	Amount
07-02	Preauthorized Credit	Par Funding Pref Ccd Trans Investor Payment	31,062.50

Balance Summary

Date	Amount	Date	Amount	Date	Amount
06-30	6,418.49	07-03	13,317.64	07-23	12,964.31
07-02	37,480.99	07-07	12,984.31	07-31	12,914.31

Checks and Debits Outstanding		
Check No.	Amount	
Total		

BALANCING YOUR CHECKBOOK

Follow these easy steps to reconcile your checkbook to the "Ending Balance" shown on the front of this statement:

- (1) Make sure that all the transactions listed on this statement have also been entered in your checkbook register, including all deposits, credits, checks, check card transactions, ATM transactions and other debits. Make sure the amounts are the same in both places.
- (2) Mark the checks and other debits in your checkbook that have been paid by the bank; mark the credits in your checkbook that have cleared the bank.
- (3) Enter all the items that have not yet been paid by the bank and are still outstanding. These are items that are not shown on this statement and have not appeared on any previous statement.
- (4) Enter the "Ending Balance" shown on this statement. \$ _____
- (5) Add (+) deposits not shown on this statement (if any) + _____
\$ _____
- (6) Subtract (-) checks and/or other outstanding debits - _____
- (7) Balance should equal the balance in your checkbook \$ _____

If your account does not balance, please check the following:

- Have you added and subtracted correctly -- both in your checkbook register and in steps 3-6 above?
- Have you correctly entered the amounts of each deposit, credit, check, check card transaction or other debit in your checkbook?
- Do all checks and other debits you have marked as paid appear on this statement? Are any still outstanding that you have marked as paid?
- Have all deposits been added to your checkbook record and do the amounts agree with the amounts on this statement?
- Have you carried the correct balance forward from one checkbook register page to the next?
- Are you sure that all items you show as outstanding are not on this statement or any previous statement?

ADDITIONAL WAYS TO MANAGE YOUR ACCOUNT

To check your balance between statements and track pending credits or debits, take advantage of:

- Internet Banking
- Mobile Banking
- Touchtone Banking

Information on these convenient options is available from your banker and through our website.

ELECTRONIC FUND TRANSFERS PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account, you can call us at the telephone number indicated on page one of this statement to find out whether or not the deposits have been made.

ELECTRONIC FUND TRANSFER DISCLOSURE

In case of errors or questions about your electronic transfers: If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at the number or write us at the address indicated on page one of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. For consumer/personal accounts, if we take more than 10 business days to do this, we will recredit your account for the amount you think is in error so that you may have use of the money during the time it takes us to complete the investigation.

ORDER OF PAYMENT

This section describes our general practice for paying transactions from your account. We may vary the order of payment if items are presented that cannot be returned unpaid. We reserve the right to change how we pay transactions from your account and will provide you notice of these changes.

After the close of the business day, we add your deposits and other credits to your account. We then deduct any fees and charges owed to the bank. Finally, we deduct all items presented for payment. The order these items are deducted from your account balance is based upon the type of transaction and, for electronic transactions, when the transaction was performed by you or was received by us.

First, we pay outgoing wire transactions in the order they were made. Then, we pay electronic transactions (First, we pay preauthorized ACH debits, then ATM transactions, and then check card transactions.) in the order they were performed by you or were received by us. Next, we pay unnumbered checks and other items drawn on your account by dollar amount in ascending order. Finally, we pay checks drawn on your account in ascending check number order. **For business and commercial accounts:** All checks and other items drawn on your account are paid by dollar amount in descending order.

BILLING RIGHTS SUMMARY

(Personal Reserve Account Only)

In case of errors or questions about your statement: If you think your statement is wrong or if you need more information about a transaction on the statement, write us (on a separate sheet) at the address indicated on page one of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) State your name and account number.
- (2) Describe the error and explain as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.
- (3) Tell us the dollar amount of the suspected error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



Statement of Account

Last statement: July 31, 2020
 This statement: August 31, 2020
 Total days in statement period: 31
 [Redacted] 031 165

FIDELIS FINANCIAL PLANNING LLC
 1615 FORUM PLCE SUITE 500
 WEST PALM BEACH FL 33401-0000

Direct inquiries to: 0
 800-334-9007

Summary of Account Balance



** Closed Account - Final Statement



Beginning balance	12,914.31	Low balance	0.00
Deposits/Credits	0.00	Average balance	11,622.88
Withdrawals/Debits	12,914.31	Average collected balance	11,622.00
Ending balance	0.00		

Checks

Number	Date	Amount
0	08-28	12,914.31

Number	Date	Amount
--------	------	--------

Balance Summary

Date	Amount	Date	Amount
07-31	12,914.31	08-28	0.00

Checks and Debits Outstanding	
Check No.	Amount
Total	

BALANCING YOUR CHECKBOOK

Follow these easy steps to reconcile your checkbook to the "Ending Balance" shown on the front of this statement:

- (1) Make sure that all the transactions listed on this statement have also been entered in your checkbook register, including all deposits, credits, checks, check card transactions, ATM transactions and other debits. Make sure the amounts are the same in both places.
- (2) Mark the checks and other debits in your checkbook that have been paid by the bank; mark the credits in your checkbook that have cleared the bank.
- (3) Enter all the items that have not yet been paid by the bank and are still outstanding. These are items that are not shown on this statement and have not appeared on any previous statement.
- (4) Enter the "Ending Balance" shown on this statement. \$ _____
- (5) Add (+) deposits not shown on this statement (if any) + _____
- \$ _____
- (6) Subtract (-) checks and/or other outstanding debits - _____
- (7) Balance should equal the balance in your checkbook \$ _____

- If your account does not balance, please check the following:
- Have you added and subtracted correctly -- both in your checkbook register and in steps 3-6 above?
 - Have you correctly entered the amounts of each deposit, credit, check, check card transaction or other debit in your checkbook?
 - Do all checks and other debits you have marked as paid appear on this statement? Are any still outstanding that you have marked as paid?
 - Have all deposits been added to your checkbook record and do the amounts agree with the amounts on this statement?
 - Have you carried the correct balance forward from one checkbook register page to the next?
 - Are you sure that all items you show as outstanding are not on this statement or any previous statement?

ADDITIONAL WAYS TO MANAGE YOUR ACCOUNT

To check your balance between statements and track pending credits or debits, take advantage of:

- Internet Banking
- Mobile Banking
- Touchtone Banking

Information on these convenient options is available from your banker and through our website.

ELECTRONIC FUND TRANSFERS PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account, you can call us at the telephone number indicated on page one of this statement to find out whether or not the deposits have been made.

ELECTRONIC FUND TRANSFER DISCLOSURE

In case of errors or questions about your electronic transfers: If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at the number or write us at the address indicated on page one of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. For consumer/personal accounts, if we take more than 10 business days to do this, we will recredit your account for the amount you think is in error so that you may have use of the money during the time it takes us to complete the investigation.

ORDER OF PAYMENT

This section describes our general practice for paying transactions from your account. We may vary the order of payment if items are presented that cannot be returned unpaid. We reserve the right to change how we pay transactions from your account and will provide you notice of these changes.

After the close of the business day, we add your deposits and other credits to your account. We then deduct any fees and charges owed to the bank. Finally, we deduct all items presented for payment. The order these items are deducted from your account balance is based upon the type of transaction and, for electronic transactions, when the transaction was performed by you or was received by us.

First, we pay outgoing wire transactions in the order they were made. Then, we pay electronic transactions (First, we pay preauthorized ACH debits, then ATM transactions, and then check card transactions.) in the order they were performed by you or were received by us. Next, we pay unnumbered checks and other items drawn on your account by dollar amount in ascending order. Finally, we pay checks drawn on your account in ascending check number order. **For business and commercial accounts:** All checks and other items drawn on your account are paid by dollar amount in descending order.

BILLING RIGHTS SUMMARY

(Personal Reserve Account Only)

In case of errors or questions about your statement: If you think your statement is wrong or if you need more information about a transaction on the statement, write us (on a separate sheet) at the address indicated on page one of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) State your name and account number.
- (2) Describe the error and explain as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.
- (3) Tell us the dollar amount of the suspected error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

EXHIBIT B



From the Desk of
Dr. Laurence J. Pino, Esquire

October 27, 2020

Sent Via Email: jlc@sallahlaw.com

Mr. Jeffrey L. Cox, Esq.
Sallah Astarita & Cox, LLC
3010 N Military Trl Ste 310
Boca Raton, FL 33431-6300

Re: Fidelis Senior Living Fund, LLC

Dear Mr. Cox:

It is my understanding that you've had conversations with the SEC with respect to your representation of Michael Furman and are requesting a confirmation on the part of Tuscan Gardens Senior Living, LLC indicating that Tuscan Gardens Senior Living, LLC, as well as all of its affiliated entities, and the Fidelis Senior Living Fund, LLC are not in any way connected or involved with a company called ParFunding. This law firm represents Tuscan Gardens Senior Living, LLC ("Company") and its various affiliated entities. In that capacity, I can represent, on behalf of the Company, that:

1. Tuscan Gardens Senior Living, LLC, and its affiliated entities, are not, in any way, connected to, or involved with, ParFunding.
2. The Fidelis Senior Living Fund, LLC and the Fidelis Senior Living Fund Manager, LLC are not, in any way, connected to, or involved with, ParFunding.
3. The payment received on August 16, 2019, in the amount of Five Thousand Two Hundred Fifty Dollars (\$5,250), was apparently sent to a company named United Fidelis Group, at Mr. Furman's request, and reflected activity associated with the Fidelis Senior Living Fund, LLC. To the extent that the funds pertained to the activity of Mr. Michael Furman associated with the Fidelis Senior Living Fund, LLC, the payment could have been directed wherever Mr. Furman had requested.

Mr. Cox, if this information is not clear, feel free to reach back out to me..

Kind regards,

Dr. Laurence J. Pino, Esq.

LJP/cs

Pino Nicholson, PLLC

P. O. Box 1750, Winter Park, FL 32790 ▪ 99 S. New York Avenue, Winter Park, FL 32789

Phone (407)425-7831 ▪ Fax (407) 206-6565

LJP@PINONICHOLSONLAW.COM ▪ PINONICHOLSONLAW.COM

EXHIBIT C

Redacted

Begin forwarded message:

From: michael furman <mfurman@unitedfidelisgroup.com>
Subject: Fwd: Amended Note for Fidelis
Date: July 7, 2022 at 1:20:16 PM EDT
To: "mikecfurman@gmail.com" <mikecfurman@gmail.com>

--

Michael C. Furman, MFP®
Master Financial Planner®
561-623-0913 Main Office
1-800-727-8139 Toll Free
561-202-7345 Direct Cell
1-888-229-2756 Fax
MFurman@UnitedFidelisGroup.com

Specialized Tax Planning Services Provided By The Palm Beach Tax Group

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From: michael furman <mfurman@unitedfidelisgroup.com>
Sent: Friday, May 8, 2020 1:46:27 PM
To: Erik P. Weingold <erik@ppmlawyers.com>
Subject: RE: Amended Note for Fidelis

Good Day Erik,

Thank you for getting something back to me, however, I must ask it really looks like there needs to be a lot more added to this. I had attached the restated notes that most of the other managers are using, and with the extreme importance of how every part of the legal agreements will be looked at (considering the state & the sec are calling investors let alone the individual investors having them looked over because of this) I just need to ask that we include quite a lot more. There is nothing about

the situation with CBSG, the lack that we can do a class action, I'll do what I can to see what parts are missing but just from the hundreds of conversations I know a few off the top of my head. The biggest I guess if there is even a spot which I'm looking for in the other advisors agreements is the fact that we will be now moved into a secured position and they will file a UCC-1 for the notes, again, I don't know what is redundant and what is overly done in theres but there are pages of vitally important information missing from my document.

Can you please look at the document again, add in all conditions, as I KNOW every investor has been waiting for this to look it over and I need 100% of them to sign or I will have to then waste more money & go into legal problems by opening a new fund and filing a new note just for those that will ultimately accept this offer. I have 100% of them agreeing to sign this via verbal and emails, but I know I will have problems with some, especially if they don't see any risks, reasons, the new security, just the pages of the legal portion that I see in pages 1-4 I'm not sure how or why something similar would not have to be in mine?

I am focusing more on pages 5-10 of the agreement, specifically – no guarantee, non-negotiable, the subordinate if I need to (that I don't want to make them aware but if I must legally I know its missing from mine) , rights in default, holder of a note cannot withdrawal, not a broker dealer/investment advisor/investment copany/ definitely section 3.04 looks important, waiver of class action & jury trial, release of issuer, access to information, basically the A1-A5 part I know most of that is already in mine just not as dressed up, but there are some things missing there if you can please look at this again.

I apologize for the horrible English here, but I REALLY need to get these out to the clients Monday, and told them I'd have this by end of day today. But the agreement you sent is barely 3 pages, it does not convey the situation, or cover a few of the vitally important parts that are going on right now and I need to have this be as concrete as I can get since I am facing every investor and the state/sec. Please look over the attached docs again, and feel free to let me know if a phone call is needed. I am home recovering from my minor surgery and know that you will probably be working on this with Perry & any other manager you work with as well.

Thank you again, Be Safe & Stay Healthy,
Michael C. Furman, MFP® , CTEP®



Chartered Trust & Estate Planner®
Master Financial Planner®
THE UNITED FIDELIS GROUP
561-623-0913 Main Office
1-800-727-8139 Toll Free
561-202-7345 Direct Cell

1-888-229-2756 Fax
MFurman@UnitedFidelisGroup.com
www.FixedRateFunds.com

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From: [Erik P. Weingold](#)
Sent: Friday, May 8, 2020 1:14 PM
To: [michael furman](#)
Subject: Amended Note for Fidelis

Michael,

Attached is the draft Amendment to the Notes for Fidelis Financial Planning LLC. This Amendment shall be completed for each investor and specifically amends the terms of their individual notes. Please review and let me know if you have any comments or questions. Thank you.

Best Regards,



Erik P. Weingold, Esq.
646.389.4776
erik@ppmlawyers.com
www.ppmlawyers.com

We Help Entrepreneurs Conduct their Private Placement the Right Way So they Don't Get in Trouble with the SEC or Investors.

Mr. Weingold is an attorney admitted to practice law in the States of New York and New Jersey.



nonGR8 INCOME FUND, LLC

**Supplement to Confidential Private Placement Offering Memorandum
for the
Exchange of Outstanding Promissory Notes
for
Amended and Restated Promissory Notes**

GR8 INCOME FUND, LLC, a Delaware limited liability company (the “Company”) is offering to exchange all issued and outstanding promissory notes of all classes (the “Outstanding Notes”) for new notes in the amount of the outstanding balance of the Outstanding Note as of the Effective Date (as defined herein) but with a different term, interest rate and repayment schedule than was applicable to the Outstanding Notes (the “Restated Notes”).

The exchange offerees are all persons who are current holders of the Outstanding Notes. The Restated Notes are not being offered and will not be sold to any person or entity who does not hold one or more Outstanding Notes.

The exchange offer expires at 5:00 pm, Eastern Daylight Time, on **[April 30, 2020]** unless extended in the sole discretion of the Company (the “Expiration Date”).

The exchange offer is not conditioned upon the acceptance of the exchange offer by a minimum number of holders of Outstanding Notes or a minimum aggregate principal amount of Outstanding Notes by the Expiration Date.

In all respects, the information contained herein is qualified in its entirety by reference to the Exchange Agreement attached as Exhibit A (the “Exchange Agreement”) and the form of Amended and Restated Promissory Note attached as Exhibit B hereto (the “Restated Note”) *Each person receiving this exchange offer is encouraged to read the Exchange Agreement and the Restated Note carefully.*

Execution and submission of the Exchange Agreement to the Company by the holder of an Outstanding Note constitutes an irrevocable acceptance of the exchange offer and after submitting to the Company, the holder of the Outstanding Note has no right to withdraw his or her acceptance of the exchange offer.

The date of this Exchange Offer is **[April 24, 2020].**

IMPORTANT CONSIDERATIONS

THE OFFERING AND THE SECURITIES OFFERED HEREUNDER HAVE NOT BEEN REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT") AND MAY NOT BE OFFERED OR SOLD EXCEPT TO A LIMITED NUMBER OF INVESTORS. INVESTORS SHOULD BE AWARE THAT THEY WILL BE REQUIRED TO BEAR THE FINANCIAL RISK OF THE INVESTMENT FOR AN INDEFINITE PERIOD OF TIME. PROSPECTIVE PURCHASERS ARE HEREBY NOTIFIED THAT THE ISSUER IS RELYING ON THE EXEMPTIONS FROM REGISTRATION PROVIDED UNDER REGULATION D PROMULGATED UNDER THE SECURITIES ACT. IN ADDITION, THIS OFFERING HAS NOT BEEN REGISTERED UNDER THE SECURITIES LAWS OF ANY STATE IN RELIANCE ON EXEMPTIONS FROM REGISTRATION FOUND IN THE RESPECTIVE SECURITIES LAWS OF SUCH STATES AND THE SECURITIES MAY BE SUBJECT TO ADDITIONAL RESTRICTIONS ON TRANSFER IN SUCH JURISDICTIONS. ACCORDINGLY, PURCHASERS OF THE SECURITIES OFFERED HEREBY MAY NOT SELL OR OTHERWISE TRANSFER SUCH SECURITIES EXCEPT PURSUANT TO REGISTRATION UNDER THE SECURITIES ACT AND ANY APPLICABLE STATE SECURITIES LAWS OR EXEMPTIONS THEREFROM.

THESE SECURITIES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES COMMISSION NOR HAS THE SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES COMMISSION PASSED UPON THE ACCURACY OR ADEQUACY OF THIS MEMORANDUM. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

INVESTMENT IN THE SECURITIES OFFERED HEREBY INVOLVES A HIGH DEGREE OF RISK. IT IS NOT EXPECTED THAT SUCH SECURITIES WILL BECOME MARKETABLE. PURCHASE OF THESE SECURITIES IS SUITABLE ONLY FOR PERSONS OF SUBSTANTIAL MEANS WHO HAVE NO NEED FOR LIQUIDITY IN THIS INVESTMENT AND WHO CAN AFFORD THE TOTAL LOSS OF THEIR INVESTMENT. SEE "RISK FACTORS."

THE INFORMATION PRESENTED IN THIS MEMORANDUM WAS PREPARED BY THE FUND AND IS BEING FURNISHED BY THE FUND SOLELY FOR USE BY PROSPECTIVE INVESTORS IN CONNECTION WITH THIS OFFERING. NO PERSONS HAVE BEEN AUTHORIZED TO MAKE REPRESENTATIONS OR TO GIVE ANY INFORMATION WITH RESPECT TO THE OFFERING OF THE NOTES OR THE OPERATIONS OF THE FUND, EXCEPT THE INFORMATION CONTAINED IN THIS MEMORANDUM OR PROVIDED AS SET FORTH BELOW. THIS MEMORANDUM SUPERSEDES ALL PRIOR ORAL OR WRITTEN INFORMATION, IF ANY, PROVIDED TO INVESTORS WITH RESPECT TO THE OFFERING OF THE SECURITIES OR THE OPERATIONS OF THE FUND.

NO STATEMENT CONTAINED HEREIN SHALL BE DEEMED TO MODIFY, SUPPLEMENT OR CONSTRUE IN ANY WAY THE PROVISIONS OF ANY

DOCUMENTS INCLUDED HERewith AS EXHIBITS OR ANY OF THE PROVISIONS CONTAINED THEREIN, AND ANY STATEMENT MADE HEREIN WITH RESPECT TO ANY SUCH DOCUMENT IS QUALIFIED IN ITS ENTIRETY BY REFERENCE THERETO.

THIS MEMORANDUM DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY OF THE SECURITIES OFFERED HEREBY IN ANY STATE OR OTHER JURISDICTION IN WHICH SUCH AN OFFER OR SOLICITATION IS NOT AUTHORIZED. EXCEPT AS OTHERWISE INDICATED, THIS MEMORANDUM SPEAKS AS OF ITS DATE OF ISSUE. NEITHER THE DELIVERY OF THIS MEMORANDUM NOR ANY SALE HEREUNDER SHALL UNDER ANY CIRCUMSTANCES CREATE ANY IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE FUND SINCE THE DATE HEREOF.

THE SECURITIES OFFERED ARE SUBJECT TO THE PROVISIONS OF A SUBSCRIPTION AGREEMENT, WHICH EACH INVESTOR PURCHASING SECURITIES WILL BE REQUIRED TO EXECUTE PRIOR TO THE PURCHASE OF ANY SECURITIES. ANY PURCHASE OF SECURITIES SHOULD BE MADE ONLY AFTER A COMPLETE AND THOROUGH REVIEW OF THE PROVISIONS OF SUCH AGREEMENT. IN THE EVENT THAT ANY OF THE TERMS, CONDITIONS OR OTHER PROVISIONS OF SUCH AGREEMENT ARE INCONSISTENT WITH OR CONTRARY TO THE DESCRIPTIONS OR TERMS CONTAINED IN THIS MEMORANDUM, SUCH AGREEMENT WILL CONTROL.

INVESTORS WHO PURCHASE THE SECURITIES AND RESELL THEM OR ANY PART OF THEM, MAY BE DEEMED TO BE "UNDERWRITERS" UNDER SECTION 2(3) OF THE SECURITIES ACT AND MAY BE SUBJECT TO ALL LIABILITIES IMPOSED UPON "UNDERWRITERS" UNDER SUCH SECURITIES ACT IN CONNECTION WITH THE RESALE OF THE SECURITIES.

THESE SECURITIES ARE OFFERED SOLELY BY THIS MEMORANDUM SUBJECT TO PRIOR SALE, APPROVAL OF COUNSEL, THE RIGHT TO WITHDRAW OR MODIFY THIS OFFER WITHOUT PRIOR NOTICE OR TO REJECT ANY SUBSCRIPTIONS, AND CERTAIN OTHER CONDITIONS.

THIS MEMORANDUM IS BEING PROVIDED FOR THE EXCLUSIVE USE OF THE PROSPECTIVE INVESTOR RECEIVING THIS MEMORANDUM AND HIS, HER, OR ITS ADVISORS. DELIVERY OF THIS MEMORANDUM TO ANYONE IS UNAUTHORIZED AND ANY REPRODUCTION OF THIS MEMORANDUM, IN WHOLE OR IN PART, OR ANY RELEASE OF ITS CONTENTS, IN WHOLE OR IN PART, WITHOUT THE PRIOR WRITTEN CONSENT OF AN AUTHORIZED REPRESENTATIVE OF THE FUND IS PROHIBITED.

THE INVESTOR, BY ACCEPTING DELIVERY OF THIS MEMORANDUM, AGREES TO RETURN THIS MEMORANDUM AND EXHIBITS TO THE FUND IF THE INVESTOR DECIDES NOT TO PURCHASE ANY OF THE SECURITIES OFFERED HEREBY.

IN MAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE FUND AND THE TERMS OF THE OFFERING, INCLUDING THE MERITS AND RISKS INVOLVED. THESE SECURITIES HAVE NOT BEEN RECOMMENDED BY ANY FEDERAL OR STATE SECURITIES COMMISSION OR REGULATORY AUTHORITY. FURTHERMORE, THE FOREGOING AUTHORITIES HAVE NOT CONFIRMED THE ACCURACY OR DETERMINED THE ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

PROSPECTIVE INVESTORS SHOULD NOT CONSTRUE THE CONTENTS OF THIS MEMORANDUM AS LEGAL OR TAX ADVICE. EACH INVESTOR SHOULD CONSULT HIS, HER, OR ITS COUNSEL, ACCOUNTANT OR BUSINESS ADVISOR AS TO LEGAL, TAX, BUSINESS AND RELATED MATTERS CONCERNING INVESTMENT IN THE INTERESTS OFFERED HEREBY.

STATEMENTS IN THIS MEMORANDUM ARE MADE AS OF THE DATE HEREOF AND DO NOT INCLUDE INFORMATION RELATING TO EVENTS OCCURRING SUBSEQUENT TO ITS DATE. UNLESS STATED OTHERWISE HEREIN, NEITHER THE DELIVERY OF THIS MEMORANDUM AT ANY TIME, NOR ANY SALE HEREUNDER, SHALL UNDER ANY CIRCUMSTANCES CREATE AN IMPLICATION THAT THE INFORMATION CONTAINED HEREIN IS CORRECT AS OF ANY TIME SUBSEQUENT TO THE DATE OF THIS MEMORANDUM.

This Private Placement Offering Memorandum contains “forward looking” statements that involve risks and uncertainties. These statements may relate to future events or the Company’s future financial performance. Examples of forward-looking information include: statements of investment objectives of management, statements regarding return on investment, earnings, interest income or expense, loss, investment mix and quality, growth prospects, capital structure and other financial terms, and assumptions, such as economic conditions underlying other statements. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance, or achievements.

GR8 INCOME FUND ORIGINAL NOTE OFFERING

GR8 Income Fund, LLC (the “Company”) was established for the purpose of purchasing promissory notes and other similar debt instruments offered and sold by companies which provide “Merchant Cash Advance” financing. The Company offered and sold its promissory notes (collectively, the “Outstanding Notes”) with varying rates of interest and dates of maturity (the “Original Offering”). The terms and conditions of the Original Offering were set forth in a Confidential Private Placement Memorandum, a copy of which was provided to each investor who purchased an Outstanding Note. For reference, a complete copy of that Confidential Private Placement Memorandum is being sent together with this Supplement for ease of reference.

The proceeds from the sale of the Outstanding Notes were used to purchase promissory notes offered and sold by Complete Business Solutions Group, Inc. d/b/a PAR Funding (“CBSG”). CBSG provides small and mid-size businesses with “Merchant Cash Advance” financing. Merchant Cash Advance financing is described in detail in the Confidential Private Placement Memorandum.

The COVID-19 pandemic in the United States has caused state and local governments to issue orders that require non-essential businesses to close and for the populations of those states and locales to isolate themselves at home. These governmental orders have forced the closure of many of CBSG’s customers and reduced dramatically the business activity for those which remained open. Unable to operate and generate revenue, many of CBSG’s customers have defaulted on their payment obligations to CBSG; many have closed entirely and are not expected to reopen, making collection very difficult if not impossible.

On March 16, 2020, CBSG declared a moratorium on payment of interest on all of its outstanding notes, including the notes purchased by the Company with the proceeds from the Original Offering. Since then, the Company, other similarly situated note holders and CBSG have negotiated the terms on which CBSG’s notes might be restructured by lowering the interest rate and lengthening the term.

CBSG’s management team has expressed its commitment to continuing as a going concern rather than filing for bankruptcy protection but only if a significant amount of its debt is restructured on more favorable terms.

CBSG has proposed and the Company has agreed to exchange the notes which it purchased from CBSG for new, restated notes having a lower rate of interest and longer repayment term (the “Restated CBSG Notes”). To provide the Company and other note holders with some assurance that they will be repaid, the Restated CBSG Notes issued to the Company and other note holders will be secured by a lien in all of CBSG’s assets.

CBSG has identified the following Risk Factors relating to exchanging the existing notes for Restated CBSG Notes (please note that the term “Outstanding Notes” in the following section refers to the Restated CBSG Notes):

RISKS RELATING TO THE EXCHANGE OFFER

If the exchange offer is not accepted by substantially all of the holders of the Outstanding Notes, the Company likely will not be able to continue as a going concern.

In order to have any reasonable prospect of continuing as a going concern, the Company must restructure its Outstanding Notes to lower the interest rate and lengthen the repayment period as provided in the exchange offer. Failure of holders of substantially all of the Outstanding Notes to accept the exchange offer likely would result in the Company seeking the protection of the bankruptcy courts as it would be unable to meet its obligations under the Outstanding Notes as they become due.

If the Company would file for bankruptcy, holders of the Outstanding Notes most likely would not recover their entire principal amount and interest.

If the Company would file for bankruptcy, any disbursements to holders of the Outstanding Notes would be subject to approval of the bankruptcy court and there is no assurance that the bankruptcy estate will have sufficient assets to permit holders of the Outstanding Notes to recover either the entire principal amount of the Outstanding Note or any accrued but unpaid interest. In addition, the debt represented by the Restated Notes could be reviewed under the Federal bankruptcy laws and comparable provisions of state fraudulent transfer laws.

A holder of an Outstanding Note may not withdraw from the exchange offer after the holder has executed the Restated Note Purchase Agreement, the Restated Note and the Restated Security Agreement and submitted them to the Company.

Execution and submission of the above-referenced documents to the Company by the holder of an Outstanding Note constitutes an irrevocable acceptance of the exchange offer and after submitting them to the Company, the holder of the Outstanding Note has no right to withdraw his acceptance of the exchange offer.

The exchange offer is not conditioned upon the acceptance of the exchange offer by a minimum number of holders of Outstanding Notes or a minimum aggregate principal amount of Outstanding Notes by the Expiration Date.

Due to the exigencies described under "Recent Developments," the Company intends to counter-sign the Restated Note Purchase Agreement, Restated Note and Restated Security Agreement upon receipt. Therefore, at the time of submission of these documents to the Company which constitutes an irrevocable acceptance of the exchange offer, the holder of the Outstanding Notes accepting the exchange offer will not know how many other holders of Outstanding Notes have accepted the exchange offer or the principal amount of such Outstanding Notes and whether a sufficient number of holders of the Outstanding Notes or a sufficient aggregate principal amount of the Outstanding Notes have accepted or will accept the exchange offer by the Expiration Date, all of which will have a material effect on the Company's ability to continue as a going concern.

The Company may borrow funds from other lenders in the future.

Nothing in the Restated Note Purchase Agreement or the Restated Notes prohibits the Company from borrowing funds from other lenders at any time in the future and in such amounts and on such terms as it deems appropriate. Absent a corresponding increase in the Company's asset base, such borrowings could result in a reduced collateral pool available to existing lenders. *See Description of Restated Notes and the Restated Note Purchase Agreement*

The Restated Notes will be subordinate to any New Senior Indebtedness.

As provided in the Restated Note Purchase Agreement, if the Company enters into a borrowing constituting New Senior Indebtedness, the Restated Notes will be subordinate to any New Senior Indebtedness which is defined generally to include indebtedness incurred for borrowed funds in the amount of \$100 million or more from a single lender or a group of a lender and its affiliates.

In the event the Company enters into other borrowings for an amount that does not constitute New Senior Indebtedness, any security interest granted to such new holder of indebtedness in the collateral, as defined in the Restated Security Agreement (the "Collateral"), shall be *pari passu* with the security interest in the Collateral granted under the Restated Security Agreements. *See Description of Restated Notes and the Restated Note Purchase Agreement.*

The Restated Notes are non-negotiable and non-transferable.

The Restated Notes cannot be negotiated, transferred, assigned, pledged or hypothecated. *See Description of Restated Notes and the Restated Note*

The Company, in its discretion, may pre-pay a Restated Note at any time.

The Restated Notes do not contain a pre-payment penalty and the Company, in its discretion, may pre-pay a Restated Note at any time. *See Description of Restated Notes and the Restated Note*

The terms of the Restated Notes may be amended or waived upon the approval of the holders of a majority of the then-outstanding balances of the Restated Notes.

The terms of the Restated Note Purchase Agreement, the Restated Note and the Restated Security Agreement may be amended or waived upon written consent of the Company and the holders of a majority of the then-outstanding balances of the Restated Notes, except that the financial terms of a Restated Note may not be amended or waived without the consent of the holder of such Restated Note. *See Description of Restated Notes and the Restated Note.*

The Restated Notes are not guaranteed as to repayment of principal or interest.

Payment of interest and principal when due on the Restated Notes is not guaranteed by any other entity or individual and the holders of the Restated Notes must look to the Company

as the sole source for repayment of the Restated Notes. The Restated Notes are secured by a security interest in substantially all of the Company's tangible and intangible assets, which security interest is *pari passu* with the other Restated Notes. See *Description of Restated Notes and the Restated Note Purchase Agreement*

The Restated Notes will not be registered with the SEC or with any state securities commission and will be subject to a restriction on resale.

The Company is undertaking this exchange offer in good faith reliance on the exemption from registration under Rule 506(b) of SEC Regulation D adopted under the 1933 Act and the Restated Notes to be issued in the exchange offer are deemed to be "restricted securities" under federal securities laws. Purchasers of such securities are subject to the holding periods described in SEC Rule 144. Generally, "restricted securities" cannot be resold or transferred for one (1) year from the date of purchase absent compliance with the registration requirements of Section 5 of the 1933 Act or the availability of an exemption from registration. A legend describing these restrictions will be placed on each Restated Note. However, the Restated Notes, pursuant to their terms, are non-transferable.

The Restated Notes are not being issued pursuant to a trust indenture.

The Restated Notes are being issued in reliance on Rule 506(b) of SEC Regulation D and no indenture in respect of the Restated Notes is required to be qualified under the Trust Indenture Act of 1939, as amended.

The Company has not sought an independent tax opinion on the treatment of the exchange offer under Federal, state or local income tax laws.

The Company has not sought nor will it seek an independent tax opinion on the treatment of the exchange offer under Federal, state or local income tax laws and exchange offerees are encouraged to seek relevant advice in this regard from their accounting, tax and financial advisors.

The nature of its business subjects the Company to litigation.

The Company is in the business of providing MCAs to small and mid-size businesses. In connection with its collection efforts against MCA customers and in other similar contexts involving its MCA customers, the Company has been subject to a substantial number of lawsuits. It is not unusual for MCA customers to resort to litigation against the Company in defense of selling its future receivables when the customer is in default of its MCA obligations and the Company initiates collection efforts. Although the Company believes that lawsuits of this nature are an ordinary and necessary part of the MCA business, the Company cannot assure that these legal proceedings will not singularly, or in the aggregate, have a material adverse effect on the business of the Company.

GR8 INCOME FUND EXCHANGE OFFERING

The Company is offering to exchange each Outstanding Note for a Restated Note in the amount of the outstanding balance of the Outstanding Note as of the Effective Date but with a different term, interest rate and repayment schedule than was applicable to the Outstanding Note. The exchange offerees are all persons who are current holders of the Outstanding Notes.

The exchange offer expires at 5:00 pm, Eastern Daylight Time, on **April 30, 2020**, unless extended in the sole discretion of the Company (the "Expiration Date").

The exchange offer is not conditioned upon the acceptance of the exchange offer by a minimum number of holders of Outstanding Notes or a minimum aggregate principal amount of Outstanding Notes by the Expiration Date.

Execution and submission of the Exchange Agreement by the holder of an Outstanding Note constitutes an irrevocable acceptance of the exchange offer and after submitting it to the Company, the holder of the Outstanding Note has no right to withdraw his or her acceptance of the exchange offer. The Company will counter-sign the Exchange Agreement and will issue the Restated Note upon receipt.

Terms of the Restated Notes.

Each Restated Note to be issued in the exchange offer will be in the amount of the outstanding balance of the Outstanding Notes as of the date on which the Company accepts each exchange offeree's irrevocable acceptance of the exchange offer by counter-signing the Exchange Agreement (the "Effective Date"). The Restated Note shall mature and be payable on the seventh (7th) anniversary of the Effective Date.

The rate of interest accruing on the principal amount of each Restated Note is three percent (3%) per year calculated on the actual number of days elapsed. Commencing on the fifth (5th) business day of the second month following the Effective Date, interest will be paid, in arrears, in eighty-three (83) installments.

Commencing on the fifth (5th) business day of the month following the first anniversary of the Effective Date, the principal amount shall be paid in seventy-two (72) installments, at the following rates: five percent (5%) per year during months 13 to 24 (year 2); ten percent (10%) per year during months 25 to 36 (year 3); fifteen percent (15%) per year during months 37 to 48 (year 4); twenty percent (20%) per year during months 49 to 60 (year 5); and twenty-five percent (25%) per year during months 61 to 84 (years 6 and 7). The final installment of interest and principal will be in an amount to fully pay the remaining balance.

Attached to the Exchange Agreement as Schedule 1 is a **sample** amortization schedule which shows the amount of the payments of principal and interest assuming a principal balance of \$100,000 as of the Effective Date.

All payments made under the Restated Note will be applied first to accrued interest, then to any and all sums, other than principal, due under the Restated Note, and then to principal. In no event shall the charges constituting interest under the Restated Note exceed the rate permitted under any applicable law or regulation.

Negotiability, Assignment, Transfer, Pledge and Hypothecation.

The Restated Notes cannot be negotiated, assigned, transferred, pledged or hypothecated.

Restrictions on Resale or Transfer

The Restated Notes are being offered in reliance on an exemption from registration under Section 4(a)(2) of the 1933 Act and Rule 506(b) of SEC Regulation D. Securities sold in reliance on this exemption are deemed to be "restricted securities" under federal securities laws and purchasers of such securities are subject to the holding periods described in SEC Rule 144. Generally, "restricted securities" cannot be resold or transferred for one (1) year from date of purchase absent compliance with the registration requirements of Section 5 of the 1933 Act or the availability of an exemption from registration. A legend to this effect will be placed on each Restated Note. However, the Restated Notes, pursuant to their terms, are non-transferable.

No Guarantee

Payment of interest and principal when due on the Restated Notes is not guaranteed by any other entity or individual and the holders of the Restated Notes must look to the Company, as the sole source for repayment of the Notes.

Early Repayment

The Restated Notes do not contain a pre-payment penalty and the Company, in its discretion, may pre-pay a Restated Note at any time.

Rights in Events of Default

The Restated Note sets forth what circumstances constitute an event of default under the Restated Note. Upon a failure to make any required payment of principal, accrued interest or any other amount under the Restated Note on or before the date on which it shall fall due; or a breach or violation of any representation, warranty, term, provision or covenant of the Restated Note, at the holder's option, may declare the unpaid principal balance of all accrued and unpaid interest on, and all other sums payable with regard to the Restated Note to be immediately due and payable and demand payment therefor, and may exercise any of the holder's rights and remedies for collection of the Restated Note whether set forth in the Restated Note or otherwise.

ACCEPTING THE EXCHANGE OFFER

To accept the exchange offer, the holder of the Outstanding Notes should follow the process set forth below.

1. Sign the Exchange Agreement which appears as Exhibit A hereto.
2. Submit the signed Exchange Agreement to the attention of Mark Steven Nardelli.

BY EMAIL:

mark@wealthcareadvantage.com

BY OVERNIGHT COURIER OR US Mail:

2232 Page Road, Suite 204
Durham, NC 27703

Execution and submission of the Exchange Agreement to the Company by the holder of an Outstanding Note constitutes an irrevocable acceptance of the exchange offer and after submitting them to the Company, the holder of the Outstanding Note has no right to withdraw his acceptance of the exchange offer.

The Company intends to counter-sign the Exchange Agreement and will issue a Restated Note upon receipt and will return a fully executed copy of the above-referenced documents to the exchange offeree.

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EXHIBIT A

EXCHANGE AGREEMENT

EXCHANGE AGREEMENT

THIS EXCHANGE AGREEMENT (the “Agreement”) is dated as of the Effective Date (as defined below) and is made between GR8 INCOME FUND, LLC, a Delaware limited liability company (“Issuer”), and the person or entity whose name appears on the signature page hereof under the heading “Purchaser” (the “Purchaser”).

RECITALS

WHEREAS, Purchaser purchased and acquired one or more promissory notes issued by Issuer (each, an “Original Note” and collectively, the “Original Notes”);

WHEREAS, Issuer used the proceeds from the sale of the Original Notes to purchase notes issued by Complete Business Solutions Group, Inc., a Delaware corporation (“CBSG”) from time to time (the “CBSG Notes”);

WHEREAS, in recognition of the material and long-term adverse impact of the Covid-19 pandemic on CBSG’s business, and in an effort to support CBSG’s ability to continue as a going concern and pursue a reasonable plan to repay all of its creditors, Issuer has agreed to amend the terms of the CBSG Notes.

WHEREAS, consistent with the restructuring of the CBSG Notes, Issuer has offered to restructure the Original Notes by exchanging the Original Notes for new notes (the “Restated Notes”) with different rates of interest and maturity dates (the “Exchange Offer”) as shown on the sample amortization schedule attached to this Agreement as Schedule 1;

WHEREAS, in connection with Purchaser’s acceptance of the Exchange Offer, the Purchaser desires to exchange Purchaser’s Original Note for the Restated Note.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, intending to be legally bound, Issuer and Purchaser hereby agree as follows:

ARTICLE I **RECITALS**

Section 1.01 Recitals. The Recitals set forth above are incorporated herein by reference as if set forth in full.

ARTICLE II **RESTATED NOTE**

Section 2.01 Original Notes. Purchaser purchased one or more of the Original Notes issued by Issuer. Purchaser and Issuer acknowledge and agree that, as of the Effective Date, the aggregate outstanding amount of the Original Notes is as set forth on Schedule 2 attached hereto, which shall be deemed to be the original outstanding principal balance of the Restated Note, and

which the parties acknowledge totals the aggregate principal outstanding under the Original Note(s) through the Effective Date.

Section 2.02 Restated Note. Issuer has duly authorized the issuance, sale and delivery of the Restated Note on the Effective Date, substantially in the form of Exhibit A attached hereto (the “Restated Note”). The Restated Note shall be issued in exchange for all of the Original Notes issued to Purchaser.

ARTICLE III **REPRESENTATIONS AND WARRANTIES OF THE PURCHASER**

Purchaser hereby makes the following representations and warranties to Issuer as of the Effective Date:

Section 3.01 Not a Broker-Dealer. Purchaser is not acting as a broker or dealer as those terms are defined in the Securities Exchange Act of 1934, as amended (the “1934 Act”) and is not acting as a broker-dealer under the Pennsylvania Securities Act of 1972, as amended (the “1972 Act”) or the securities laws of any other state and is not required to register as a broker or dealer with the United States Securities and Exchange Commission (the “SEC”) or as a broker-dealer with the Pennsylvania Department of Banking and Securities (the “PADOBS”) or the securities regulatory agency of any other state.

Section 3.02 Not an Investment Adviser. Purchaser is not acting as an investment adviser as that term is defined in the Investment Advisers Act of 1940, as amended (“Advisers Act”) or the 1972 Act and is not required to register as an investment adviser with the SEC, the PADOBS or the securities regulatory agency of any other state.

Section 3.03 Not an Investment Company. Purchaser is not acting as an investment company as that term is defined in the Investment Company Act of 1940, as amended (“1940 Act”) and is not required to register with the SEC as an investment company thereunder.

Section 3.04 Compliance with Securities Laws; Investment Intent. Purchaser’s business as now being conducted is in compliance with all applicable federal and state securities laws and the rules and regulations adopted thereunder. The Restated Note is being acquired for the Purchaser’s own account for investment purposes only, not as a nominee or agent and not with a view to the resale or distribution of any part thereof, and the Purchaser has no present intention of selling, granting any participation in or otherwise distributing the same. By executing this Agreement, the Purchaser further represents that the Purchaser does not have any contract, undertaking, agreement or arrangement with any person to sell, transfer or grant participation to such person or third person with respect to the Restated Note. Purchaser acknowledges that the Restated Notes are not being issued under a trust indenture qualified under the Trust Indenture Act.

Section 3.05 Finders or Brokers. Purchaser has not paid any fee or commission to any agent, broker, finder or other Person for or on account of services rendered as a broker or finder in connection with this Agreement or the transactions contemplated hereby.

Section 3.06 No Government Review. Purchaser understands that neither the SEC nor any securities commission or other governmental authority of any state, country or other jurisdiction has approved the issuance of the Restated Note or passed upon or endorsed the merits of the Restated Note, or this Agreement, or confirmed the accuracy of, determined the adequacy of, or reviewed this Agreement.

Section 3.07 Investment Experience: Entire Agreement. The Purchaser has such knowledge, sophistication and experience in financial, tax and business matters in general, and investments in securities in particular, that it is capable of evaluating the merits and risks of this investment in the Restated Note, and the Purchaser has made such investigations in connection herewith as it deemed necessary or desirable so as to make an informed investment decision without relying upon Issuer for legal, tax or other advice related to this investment. The Purchaser acknowledges and represents that (i) this Note Purchase Agreement and the terms of the Restated Note constitute the entire agreement and understanding by and between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements between the parties or any prior written agreements between the parties; and (ii) there are no other oral or written agreements between the parties with respect to the subject matter hereof.

Section 3.08 Risks Relating to Exchange Offer. The Purchaser represents and warrants that it is aware of the risk of surrendering the Original Notes in exchange for the Restated Note, and has received and carefully reviewed a copy of the Supplement to Confidential Private Placement Memorandum (the “Supplement”), including the risk factors set forth therein. In addition to the risk factors set forth within the Supplement, the Purchaser represents and warrants that it is aware of other risks associated with an investment in the Issuer, including but not limited to the following risks: (i) that the Restated Notes are not being issued under a trust indenture qualified under the Trust Indenture Act; and (ii) that the Issuer holds notes issued by a company that operates an MCA business whose principal customers are small businesses that have been adversely affected by the Covid-19 pandemic, and, thus, may have difficulty, timely or otherwise, repaying their obligations to the Issuer.

Section 3.09 Access to Information. In making its decision to acquire the Restated Note, the Purchaser confirms that it has had the opportunity to ask representatives of the Issuer certain questions and request certain additional information regarding the terms and conditions of such investment, and has had any and all such questions and requests answered to its satisfaction; and that it understands the risks and other considerations relating to an investment in the Restated Note. The Purchaser understands and has independently evaluated the merits and risks of an investment in the Issuer and the acquisition of the Restated Note.

ARTICLE IV **RELEASE AND WAIVERS**

Section 4.01 Release of Issuer. For value received, including without limitation the Restated Note and other good and valuable consideration, Purchaser, on behalf of itself and on behalf of its shareholders, officers, directors, employees, agents, affiliates, representatives and its and their representative heirs, executors, administrators, personal representatives, successors and

assignors, does hereby release and discharge Issuer and its Affiliates and each of their respective owners, members, managers, partners, predecessors, successors, assigns, agents, directors, officers, employees and representatives, and all persons acting by, through, under or in concert with any of them (“Issuer Released Parties”) of and from any and all claims, causes of action, rights, that the Purchaser may have or had, owned or held, against the Issuer Released Parties by reason of any matter, cause, fact, thing, act or omission at any time in the past through the Effective Date, including without limitation any claim with respect to any breach of or any Event of Default under the Original Notes. The foregoing release does not affect the rights of Purchaser to enforce the terms of this Agreement or the Restated Note.

Section 4.02 Waiver of Class Action; Waiver of Jury Trial.

(a) WAIVER OF CLASS ACTION. EACH PARTY HERETO WAIVES THE RIGHT TO LITIGATE IN COURT OR ARBITRATE ANY CLAIM OR DISPUTE UNDER THIS AGREEMENT OR ANY RESTATED NOTE AS A CLASS ACTION, EITHER AS A MEMBER OF A CLASS OR AS A REPRESENTATIVE, OR TO ACT AS A PRIVATE ATTORNEY GENERAL.

(b) WAIVER OF JURY TRIAL. EACH PARTY HERETO HEREBY WAIVES, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN ANY LEGAL PROCEEDING DIRECTLY OR INDIRECTLY ARISING OUT OF OR RELATING TO THIS AGREEMENT, THE RESTATED NOTE OR THE TRANSACTIONS CONTEMPLATED HEREBY AND THEREBY (WHETHER BASED ON CONTRACT, TORT OR ANY OTHER THEORY). EACH PARTY HERETO (A) CERTIFIES THAT NO REPRESENTATIVE, AGENT OR ATTORNEY OF ANY OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT SUCH OTHER PARTY WOULD NOT, IN THE EVENT OF LITIGATION, SEEK TO ENFORCE THE FOREGOING WAIVER AND (B) ACKNOWLEDGES THAT IT AND OTHER PARTIES HERETO HAVE BEEN INDUCED TO ENTER INTO THIS AGREEMENT BY, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION.

ARTICLE V
MISCELLANEOUS

Section 5.01 Entire Agreement; Modification. This Agreement supersedes all prior agreements, whether written or oral, between the parties with respect to its subject matter and constitutes a complete and exclusive statement of the terms of the agreement between the parties with respect to its subject matter. This Agreement may not be amended, supplemented, or otherwise modified except by a written agreement executed by the party to be charged with the amendment.

Section 5.02 Governing Law and Venue. This Agreement will be governed by and construed under the laws of the Commonwealth of Pennsylvania without regard to conflicts-of-laws principles that would require the application of any other law. Any action or proceeding relating to this Agreement shall be commenced in the Court of Common Pleas for Montgomery County, Pennsylvania and the parties irrevocably consent to the exclusive jurisdiction of such court

(and of the appropriate appellate courts) in any such action or proceeding and irrevocably waives any objection based upon inconvenience of the forum or otherwise to venue laid therein.

Section 5.03 Execution of Agreement. This Agreement may be executed in one or more counterparts, each of which will be deemed to be an original copy of this Agreement and all of which, when taken together, will be deemed to constitute one and the same agreement. The exchange of copies of this Agreement and of signature pages by electronic transmission shall constitute effective execution and delivery of this Agreement as to the parties and may be used in lieu of the original Agreement for all purposes. Signatures of the parties transmitted electronically shall be deemed to be their original signatures for all purposes.

(Signatures on Following Page)

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed and delivered by their proper and duly authorized officers as of the day and year first above written.

ISSUER:

GR8 INCOME FUND, LLC

By: _____
Mark Steven Nardelli, sole member

PURCHASER/INVESTOR:

Sign Name: _____

Print Name: _____

Schedule 1

See attached Sample Amortization Schedule

Schedule 2

See attached Excel Spreadsheet

EXHIBIT B

FORM OF AMENDED AND RESTATED PROMISSORY NOTE

AMENDED AND RESTATED PROMISSORY NOTE

FOR VALUE RECEIVED, GR8 INCOME FUND, LLC, a Delaware limited liability company with an address at 2232 Page Road, Suite 204, Durham, North Carolina 27703 (“Borrower”) promises to pay to the order of _____ (“Lender”), in legal tender of the United States, the sum set forth next to Lender’s name on Schedule 2 of the Exchange Agreement by and among Borrower and the Lender (the “Principal Amount”) together with interest on the unpaid Principal Amount at the rates and on the terms set forth in this Amended and Restated Promissory Note (this “Note”).

1. Interest Rate. The Principal Amount shall bear interest at the rate of three percent (3%). Interest shall be calculated on the actual number of days elapsed since the Effective Date (as defined in the Exchange Agreement).

2. Payments of Principal and Interest.

(a) Borrower shall pay interest on the unpaid balance commencing on the fifth (5th) Business Day of the second month following the Effective Date, in arrears, in eighty-three (83) installments.

(b) Borrower shall pay principal commencing on the fifth (5th) Business Day of the month following the first anniversary of the Effective Date, in seventy-two (72) installments, at the following rates: five percent (5%) per year during months 13 to 24 (year 2); ten percent (10%) per year during months 25 to 36 (year 3); fifteen percent (15%) per year during months 37 to 48 (year 4); twenty percent (20%) per year during months 49 to 60 (year 5); and twenty-five percent (25%) per year during months 61 to 84 (years 6 and 7). On the fifth Business Day of the month following the seventh anniversary of the Effective Date (the “Maturity Date”), the final installment of interest and principal will be due in an amount to fully pay the remaining balance. Any accrued and unpaid interest and any remaining outstanding principal shall be due and payable in full on the Maturity Date.

(c) Notwithstanding anything contained herein to the contrary, in the event that any payment is due on a date that is not a Business Day, then the payment shall be due on the first Business Day following such date. For purposes of this Note, the term “Business Day” means any day other than a Saturday, Sunday, legal holiday or day on which banks are authorized or permitted to be closed.

3. Representations and Warranties. Borrower hereby represents and warrants to the Lender (which representations and warranties shall survive until this Note has been paid in full) that:

(a) Power and Authority; Authorization; Enforceability. Borrower has full power, authority and legal right to execute, deliver and comply with the terms of this Note and, upon execution hereof, this Note shall constitute a valid and legally binding obligation of Borrower enforceable in a court of competent jurisdiction for its term.

(b) Conflict; Breach. The execution and delivery of and compliance with this Note by Borrower will not conflict with or result in a breach of any applicable law, judgment, order, writ, injunction, decree, rule or regulation of any court, administrative agency or other governmental authority, or of any agreement or other document or instrument to which Borrower is a party or by which Borrower is bound.

4. Events of Default. The occurrence of any one or more of the following events shall constitute an event of default hereunder:

(a) Borrower shall fail to make any payment of principal and/or interest due to Lender under this Note when the same shall become due and payable, and such failure continues for a period of ten (10) days;

(b) Other than failure to make a payment required under this Note (which is an event of default under Paragraph (a)), Borrower shall fail to observe or perform any of the covenants or agreements on its part to be observed or performed under this Note within 30 days after written notice from Lender of such non-compliance;

(c) Any representation or warranty of Borrower under this Note shall be untrue in any material respect;

(d) Borrower shall apply for or consent to the appointment of a receiver, trustee or liquidator of Borrower or any of Borrower's property, make a general assignment for the benefit of creditors, be adjudicated a bankrupt or insolvent or file a voluntary petition in bankruptcy, or a petition or an answer seeking reorganization or an arrangement with creditors or to take advantage of any bankruptcy, reorganization, insolvency, readjustment of debt, dissolution or liquidation law or statute, or an answer admitting the material allegations of a petition filed against Borrower in any proceeding under any such law, or if action shall be taken by Borrower for the purpose of effecting any of the foregoing; or

(e) Any order, judgment or decree shall be entered by any court of competent jurisdiction, approving a petition seeking reorganization of Borrower or all or a substantial part of Borrower's assets, or appointing a receiver, sequestrator, trustee or liquidator of Borrower or any of Borrower's property, and such order, judgment or decree shall continue unstayed and in effect for any period of 90 days.

5. Remedies. Upon the occurrence of any event of default, Lender shall provide Borrower with written notice setting forth in reasonable detail the nature and the amount of the event of default. If the event of default is not cured within thirty (30) days' of Borrower's receipt of Lender's written notice, then the entire unpaid principal sum of this Note plus all interest accrued thereon plus all other sums due and payable to Lender under this Note shall, at the option of Lender, become due and payable immediately without presentment, demand, notice of nonpayment, protest, notice of protest or other notice of dishonor, all of which are hereby expressly waived by Borrower. In addition to the foregoing, upon the occurrence of any event of default, Lender may forthwith exercise singly, concurrently, successively or otherwise any and all rights and remedies available to Lender under this Note or available to Lender by at law, in equity, under statute or otherwise.

6. Remedies Cumulative, etc.

(a) No right or remedy conferred upon or reserved to Lender hereunder or now or hereafter existing at law or in equity or by statute or other legislative enactment, is intended to be exclusive of any other right or remedy, and each and every such right or remedy shall be cumulative and concurrent, and shall be in addition to every other such right or remedy, and may be pursued singly, concurrently, successively or otherwise, at the sole discretion of Lender, and shall not be exhausted by any one exercise thereof but may be exercised as often as occasion therefor shall occur. No act of Lender shall be deemed or construed as an election to proceed under any one such right or remedy to the exclusion of any other such right or remedy; furthermore, each such right or remedy of Lender shall be separate, distinct and cumulative and none shall be given effect to the exclusion of any other. The failure to exercise or delay in exercising any such right or remedy, or the failure to insist upon strict performance of any term of this Note, shall not be construed as a waiver or release of the same, or of any event of default thereunder, or of any obligation or liability of Borrower thereunder.

(b) Borrower hereby waives presentment, demand, notice of nonpayment, protest, notice of protest or other notice of dishonor, and any and all other notices in connection with any default in the payment of, or any enforcement of the payment of, all amounts due under this Note. To the extent permitted by law, Borrower waives the right to any stay of execution and the benefit of all exemption laws now or hereafter in effect. Borrower further waives and releases all procedural errors, defects and imperfections in any proceedings instituted by Lender under the terms of this Note.

(c) Borrower agrees that any action or proceeding against it to enforce the Note shall be commenced in the Court of Common Pleas for Montgomery County, Pennsylvania and Borrower irrevocably consents to the exclusive jurisdiction of such courts (and of the appropriate appellate courts) in any such action or proceeding and irrevocably waives any objection based upon inconvenience of the forum or otherwise to venue laid therein. Notwithstanding the foregoing, nothing in this Paragraph is intended to prevent Lender from instituting an action in any jurisdiction for the sole and exclusive purpose of enforcing a judgment by a court in the jurisdictions referred to in the preceding sentence.

(d) Borrower waives personal service of process and agrees that a summons and complaint commencing an action or proceeding in any such court shall be properly served if served by registered or certified mail in accordance with the notice provisions set forth herein and Borrower expressly waives any and all defenses to an exercise of personal jurisdiction by any such court.

(e) Borrower hereby knowingly, voluntarily and intentionally waives the right it may have to a trial by jury in respect of any litigation based hereon, arising out of, under or in connection with this Note, or any course of conduct, course of dealing, statements (whether verbal or written) or actions of Borrower or Lender. This provision is a material inducement for Lender entering into this Note.

7. Severability. In the event that for any reason one or more of the provisions of this Note or their application to any person or circumstance shall be held to be invalid, illegal or

unenforceable in any respect or to any extent, such provisions shall nevertheless remain valid, legal and enforceable in all such other respects and to such extent as may be permissible. In addition, any such invalidity, illegality or unenforceability shall not affect any other provisions of this Note, but this Note shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein.

8. Successors and Assigns. This Note inures to the benefit of Lender and its heirs, executors, administrators, personal representatives, successors and assigns, and binds Borrower and its successors and assigns, and the words “**Lender**” and “**Borrower**” whenever occurring herein shall be deemed and construed to include such respective heirs, executors, administrators, personal representatives (as to Lender), successors and assigns, as applicable.

9. Definitions: Number and Gender. In the event Borrower consists of more than one person or entity, the obligations and liabilities hereunder of each of such persons and entities shall be joint and several and the word “**Borrower**” shall mean all or some or any of them. For purposes of this Note, the singular shall be deemed to include the plural and the neuter shall be deemed to include the masculine and feminine, as the context may require.

10. Captions. The captions or headings of the paragraphs in this Note are for convenience only and shall not control or affect the meaning or construction of any of the terms or provisions of this Note.

11. Governing Law. This Note, to the fullest extent permissible, shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, and intending to be legally bound, the undersigned hereto has executed this Note as of the day and year first written above.

BORROWER:

GR8 INCOME FUND, LLC

By: _____
Mark Steven Nardelli, sole member

LENDER: [INSERT NAME/SIGNATURE NOT
REQUIRED]

EXHIBIT D



LAW OFFICE OF DAVID STEINFELD, P.L.

3801 PGA Blvd., Suite 600
Palm Beach Gardens, Florida 33410
ThePalmBeachBusinessLawyer.com
Tel: (561) 316-7905 Fax: (561) 828-7637



DAVID STEINFELD
Board Certified Business Litigation Lawyer

dave@davidsteinfeld.com

March 11, 2020

VIA US MAIL
And Certified US MAIL

ABFP Management Company, LLC
Attention: Dean Vagnozzi
234 Mall Boulevard, Suite 270
King of Prussia, Pennsylvania 19406

Eckert Seamans Cherin & Mellott, LLC
Two Liberty Place, 22nd Floor
50 South 16th Street
Philadelphia, Pennsylvania 19102

RE: 30-day default notice pursuant to 4(b) - Management Services Agreement

Dear Mr. Vagnozzi:

I am writing on behalf of Fidelis Financial Planning, LLC with whom ABFP Management Company, LLC has a Management Services Agreement dated April 24, 2018. Please direct future correspondence to my office on this matter.

This letter is formal notice of ABFP's default and material breaches of the parties' MSA as required by Section 4(b) of that Agreement. This Notice affords ABFP thirty-days to cure these defaults pursuant to that Section. If ABFP is unable or unwilling to do so within that time, it may alternatively provide written consent to the immediate termination pursuant to that Section.

RE: 30-day default notice pursuant to 4(b) - Management Services Agreement

March 4, 2020

Page 2 of 4

Pursuant to Section 2(a) of the MSA, ABFP was obligated to provide the following specific services:

ManagementCo shall provide the following Services to and for the benefit of Company: (i) advise Company with respect to methods and techniques of raising funds from investors; (ii) adding ManagementCo's CPA to Company's banking account as a signatory only to establish escrow and/or bank accounts for the receipt and disbursement of funds received by Company from persons investing in Company; (iii) calculating amounts to be disbursed to persons investing in and with Company based on the nature of Company's business and documents provided by Company to ManagementCo; (iv) facilitate the making of distributions by Company to its investors; (v) advise Company generally with respect the benefits and risks of various Alternative Asset Classes; (vi) introduce Company to persons and entities from whom Company may acquire assets or in which Company may make investments ("Alternative Asset Sources"); (vii) establish a spreadsheet which lists the names of the investors, the amounts invested by each investor, the nature of the investment and the amounts which should be distributed to the investor based on documents provided by Company; and (ix) introduce Company to service providers who may provide legal, accounting, tax or other professional services.

Specifically, Fidelis Financial Planning contends that ABFP failed to provide all those services as follows:

1. Never advised Fidelis on any methods or techniques of raising funds from investors;
2. While ABFP added its CPA to Fidelis' Wells Fargo account as a signatory only to establish escrow and/or bank accounts for the receipt and disbursement of funds received by Fidelis from persons investing in Fidelis, ABFP and/or its CPA closed Fidelis' Wells Fargo account and denied Fidelis access to all direct pay records. When challenged on this, ABFP's only reply was a January 15, 2020 email stating that ABFP was attempting a fix and asking Fidelis' principle to try to obtain records from Wells Fargo. Subsequently, Fidelis received checks from Citizens Bank with ABFP's address on the checks and then learned that all of its funds were moved from Victory Bank to an account at Citizens Bank that it never authorized and on which it may not even be an owner;

RE: 30-day default notice pursuant to 4(b) - Management Services Agreement

March 4, 2020

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3. ABFP failed to correctly calculate amounts to be disbursed to persons investing in and with Fidelis and failed to facilitate proper distributions by Fidelis to its investors.
 - a. ABFP missed the investment renewal for Eugene Sheldon for \$200,000 in November 2019 and missed an interest payment due to him in December 2019. Client funds were only then invested on December 11, 2019. ABFP never responded to a December 10, 2019 email to discuss and resolve the situation and Mr. Sheldon is still missing that payment;
 - b. ABFP failed to notify Fidelis prior to a December 19, 2019 wire for \$200,000 from Fidelis' Wells Fargo account that was profit and tax planning errors for 2019;
 - c. On December 11, 2019, ABFP wrongfully released the personal information of Millen Livis and Millen Livis Living Trust and sent that to Krysta Maxwell at Lifeline Innovations & Insurance Solutions LLC, which is an unknown third-party. Fidelis notified ABFP of this discovery on February 12, 2020 after the client complained about her information breach;
 - d. ABFP failed to respond to a January 8, 2020 email from Fidelis regarding an interest payment that failed to process or was not processed with Victory Bank. ABFP also failed to address why an interest payment for late December 2019 was first going out on January 7, 2020 after stating on December 27, 2019 that wire and ACH payment errors would go out on December 30 or 31, 2019;
 - e. The William Altier Trust informed Fidelis that it was not properly being paid. Fidelis informed ABFP on January 14, 2020 and asked for accounting records, which ABFP failed to provide;
 - f. The Benardo Trust was paid twice on the same date in late 2019. This resulted in losses to Fidelis after Fidelis requested ABFP's direct deposit records on January 14, 2020 that it did not provide;
 - g. ABFP had incorrectly filed the 1099 for Frank Nash as an IRA when it was a non-qualified account and listed an incorrect social security number for Mr. Nash;
 - h. ABFP never filed a 1099 for Mr. Mark Kaplan.
 - i. ABFP incorrectly filed Steven Todd Gibson's 1099s; he has one Roth Ira and one non-qualified investment. ABFP filed two non-qualified 1099 returns causing Mr. Gibson to incur \$24,000 in additional taxable income. Fidelis, emailed ABFP on this, but ABFP failed to respond or act;

RE: 30-day default notice pursuant to 4(b) - Management Services Agreement

March 4, 2020

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- j. ABFP's default in section 3-a above caused a missed the December interest payment to Eugene Sheldon for \$2,000. Fidelis first notified ABFP on January 14, 2020 and asked it to address this situation. ABFP failed to respond and did not fix the situation. Fidelis then emailed ABFP again on February 26, 2020 on this deficiency but ABFP never replied or remedied the situation.
4. ABFP failed to introduce Fidelis to any person or entities from whom Fidelis could acquire assets or in which Fidelis may make investments, the "Alternative Asset Sources";
5. ABFP failed to establish a spreadsheet that fully identified the names of the investors, the amounts invested by each investor, the nature of the investment and the amounts which should be distributed to the investor based on documents provided by Company. ABFP failed to respond to Fidelis' email on January 14, 2020 on this and failed to return any phone calls to ABFP on this as well. ABFP likewise never completed or even responded to Fidelis' request for a complete review of every client payment for 2019 as a result of the numerous accounting irregularities and never responded to Fidelis' request to add a calculation for agent profit into every future workbook for each interest payments;
6. ABFP failed to introduce Fidelis to any legal, accounting, tax or other professional service providers, which naturally included marketing service given the nature and purpose of the MSA. For example, videos and a website hosting those at <https://retirement123.lpages.co/mca-mike-furman> that ABFP provided became utterly unusable because of fines and SEC sanctions imposed on ABFP's owner

Thus, Fidelis contends that ABFP has failed to provide the specific services enumerated by the parties' MSA as noted above. Fidelis is affording ABFP thirty days to remedy all these defects and breaches pursuant to the MSA. If ABFP fails to do so, Fidelis will consider the MSA terminated from that point and of no force or effect. Should ABFP choose or be unable to remedy these defects and breaches with that time, it may consent to the immediate termination of the MSA pursuant to its terms. Naturally, should ABFP disagree with or dispute any of these defects and breaches that Fidelis expressed, Fidelis expects the ABFP will provide an immediate written explanation with supporting documentation.

Sincerely,

David Steinfeld

cc: client