

**AFFIDAVIT**  
**OF**  
**PATRICK M. DOUGHERTY**

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

Patrick M. Dougherty says:

1. Affiant is the Auditor for the Tampa Branch of Lawyer Regulation for The Florida Bar, and is a Certified Public Accountant licensed and in good standing in the State of Florida.
2. I received and reviewed the following bank documents and records that were provided to our office by subpoena:
  - a. Monthly bank statements, copies of the front and back of cancelled checks, deposit slips and deposited items for the Chris Reynolds Law, P.L.L.C. IOTA Trust Account ending in 0919 at Truist Bank for the period January 1, 2020, through October 31, 2022.
  - b. Monthly bank statements, copies of the front and back of cancelled checks, deposit slips and deposited items for the Chris Reynolds Law, P.L.L.C. P.A. IOTA Trust Account ending in 3839 at Truist Bank for the period January 1, 2020, through October 31, 2022.
  - c. Monthly bank statements, copies of the front and back of cancelled checks, deposit slips and deposited items for the Chris Reynolds Law, P.L.L.C.

RECEIVED, 12/06/2022 01:00:24 PM, Clerk, Supreme Court

Operating Account ending in 9482 at Truist Bank for the period January 1, 2020, through October 31, 2022.

3. The Florida Bar has received several complaints regarding Mr. Reynolds receiving and depositing settlements but not notifying the complainants of the settlements.
4. Mr. Reynolds was given the opportunity to respond to each of these complaints. He failed to respond to any of them.
5. On July 20, 2020, Mr. Reynolds received and deposited a \$25,000.00 settlement for Dustin Gilbert. **See Composite Exhibit 1.**
6. The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$8,333.33 in attorney fees for this matter. **See Exhibit 16.**
7. The client would have been owed the remaining \$16,666.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
8. On October 7, 2020, Mr. Reynolds received and deposited a \$100,000.00 settlement for Shandelis Peters. **See Composite Exhibit 2.**
9. The audit found that \$10,000.00 was disbursed to this client on February 4, 2021. **See Exhibit 3.**

- 10.No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$33,333.33 in attorney fees for this matter.
- 11.The client would have been owed the remaining \$46,666.67 for this matter. There is no evidence that this client received any of the remining settlement funds.
- 12.On September 15, 2021, Mr. Reynolds received and deposited a \$10,000.00 settlement for Troy Perez. **See Composite Exhibit 4.**
- 13.The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$3,333.33 in attorney fees for this matter. **See Exhibit 16.**
- 14.The client would have been owed the remaining \$6,666.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
- 15.On October 25, 2021, Mr. Reynolds received and deposited a \$26,500.00 settlement for Misti Scott. **See Composite Exhibit 5.**
- 16.The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$8,833.33 in attorney fees for this matter. **See Exhibit 16.**
- 17.The client would have been owed the remaining \$17,666.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**

18. On January 12, 2022, Mr. Reynolds received and deposited a \$70,000.00 settlement for Dustin Gilbert. **See Composite Exhibit 6.**
19. The audit found no evidence that any funds were paid to or on behalf of this client. The audit found that Mr. Reynolds disbursed \$230.00 to his firm for costs in this matter. **See Exhibit 7.**
20. Mr. Reynolds would have been due \$23,333.33 in attorney fees for this matter. **See Exhibit 16.**
21. The client would have been owed the remaining \$46,436.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
22. On July 12, 2022, Mr. Reynolds received and deposited a \$100,000.00 settlement for Jean Papa. **See Composite Exhibit 8.**
23. The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$33,333.33 in attorney fees for this matter. **See Exhibit 16.**
24. The client would have been owed the remaining \$66,666.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
25. On August 24, 2022, Mr. Reynolds received and deposited a \$4,000.00 settlement for Troy Perez. **See Composite Exhibit 9.**

26. The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$1,333.33 in attorney fees for this matter. **See Exhibit 16.**
27. The client would have been owed the remaining \$2,666.67 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
28. On August 29, 2022, Mr. Reynolds received and deposited a \$12,800.00 settlement for Ashtyn Smith. **See Composite Exhibit 10.**
29. The audit found no evidence that any funds were paid to or on behalf of this client. No disbursements were found for costs due to Mr. Reynolds. Mr. Reynolds would have been due \$4,266.67 in attorney fees for this matter. **See Exhibit 16.**
30. The client would have been owed the remaining \$8,533.33 for this matter. There is no evidence that this client received any of the settlement funds. **See Exhibit 16.**
31. The majority of the time Mr. Reynolds made disbursements for fees from the firm's trust account to the operating account they were done as electronic transfers. These transfers were made in rounded amounts that could not be allocated to individual clients. **See Composite Exhibit 11.**
32. As of October 31, 2022, the clients listed below were owed a total of \$211,970.02. **See Exhibit 12.**

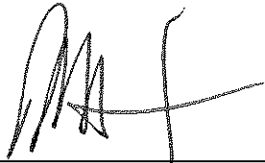
33. Mr. Reynolds Trust Account ending in 0919 had a balance of \$1.07 on October 31, 2022. **See Exhibit 13.**

34. Mr. Reynolds trust account ending in 3839 had a balance of \$100.00 on October 31, 2022. **See Exhibit 14.**

35. Mr. Reynolds operating account ending in 9482 had a negative balance of (\$403.75) on October 31, 2022. **See Exhibit 15.**

36. It is my opinion that Mr. Reynolds has misappropriated at least \$211,868.95 in client funds. **See Exhibit 15.**

FURTHER AFFIANT SAYETH NAUGHT

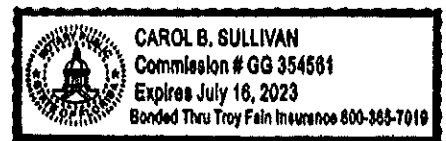


Patrick M. Dougherty, MBA, CPA  
Auditor, Tampa Branch, The Florida Bar

The foregoing Affidavit was affirmed under the penalties of perjury, before me this 2nd day of December, 2022, by Patrick M. Dougherty who is personally known to me and who did not take an oath.



Notary Public



Carol B Sullivan

(Type or Print Name)

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

25000.00

Composite Exhibit 1

10000.00

CHECKS OR TOTAL  
FROM OTHER SIDE —

DATE

7-20-20

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

TOTAL  
ITEMS

LESS CASH  
RECEIVED

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

BR&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

NET  
DEPOSIT \$

35000.00

DO NOT USE FOR IT TICKET ROUTING # FOR  
AUTOMATIC PAYMENT OF VALUE CHECK

⑆263191387⑆ 091911 13

CURRENT

Print  
Only

CHRISS

DEPOSITED FOR CREDIT

DEPOSITION USE ONLY

**PROGRESSIVE®**

PAYABLE THROUGH  
PNC BANK, N.A. 070  
ASHLAND, OH  
1-877-448-9544

VOID IF NOT PRESENTED WITHIN 90 DAYS

CLAIM NUMBER: 20-3992932  
NAME: GILBERT, DUSTIN

DRAFT NUMBER:  
**2032701034**

56-389

412

**July 14, 2020**

PAY EXACTLY

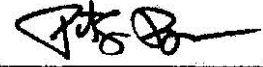
**\$\*\*\*\*\*25,000.00**

**TWENTY-FIVE THOUSAND AND 00/100 \*\*\*\*\***

PAY TO THE ORDER OF: CHRIS REYNOLDS LAW TRUST ACCOUNT F/B/O DUSTIN GILBERT

Progressive American Insurance Company

BY:



AUTHORIZED SIGNATURE

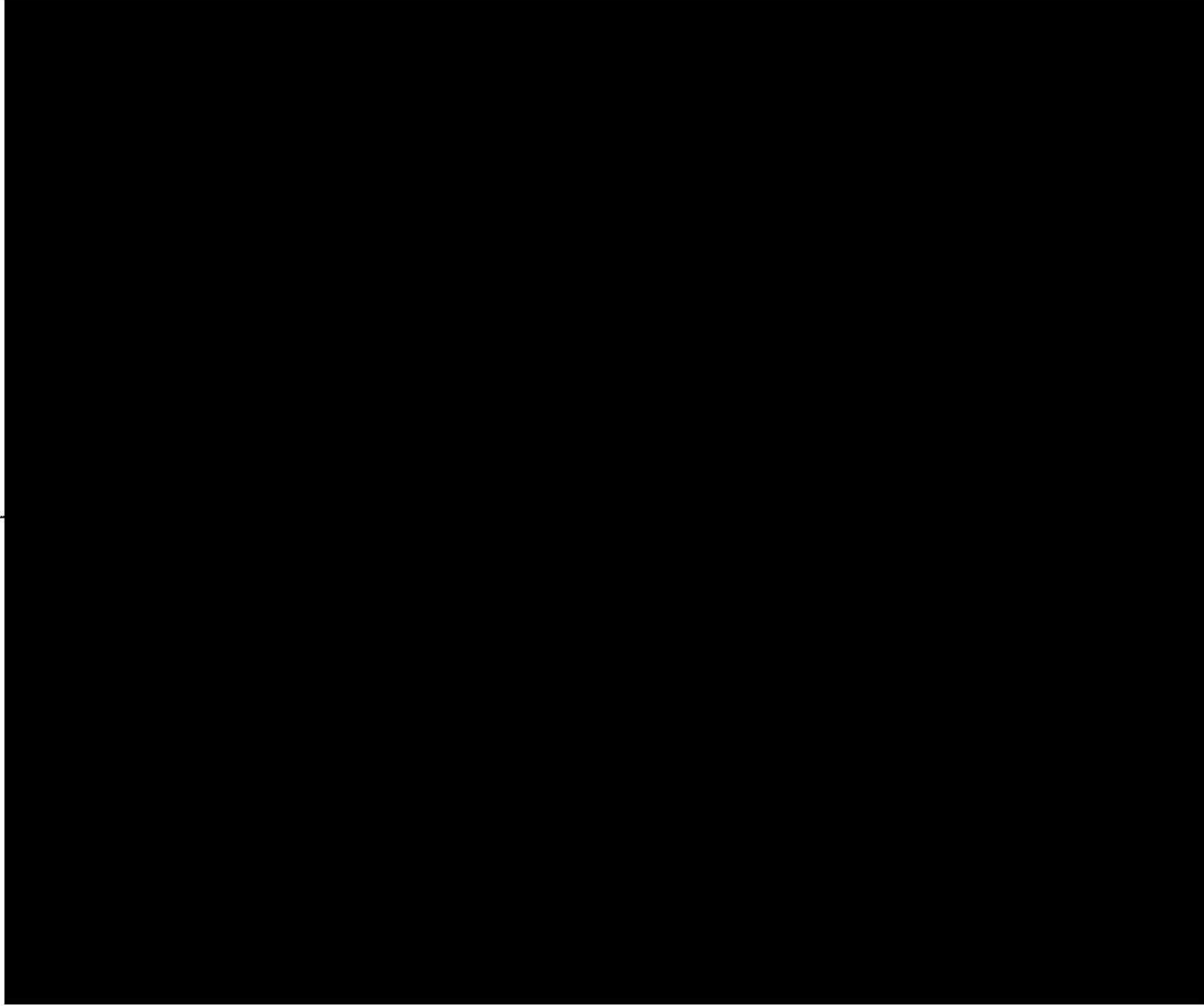
⑈ 2032701034 ⑈ ⑆04⑆203895⑆



FOR DEPOSIT ONLY  
ENDORSE HERE Chris Reynolds Law  
10/27/20

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

6915





999-99-99-99 55438 1 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
1125 PARK BLVD STE 104-226  
SEMINOLE FL 33772

## Your account statement

For 07/31/2020

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 06/30/2020	\$79,681.55
Checks	- 8,527.95
Other withdrawals, debits and service charges	- 39,000.00
Deposits, credits and interest	+ 80,974.49
Your new balance as of 07/31/2020	= \$113,128.09

#### Checks

DATE	CHECK #	AMOUNT(\$)
07/31	1454	8,527.95
Total checks		= \$ 8,527.95

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/06	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-06-20	3,000.00
07/06	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-06-20	3,000.00
07/09	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-09-20	5,000.00
07/15	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-15-20	8,000.00
07/20	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-18-20	5,000.00
07/24	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-24-20	5,000.00
07/28	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-28-20	5,000.00
07/31	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-31-20	5,000.00
Total other withdrawals, debits and service charges		= \$39,000.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/06	DEPOSIT	20,000.00
07/17	DEPOSIT	974.49
07/20	DEPOSIT	35,000.00
07/28	DEPOSIT	25,000.00
Total deposits, credits and interest		= \$80,974.49

## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-800-226-5228 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC



CHRIS REYNOLDS LAW PLLC  
JOLTA TRUST ACCOUNT  
3433 MONROE AVE  
SUITE 100  
SUWANEE, FL 31777

1454  
83 81340001

DATE 7-28-2020

PAY TO THE ORDER OF Adam Morris - Boulevard \$ 8527.95

Eight thousand five hundred twenty seven 95/100 DOLLARS

FOR DEPOSIT ONLY  
FEDERAL RESERVE BANK  
FEDERAL RESERVE BANK  
FEDERAL RESERVE BANK

12/11

⑆00001454⑆ 12263191387 [REDACTED] 0919⑆

CHECK#:1454

\$8,527.95

1454

83 81340001

DATE 7-28-2020

PAY TO THE ORDER OF Adam Morris - Boulevard \$ 8527.95

Eight thousand five hundred twenty seven 95/100 DOLLARS

FOR DEPOSIT ONLY  
FEDERAL RESERVE BANK  
FEDERAL RESERVE BANK  
FEDERAL RESERVE BANK

12/11

⑆00001454⑆ 12263191387 [REDACTED] 0919⑆

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

100 000.00

Composite Exhibit 2

DATE

10/7/2020

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL  
FROM OTHER SIDE —

TOTAL  
ITEMS

LESS CASH  
RECEIVED —

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

NET  
DEPOSIT

\$ 100 000.00

DD NO. 101000 10/07/20 10/07/20  
AUTOMATIC PAYMENT TO YOUR CHECK

263191387 0919 13

The Trust  
of  
Chris Reynolds  
Law PLLC

10/07/2020  
X 1's  
X 2's  
X 5's  
X 10's  
X 20's  
X 50's  
X 100's  
Total \$

8551113 015714 031 00082 13:22 10/07/20  
0919 DEPOSIT

100,000.00

ADDITIONAL INFORMATION

INSURED: PAMELA T CLADAKIS  
CLAIMANT: SHANDELIA PETERS  
IN PAYMENT OF LOSS ON 1/10/2020.

CLAIM NUMBER	
0574526869	
TAX ID	EMPLOYEE ID
	H3BP
Bank of America NA Atlanta, Dekalb Cty, Georgia	Bank of America Customer Connection

196110688

64-1278

611

PAY: ONE HUNDRED THOUSAND DOLLARS AND ZERO CENTS

**Allstate**

TO THE ORDER OF  
CHRIS REYNOLDS LAW PLLC TRUST ACCOUNT FBO  
SHANDELIA PETERS  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772

\$ 100,000.00

INVOICE NUMBER	MCO	DATE ISSUED
	2470	09/30/2020

COMPANY: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

*Amren K. Gupta*  
*Samuel D. P. D.*



AUTHORIZED SIGNATURES

VOID IF NOT PRESENTED WITHIN THREE HUNDRED, SIXTY-FIVE DAYS OF DATE OF ISSUE

⑈196110688⑈ ⑆061112788⑆

**The security features listed below, as well as those not listed, exceed industry guidelines.**

Security Features:	
Digital Security Panograph	The words V CID will appear in the check base ground when photo copied
Digital Verification Grid	A lightly screened pattern area on back of check will not be present on photocopies
Anti-Copy Technology	Prevents most color copiers from creating a usable document
Microprinting (MP)	Appears as a line but is legible micro-text under magnification. Will not be legible on a photocopy attempt
Digital Inkjet Dye-based and/or Pigment-based Inks	Dye based ink printed areas will wash away. Pigment based or printed areas will not wash away when chemical alteration attempts are made
Original Back Pattern	Discourages cut & paste alterations

Patagon design is a certification mark of Check Payment Systems / Corporation

**FEDERAL RESERVE BOARD OF GOVERNORS REG. CC**

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
Reserved for financial institution use

(For Florida Claims Pursuant to Florida Statute 817.234, any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.)

**Endorse Here: For Deposit Only**

*X* *Chris Reynolds* *John Hunt*

6915



999-99-99-99 55438 10 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
7178 SEMINOLE BLVD  
SEMINOLE FL 33772-5935

## Your account statement

For 10/30/2020

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 09/30/2020	\$28,258.20
Checks	- 49,356.93
Other withdrawals, debits and service charges	- 53,000.00
Deposits, credits and interest	+ 185,000.02
Your new balance as of 10/30/2020	= \$110,901.29

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
10/13	1480	5,532.85	10/27	* 1486	8,063.01	10/27	1489	7,157.59
10/15	1481	99.59	10/29	1487	6,261.81	10/27	1490	6,748.71
10/26	1482	1,354.40	10/29	1488	6,155.04	10/27	1491	6,532.93
10/30	* 1484	1,451.00						

\* indicates a skip in sequential check numbers above this item

Total checks = \$49,356.93

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/02	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-02-20	5,000.00
10/05	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-03-20	5,000.00
10/06	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-06-20	5,000.00
10/08	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-08-20	5,000.00
10/13	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-10-20	5,000.00
10/13	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-12-20	3,000.00
10/14	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-14-20	5,000.00
10/19	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-19-20	5,000.00
10/23	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-23-20	5,000.00
10/26	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-26-20	5,000.00
10/29	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-28-20	5,000.00

Total other withdrawals, debits and service charges = \$53,000.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/05	DEPOSIT	85,000.02
10/07	DEPOSIT	100,000.00

Total deposits, credits and interest = \$185,000.02

## Questions, comments or errors?

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Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

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- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3400 MONROE ST  
SEMIWOLE, FL 33777

DATE 10-5-2020

PAY TO THE ORDER OF Regeneron Group \$ 5532.85

five thousand five hundred thirty-two <sup>85</sup>/<sub>100</sub> DOLLARS

FOR Andrew Grant

\*00001480\* 1263191387 [REDACTED] 0919\*

CHECK#:1480 \$5,532.85



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3400 MONROE ST  
SEMIWOLE, FL 33777

DATE 10-9-2020

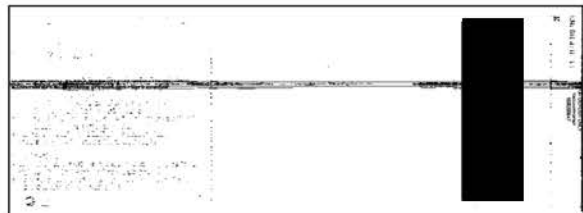
PAY TO THE ORDER OF Mrs. Anastasia of Palm Harbor \$ 99.59

Ninety-nine <sup>59</sup>/<sub>100</sub> DOLLARS

FOR from blank

\*00001481\* 1263191387 [REDACTED] 0919\*

CHECK#:1481 \$99.59



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3400 MONROE ST  
SEMIWOLE, FL 33777

DATE 10-23-2020

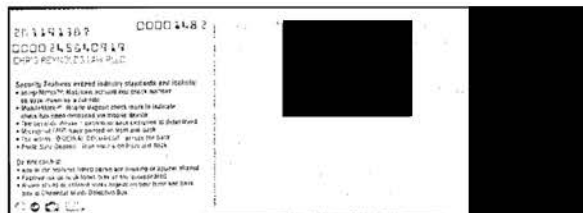
PAY TO THE ORDER OF Self Cost Collector Bureau \$ 1354.40

one thousand three hundred fifty-four <sup>40</sup>/<sub>100</sub> DOLLARS

FOR Rebecca Nguyen/Vincent Day Holiday

\*00001482\* 1263191387 [REDACTED] 0919\*

CHECK#:1482 \$1,354.40



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3400 MONROE ST  
SEMIWOLE, FL 33777

DATE 10-23-2020

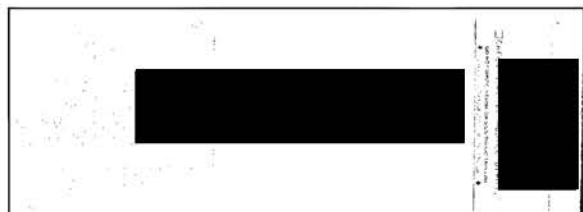
PAY TO THE ORDER OF A.R. Kenneth \$ 1451.00

one thousand four hundred fifty-one <sup>00</sup>/<sub>100</sub> DOLLARS

FOR Rebecca Nguyen - acct TT3349

\*00001484\* 1263191387 [REDACTED] 0919\*

CHECK#:1484 \$1,451.00



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3400 MONROE ST  
SEMIWOLE, FL 33777

DATE 10/26/2020

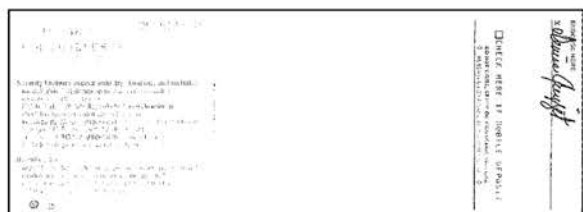
PAY TO THE ORDER OF Dease Coyte AS TRUST OF JASON WASHINGTON \$ 8,063.01

Eight thousand sixty-three AND 01/100 DOLLARS

FOR AND SISTER

\*00001486\* 1263191387 [REDACTED] 0919\*

CHECK#:1486 \$8,063.01



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3432 MORRIS DA  
SEVENOCE, FL 32777

DATE 10/26/2020 1487

PAY TO THE ORDER OF CARA KEVIN AS LEGAL GUARDIAN OF CAMERA SARIN \$ 6,261.81

SIX THOUSAND TWO HUNDRED SIXTY ONE AND 81/100 DOLLARS

FOR Auto Settlement LM

#00001487# 4263191387# 0919#

CHECK#:1487 \$6,261.81

CHECK HERE IF MOBILE DEPOSIT

10/26/2020

1487

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3432 MORRIS DA  
SEVENOCE, FL 32777

DATE 10/26/2020 1488

PAY TO THE ORDER OF CARA KEVIN AS PARENT OF GABRIELLA KEVIN \$ 6,155.04

SIX THOUSAND ONE HUNDRED FIFTY FIVE AND 04/100 DOLLARS

FOR Auto Settlement LM

#00001488# 4263191387# 0919#

CHECK#:1488 \$6,155.04

CHECK HERE IF MOBILE DEPOSIT

10/26/2020

1488

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3432 MORRIS DA  
SEVENOCE, FL 32777

DATE 10/26/2020 1489

PAY TO THE ORDER OF CARA KEVIN \$ 7,157.59

SEVEN THOUSAND ONE HUNDRED FIFTY SEVEN AND 59/100 DOLLARS

FOR Auto Settlement LM

#00001489# 4263191387# 0919#

CHECK#:1489 \$7,157.59

CHECK HERE IF MOBILE DEPOSIT

10/26/2020

1489

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3432 MORRIS DA  
SEVENOCE, FL 32777

DATE 10/26/2020 1490

PAY TO THE ORDER OF MICHELLE ROUGHOWE AS PARENT OF BRYAN ROUGHOWE \$ 6,748.71

SIX THOUSAND SEVEN HUNDRED FORTY EIGHT AND 71/100 DOLLARS

FOR 10/26/2020 - Auto mit LM

#00001490# 4263191387# 0919#

CHECK#:1490 \$6,748.71

CHECK HERE IF MOBILE DEPOSIT

10/26/2020

1490

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
3432 MORRIS DA  
SEVENOCE, FL 32777

DATE 10/26/2020 1491

PAY TO THE ORDER OF MICHELLE ROUGHOWE AS PARENT OF BRYAN ROUGHOWE \$ 6,532.93

SIX THOUSAND FIVE HUNDRED THIRTY TWO AND 93/100 DOLLARS

FOR Auto Settlement LM

#00001491# 4263191387# 0919#

CHECK#:1491 \$6,532.93

CHECK HERE IF MOBILE DEPOSIT

10/26/2020

1491

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

1505

63-9138/2631

DATE 02/04/2021

PAY  
TO THE  
ORDER OF

STANDELIA PETERS

\$ 70,000.00

TEN THOUSAND AND XX/100

DOLLARS



Printed  
Safe  
Depository  
Check only



BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

FOR

PARTIAL BE SETTLEMENT

⑈00001505⑈ ⑆263191387⑆ 0919⑈

63191387

00001505

0919

CHRIS REYNOLDS LAW PLLC

- Security Features exceed industry standards and include:
- ImageMatch™ Matching account and check number
  - MobileMark™ Mobile Deposit check mark to indicate check has been deposited via mobile device
  - The Security Weave™ pattern on back designed to deter fraud
  - Microprint (MP) lines printed on front and back
  - The words "ORIGINAL DOCUMENT" across the back
  - Photo Safe Deposit™ icon visible on front and back

## Do not cash if:

- Any of the features listed above are missing or appear altered
- Ultraviolet Ink on back looks pink or has disappeared
- Brown stains or colored spots appear on both front and back
- and in Chemical Wash Detection Box



☒ CHECK HERE IF MOBILE DEPOSIT  
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
◆ DEPOSIT AT CREDIT INSTITUTION USE ◆

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

1 0 0 0 0 . 0 0

Composite Exhibit 4

DATE

9/15/2021

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL FROM OTHER SIDE —

TOTAL ITEMS

LESS CASH RECEIVED —

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

NET DEPOSIT \$

1 0 0 0 0 . 0 0

DO NOT USE OFF THESE TICKETS FOR  
AUTOMATIC PAYMENT DEBIT CARDS OR

⑆263191387⑆ [REDACTED] 0919 13

CHECK

DEPOSIT

CHECKS

LEAFLET 10/1/2010 - 0.00

RECEIVED 10/1/2021



USAA  
9800 Fredericksburg Rd  
San Antonio TX 78288

Bank of America  
Hartford, CT

51-44/119 CT

DATE  
09/10/2021

0032086461

\*\*TEN THOUSAND AND XX/100 DOLLAR\*\*

Pay To The Order Of: CHRIS REYNOLDS LAW PLLC TRUST ACCOUNT

\$\*\*10,000.00

CA TIN: 821707600

LOB: P&C

USAA #	LOSS RPT #	LOSS DATE	POLICYHOLDER
022822698	7	2021-01-02	JUON DALEY

PAYMENT EXPLANATION:

\*\*FedEx\*\*Payment under Bodily Injury Liability coverage F/B/O Troy Perez

VOID 180 DAYS FROM ISSUE DATE

*Minnie Hinds*

Authorized Signature

⑈0032086461⑈ ⑆011900445⑆

EACH PAYEE MUST ENDORSE EXACTLY AS DRAWN



999-99-99-99 55438 D C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 09/30/2021

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### Coming soon

Important information about your transition from BB&T to Truist is on the way. You'll receive your details by mail in September 2021.

©2021, Truist Financial Corporation. Truist Bank, Member FDIC.

#### ■ JOLTA CHECKING [REDACTED] 0919

##### Account summary

Your previous balance as of 08/31/2021	\$4,671.26
Checks	- 0.00
Other withdrawals, debits and service charges	- 49,160.00
Deposits, credits and interest	+ 45,000.00
Your new balance as of 09/30/2021	= \$511.26

##### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
09/01	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-31-21	3,000.00
09/01	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-01-21	1,400.00
09/02	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-02-21	7,500.00
09/03	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-03-21	5,000.00
09/07	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-04-21	5,000.00
09/07	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-06-21	2,000.00
09/15	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-15-21	500.00
09/16	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-16-21	5,000.00
09/17	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-17-21	4,000.00
09/20	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-18-21	1,000.00
09/20	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-18-21	100.00
09/20	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-19-21	160.00
09/24	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-24-21	5,000.00
09/27	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-27-21	5,000.00
09/28	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 09-28-21	4,500.00
Total other withdrawals, debits and service charges		= \$49,160.00

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
09/01	DEPOSIT	20,000.00
09/15	DEPOSIT	10,000.00
09/23	DEPOSIT	15,000.00
Total deposits, credits and interest		= \$45,000.00

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit [BBT.com](http://BBT.com).

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE** will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Bankcard Services Division  
PO Box 200  
Wilson NC 27894-0200

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit [BBT.com](http://BBT.com) to locate the BB&T financial center closest to you. Please do not send cash.

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
		Outstanding Deposits and Other Credits (Section B)			
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Date/Type	Amount	Date/Type	Amount

■ PAGE 2 OF 2



## Account Deposit / Depositar a Cuenta de

☐ Checking/Cheques ☐ Savings/Ahorros

Dollars/Dólares

Cents/Centavos

Deposit To The Account Of/Depositar a la cuenta de:

CHRIS LEONARD LAW TRUST ACT

Address/Dirección

City, State, Zip Code/Ciudad, Estado, Código Postal

Date/Fecha

Please Sign Here if Cash Received  
Por favor firme aquí si recibió efectivo

Cash/Efectivo

Checks/Cheques

26500.00

Total

Less: Cash Received

Menos: Efectivo Recibido

Total Deposit  
Depósito Total \$

26500.00

8551113 B43942 036 00074 13:25 10/25/21

0919

DEPOSIT

USE FOR 10 DIGIT ACCOUNT NUMBER

USAR LOS 10 DIGITOS DEL NUMERO DE CUENTA

26,500.00

⑆053101121⑆

33

DEFENDANT  
IN THE  
FEDERAL COURTLOS DEFENDIDOS  
EN LA  
COURT  
FEDERALE  
DE LA  
REUNIONF0008000260  
(Rev. 07/2021)

GEICO GENERAL INSURANCE CO  
ONE GEICO CENTER  
MACON, GA 31296-0001

**Bank of America**  
South Portland, ME 04106

52-153  
112 ME

**NO. N 228013064**

VOID AFTER 180 DAYS

Date: 10/20/2021

**Claimant:** Misti Scott  
**Insured Name:** The Estate Of  
**Feature Symbol & Amount**  
RBI \$\*\*26500.00

**Claim Number:** 0398553130101064  
**In Payment of:** Bodily Injury Coverage

**Amount:**  
\$\*\*\*26,500.00

\*\*TWENTY-SIX-THOUSAND-FIVE-HUNDRED\*AND\*00/100\*DOLLARS\*\*\*\*\*

**Pay to the Order of:**  
**CHRIS REYNOLDS LAW PLLC F/B/O**  
**MISTI SCOTT**

**Mail To:**  
Chris Reynolds Law Pllc  
11125 Park Blvd Ste 104-226  
Seminole Fl 33772-4700

*Neal M. Craig*

⑈ 228013064 ⑈ ⑈ 011201539⑈

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE  
FOR FINANCIAL USE ONLY

*mm*



999-99-99-99 55438 D C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 10/29/2021

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 09/30/2021	\$511.26
Checks	- 0.00
Other withdrawals, debits and service charges	- 5,450.00
Deposits, credits and interest	+ 30,000.00
Your new balance as of 10/29/2021	= \$25,061.26

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/01	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-01-21	450.00
10/29	IN-BRANCH TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 10-29-21	5,000.00
Total other withdrawals, debits and service charges		= \$5,450.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/25	COUNTER DEPOSIT	26,500.00
10/29	COUNTER DEPOSIT	3,500.00
Total deposits, credits and interest		= \$30,000.00

## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Care Center teammates are available to assist you from 6 a.m. until midnight ET. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

16000.00

Composite Exhibit 6

76000.00

DATE 01/12/22

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL  
FROM OTHER SIDE —

TOTAL  
ITEMS

LESS CASH  
RECEIVED

NET  
DEPOSIT \$

50000.00

BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

DEPOSIT SLIP  
AUTOMATICALLY DEBITED

2631913871 091911 13

00-000-08

Trust Total  
Min. 100.00  
EFT 100.00  
Other Side

85511113 843942 036 00021 10:55 01/12/22  
Total \$



**PROGRESSIVE®**

PAYABLE THROUGH  
PNC BANK, N.A. 070  
ASHLAND, OH  
1-877-448-9544

VOID IF NOT PRESENTED WITHIN 90 DAYS

CLAIM NUMBER: 20-5682774  
NAME: GILBERT, DUSTIN

DRAFT NUMBER:  
**2041292325**

56-389  
412

**January 6, 2022**

PAY EXACTLY

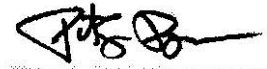
**\$\*\*\*\*\*70,000.00**

**SEVENTY THOUSAND AND 00/100 \*\*\*\*\***

PAY TO THE ORDER OF: CHRIS REYNOLDS LAW PLLC TRUST ACCOUNT F/B/O DUSTIN GILBERT

Progressive Express Insurance Company

BY:



AUTHORIZED SIGNATURE

⑈ 2041292325⑈ ⑆041203895⑆

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE





999-99-99-99 55438 5 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 01/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 12/31/2021	\$104.32
Checks	- 4,939.94
Other withdrawals, debits and service charges	- 65,800.00
Deposits, credits and interest	+ 83,000.00
Your new balance as of 01/31/2022	= \$12,364.38

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
01/11	1529	60.00	01/20	*1532	30.00	01/27	1534	4,149.94
01/13	1530	200.00	01/24	1533	500.00			

\* indicates a skip in sequential check numbers above this item

Total checks = \$4,939.94

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/05	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-05-22	75.00
01/10	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-09-22	2,500.00
01/10	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-10-22	300.00
01/11	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-10-22	150.00
01/14	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-14-22	4,000.00
01/14	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-14-22	1,000.00
01/14	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-14-22	300.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-22-22	5,000.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-22-22	7,500.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-22-22	5,750.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-22-22	6,000.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-23-22	7,400.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-24-22	5,750.00
01/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-24-22	7,350.00
01/25	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-25-22	8,150.00
01/25	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-25-22	4,575.00

Total other withdrawals, debits and service charges = \$65,800.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/07	DEPOSIT	3,000.00
01/12	DEPOSIT	80,000.00

Total deposits, credits and interest = \$83,000.00

## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am-8pm EST Monday-Friday and 8am-5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

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Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

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3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
SEASIDE, FL 32177

DATE 1/11/2022

PAY TO THE ORDER OF CHRIS Reynolds \$ 60.00

SIXTY AND 00/100 DOLLARS

FOR MR. REYNOLDS

\*00001529\* \*263191387\* [REDACTED] 0919\*

CHECK#:1529 \$60.00



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
SEASIDE, FL 32177

DATE 1/13/2022

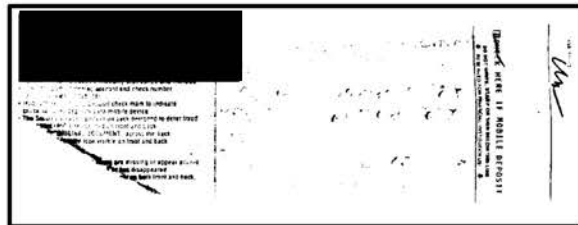
PAY TO THE ORDER OF CHRIS REYNOLDS LAW \$ 200.00

TWO HUNDRED AND 00/100 DOLLARS

FOR CALIBERT GOTS

\*00001530\* \*263191387\* [REDACTED] 0919\*

CHECK#:1530 \$200.00



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
SEASIDE, FL 32177

DATE 1/20/2022

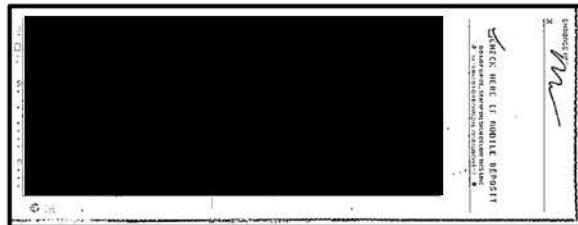
PAY TO THE ORDER OF CHRIS Reynolds \$ 30.00

THIRTY AND 00/100 DOLLARS

FOR CALIBERT GOTS

\*00001532\* \*263191387\* [REDACTED] 0919\*

CHECK#:1532 \$30.00



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
SEASIDE, FL 32177

DATE 1/22/2022

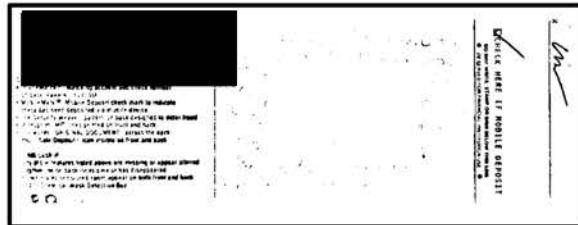
PAY TO THE ORDER OF CHRIS REYNOLDS LAW \$ 500.00

FIVE HUNDRED AND 00/100 DOLLARS

FOR MR. REYNOLDS

\*00001533\* \*263191387\* [REDACTED] 0919\*

CHECK#:1533 \$500.00



CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
SEASIDE, FL 32177

DATE 1/27/2022

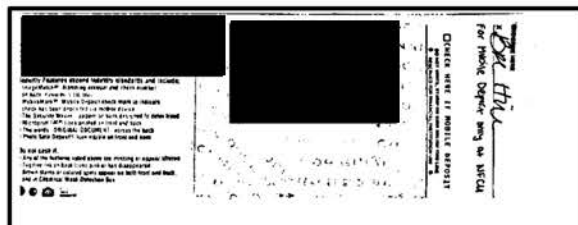
PAY TO THE ORDER OF BREANNA HILL \$ 4,149.94

FOUR THOUSAND ONE HUNDRED FORTY NINE AND 94/100 DOLLARS

FOR ANTHONY

\*00001534\* \*263191387\* [REDACTED] 0919\*

CHECK#:1534 \$4,149.94



CHRIS REYNOLDS LAW PLLC  
 IOLTA TRUST ACCOUNT  
 9433 MONICA DR  
 SEMINOLE, FL 33777

1530

DATE 1/13/2022

PAY  
 TO THE  
 ORDER OF

CHRIS REYNOLDS LAW

\$ 200.00

Two HUNDRED AND <sup>XX</sup>/<sub>100</sub>

DOLLARS



BRANCH BANKING AND TRUST COMPANY  
 1-800-BANK BBST BBST.com

FOR

GILBERT GUST

⑈00001530⑈ ⑆263191387⑆ [REDACTED] 0919⑈

1141187

00001530

0919

CHRIS REYNOLDS LAW PLLC

- Security features exceed industry standards and include:
- MICR line on bottom of check and check number
- Security watermark
- Readable security icon on deposit check mark to indicate check can be deposited via mobile device
- The Security watermark pattern on back designed to deter fraud
- The MICR line is printed on front and back
- ORIGINAL DOCUMENT across the back
- Security icon visible on front and back

are missing or appear altered  
 or has disappeared  
 on both front and back.

**DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE**  
 AS REQUIRED FOR FINANCIAL INSTITUTION USE

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

1532  
63-9138/2631

DATE 1/20/2022

PAY  
TO THE  
ORDER OF

CHRIS REYNOLDS

\$ 30.00

THIRTY AND XX/100

DOLLARS



BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BB&T BB&T.com

FOR

GILBERT COSTS

*[Signature]*

⑈00001532⑈ ⑆263191387⑆ 0919⑈



- Do not write (MIA) if it is printed on front and back.
- To receive the ORIGINAL DOCUMENT, please the back.
- Please Safe Deposit - Your name on front and back.

Do not attach it:

- Any of the features listed above are missing or appear altered.
- Faint or faded back, looking ink or has disappeared.
- Brown stains or colored spots appear on both front and back.
- Any tampering with the back of the box.



ENDORSE HERE  
*[Signature]*

CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RETURN TO THE FINANCIAL INSTITUTION

CHECKS AND OTHER ITEMS ARE DEPOSITED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

0830911168

100000.00

DATE

7/12/2022

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL  
FROM OTHER SIDE —

TOTAL  
ITEMS

☐

LESS CASH  
RECEIVED

NET  
DEPOSIT

\$ 100000.00

BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK DBT BBT.com

DO NOT USE DEPOSIT TICKET ROUTING # FOR  
AUTOMATIC PAYMENTS USE VOIDED CHECK

2631913871 0919 13

Composite Exhibit 8

CLAIM NO.  
AT0000003167072

SHELTER MUTUAL INSURANCE COMPANY DATE  
Columbia, Missouri 65218-0001 07/07/2022

CHECK  
043041168

CENTRAL BANK OF BOONE COUNTY  
Columbia, MO 65205

PAY TO THE ORDER OF:

CHRIS REYNOLDS LAW, PLLC TRUST ACCOUNT F/B/O JEAN PAPA

80-85  
815

AMOUNT

One hundred thousand and 00/100 Dollars

\$100,000.00



*Christina M. Wal*  
Authorized Signature

THIS DOCUMENT IS PROTECTED AGAINST ALTERATIONS WITH CHECK PROTECT FEATURES

⑈043041168⑈ ⑆081500859⑆

MUST BE ENDORSED BY ALL PARTIES BT  
X *For Deposit only*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE



999-99-99-99 55438 2 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 07/29/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

**Changes are being made effective July 18, 2022** to the Commercial Bank Services Agreement ("CBSA") that governs your account, including changes to the Mutual Arbitration Agreement. Continued use of your account after the effective date constitutes your acceptance of the changes. The most current version of the CBSA can be obtained at any Truist branch or online at [www.truist.com](http://www.truist.com). All future transactions on your account will be governed by the amended CBSA. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 06/30/2022	\$5,003.72
Checks	- 12,686.65
Other withdrawals, debits and service charges	- 110,000.00
Deposits, credits and interest	+ 120,100.00
Your new balance as of 07/29/2022	= \$2,417.07

#### Checks

DATE	CHECK #	AMOUNT(\$)
07/25	1557	6,125.73
07/25	1558	6,560.92
Total checks		= \$ 12,686.65

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	1,000.00
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	1,500.00
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	1,000.00
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	975.00
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	90.00
07/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-01-22	350.00
07/05	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-02-22	50.00
07/05	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-02-22	30.00
07/05	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-04-22	5.00
07/07	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-07-22	5,000.00
07/07	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-07-22	4,000.00
07/07	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-07-22	3,000.00
07/08	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-08-22	2,000.00
07/08	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-08-22	500.00
07/08	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-08-22	500.00
07/08	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-08-22	500.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-09-22	500.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-09-22	200.00

continued

■ IOLTA CHECKING 0000245640919 (continued)

				AMOUNT(\$)
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	1100013509482	07-09-22	500.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-09-22	1,000.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-09-22	600.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-09-22	600.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-10-22	200.00
07/11	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-11-22	600.00
07/12	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-11-22	200.00
07/12	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-12-22	100.00
07/13	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-13-22	7,500.00
07/13	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-13-22	2,500.00
07/14	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-14-22	7,500.00
07/14	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-14-22	5,000.00
07/15	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-15-22	7,500.00
07/15	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-15-22	6,000.00
07/15	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-15-22	5,000.00
07/18	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-16-22	3,500.00
07/18	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-17-22	3,000.00
07/18	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-18-22	5,000.00
07/18	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-18-22	5,000.00
07/18	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-18-22	3,500.00
07/19	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-19-22	5,000.00
07/20	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-20-22	3,000.00
07/21	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-21-22	2,000.00
07/25	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-24-22	2,500.00
07/26	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-26-22	2,000.00
07/26	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-26-22	1,500.00
07/27	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-27-22	1,500.00
07/27	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-27-22	750.00
07/27	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-27-22	2,000.00
07/27	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-27-22	3,000.00
07/27	TRUIST APP TRANSFER TRANSFER TO CHECKING	9482	07-27-22	750.00

Total other withdrawals, debits and service charges = \$110,000.00

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
07/06	DEPOSIT	16,100.00
07/08	DEPOSIT	4,000.00
07/12	DEPOSIT	100,000.00

Total deposits, credits and interest = \$120,100.00



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teamates are available to assist you from 8am - 8pm EST Monday-Friday and 8am - 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

**In case of errors or questions about your Truist Ready Now Credit Line statement**  
If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

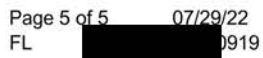
### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC





CHECK#:1557	\$6,125.73
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CHECK#:1558 \$6,560.92

[illegible]

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

4000.00

DATE

8/24/2022

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL  
FROM OTHER SIDE —

TOTAL  
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LESS CASH  
RECEIVED —

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\$

4000.00

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

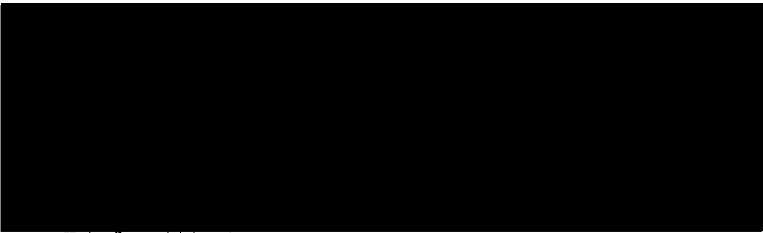
BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

DO NOT USE DEPOSIT TICKET ROUTING # FOR  
AUTOMATIC PAYMENTS USE VOIDED CHECK

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Composite Exhibit 9



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ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED  
DATE 08-24-2022 BY 60322 UCBAW

**PROGRESSIVE**

PAYABLE THROUGH  
PNC BANK, N.A. 070  
ASHLAND, OH  
1-877-448-9544

VOID IF NOT PRESENTED WITHIN 90 DAYS

CLAIM NUMBER: 21-3400274  
NAME: PEREZ, TROY

DRAFT NUMBER:  
**2782903297**

56-389

412

**August 22, 2022**

PAY EXACTLY

**\$\*\*\*\*\*4,000.00**

**FOUR THOUSAND AND 00/100 \*\*\*\*\***

PAY TO THE ORDER OF: CHRIS REYNOLDS LAW TRUST ACCOUNT F/B/O TROY PEREZ  
11125 PARK BLVD STE 104  
SEMINOLE, FL 33772-4700

Progressive Select Insurance Company

BY:

*Maibet Vargas*

AUTHORIZED SIGNATURE

⑈ 2782903297⑈ ⑆041203895⑆

DO NOT WRITE OR STAMP BELOW THIS LINE

*Handwritten signature*  
FAL-DEPOSIT ONLY



999-99-99-99 55438 1 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 08/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 07/29/2022	\$2,417.07
Checks	- 4,800.00
Other withdrawals, debits and service charges	- 104,395.00
Deposits, credits and interest	+ 106,800.00
Your new balance as of 08/31/2022	= \$22.07

#### Checks

DATE	CHECK #	AMOUNT(\$)
08/19	1555	4,800.00
Total checks		= \$ 4,800.00

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 07-30-22	2,000.00
08/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 07-30-22	350.00
08/04	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-04-22	40.00
08/04	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-04-22	20.00
08/10	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-10-22	9,000.00
08/12	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-12-22	8,000.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-13-22	9,500.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-13-22	8,900.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-13-22	9,225.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-14-22	6,500.00
08/16	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-16-22	8,400.00
08/18	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-18-22	6,000.00
08/19	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-19-22	9,000.00
08/22	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-21-22	10,000.00
08/23	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-23-22	500.00
08/25	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-25-22	1,900.00
08/26	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-26-22	2,000.00
08/29	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-28-22	200.00
08/29	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-29-22	60.00
08/30	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-30-22	7,000.00
08/30	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-30-22	3,000.00
08/31	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-30-22	2,000.00
08/31	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 0482 08-31-22	800.00
Total other withdrawals, debits and service charges		= \$104,395.00

■ IOLTA CHECKING [REDACTED] 0919 (continued)

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
08/09	DEPOSIT	15,000.00
08/09	COUNTER DEPOSIT	75,000.00
08/24	DEPOSIT	4,000.00
08/29	DEPOSIT	12,800.00
Total deposits, credits and interest		= \$106,800.00



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teamates are available to assist you from 8am - 8pm EST Monday-Friday and 8am - 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

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Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

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Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

**In case of errors or questions about your Truist Ready Now Credit Line statement**  
If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on 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 in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC





CHECK#:1555 \$4,800.00

*Apfel Culture*

CONFIDENTIAL

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COPIES AND OTHER ITEMS ARE RECEIVED FOR PAYMENT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

63-9138/2631

CHRIS REYNOLDS LAW PLLC  
IOLTA TRUST ACCOUNT  
9433 MONICA DR  
SEMINOLE, FL 33777

CASH —

12800.00

DATE

8/29/2022

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CHECKS OR TOTAL  
FROM OTHER SIDE —

TOTAL  
ITEMS

LESS CASH  
RECEIVED

NET  
DEPOSIT

\$

12800.00

BB&T

BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

DO NOT USE DEPOSIT TICKET ROUTING # FOR  
AUTOMATIC PAYMENTS USE VOIDED CHECK

2631913870 0919 13

Composite Exhibit 10

CHECKS

NOTIONAL CHECK FOR \$100.00

GEICO GENERAL INSURANCE CO  
ONE GEICO CENTER  
MACON, GA 31296-0001

Claimant: Ashtyn Smith  
Insured Name: Dwaner White

Feature Symbol & Amount

RBI S\*\*12800.00

\*\*TWELVE-THOUSAND-EIGHT-HUNDRED\*AND\*00/100\*DOLLARS\*\*\*\*\*

Pay to the Order of:

CHRIS REYNOLDS LAW PLLC  
TRUST ACCOUNT  
F/B/O ASHTYN SMITH

Bank of America

South Portland, ME 04106

Claim Number: 0575437210101021

In Payment of: Bodily Injury Coverage  
Full and Final Payment  
Bodily Injury Settlement

52-153  
112 ME

NO. N 235816612

VOID AFTER 180 DAYS

Date: 08/22/2022

Amount:

\$\*\*\*12,800.00

Mail To:

Chris Reynolds Law Plc  
11125 Park Blvd Ste 104-226  
Seminole FL 33772-4700

*Terence A. Perkins*

⑈ 235816612⑈ ⑆011201539⑆

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE  
FOR FINANCIAL USE ONLY

FOR DEPOSIT ONLY

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CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 08/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 07/29/2022	\$2,417.07
Checks	- 4,800.00
Other withdrawals, debits and service charges	- 104,395.00
Deposits, credits and interest	+ 106,800.00
Your new balance as of 08/31/2022	= \$22.07

#### Checks

DATE	CHECK #	AMOUNT(\$)
08/19	1555	4,800.00
Total checks		= \$ 4,800.00

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-30-22	2,000.00
08/01	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 07-30-22	350.00
08/04	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-04-22	40.00
08/04	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-04-22	20.00
08/10	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-10-22	9,000.00
08/12	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-12-22	8,000.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-13-22	9,500.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-13-22	8,900.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-13-22	9,225.00
08/15	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-14-22	6,500.00
08/16	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-16-22	8,400.00
08/18	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-18-22	6,000.00
08/19	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-19-22	9,000.00
08/22	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-21-22	10,000.00
08/23	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-23-22	500.00
08/25	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-25-22	1,900.00
08/26	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-26-22	2,000.00
08/29	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-28-22	200.00
08/29	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-29-22	60.00
08/30	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-30-22	7,000.00
08/30	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-30-22	3,000.00
08/31	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-30-22	2,000.00
08/31	TRUIST APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 08-31-22	800.00
Total other withdrawals, debits and service charges		= \$104,395.00

■ IOLTA CHECKING [REDACTED] 0919 (continued)

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
08/09	DEPOSIT	15,000.00
08/09	COUNTER DEPOSIT	75,000.00
08/24	DEPOSIT	4,000.00
08/29	DEPOSIT	12,800.00
Total deposits, credits and interest		= \$106,800.00



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teamates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

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In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

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have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

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Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

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Card and Direct to Consumer Lending  
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Wilson NC 27894-0200

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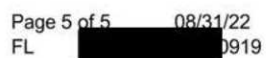
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2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

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CHIRS REYNOLDS LAW PLLC  
ISLA TRUST ACCOUNT  
1024 WILSON AVE  
SEASIDE, CA 92081

DATE 8/19/2022

13 0637075

PAY TO THE ORDER OF ALESSA BOURDELY

\$ 14,800.00

FORTY THOUSAND EIGHT HUNDRED AND NO/100 DOLLARS

FOR DEPOSIT ONLY

AUTO SIGNATURE

⑆00001555⑈ K263191397⑈

CHECK#:1555

\$4,800.00

[illegible]



880-13-01-00 20113 5 C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
9433 MONICA DR  
SEMINOLE FL 33777-2725

## Your account statement

For 01/31/2020

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

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### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 12/31/2019	\$177,643.05
Checks	- 13,057.25
Other withdrawals, debits and service charges	- 15,000.00
Deposits, credits and interest	+ 68,700.00
Your new balance as of 01/31/2020	= \$218,285.80

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
01/07	1423	300.00	01/06	*1430	5,000.00	01/27	1432	1,337.25
01/02	*1426	1,420.00	01/06	1431	5,000.00			

\* indicates a skip in sequential check numbers above this item

Total checks = \$13,057.25

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/17	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-17-20	5,000.00
01/27	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-27-20	5,000.00
01/31	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 01-31-20	5,000.00
Total other withdrawals, debits and service charges		= \$15,000.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/06	DEPOSIT	61,000.00
01/30	DEPOSIT	7,700.00
Total deposits, credits and interest		= \$68,700.00



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For 02/28/2020

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### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 01/31/2020	\$218,285.80
Checks	- 33,665.17
Other withdrawals, debits and service charges	- 27,500.00
Deposits, credits and interest	+ 60,000.00
Your new balance as of 02/28/2020	= \$217,120.63

#### Checks

DATE	CHECK #	AMOUNT(\$)
02/14	1433	10,000.00
02/14	1434	23,665.17
Total checks		= \$ 33,665.17

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/03	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 02-03-20	5,000.00
02/12	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 02-12-20	5,000.00
02/13	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 02-13-20	2,500.00
02/20	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 02-20-20	5,000.00
02/25	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 02-25-20	10,000.00
Total other withdrawals, debits and service charges		= \$27,500.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/10	DEPOSIT	50,000.00
02/11	DEPOSIT	10,000.00
Total deposits, credits and interest		= \$60,000.00



880-13-01-00 20113 2 C 001 30 S 55 004  
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9433 MONICA DR  
SEMINOLE FL 33777-2725

## Your account statement

For 03/31/2020

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### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 02/28/2020	\$217,120.63
Checks	- 16,250.21
Other withdrawals, debits and service charges	- 45,000.00
Deposits, credits and interest	+ 27,500.00
Your new balance as of 03/31/2020	= \$183,370.42

#### Checks

DATE	CHECK #	AMOUNT(\$)
03/05	1435	612.17
03/06	1436	15,638.04
Total checks		= \$ 16,250.21

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/06	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-06-20	5,000.00
03/11	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-11-20	10,000.00
03/16	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-14-20	5,000.00
03/17	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-17-20	10,000.00
03/23	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-21-20	5,000.00
03/25	BB&T M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 03-25-20	10,000.00
Total other withdrawals, debits and service charges		= \$45,000.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/25	DEPOSIT	2,500.00
03/25	DEPOSIT	25,000.00
Total deposits, credits and interest		= \$27,500.00



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CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 12/31/2021

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 11/30/2021	\$41.82
Checks	- 0.00
Other withdrawals, debits and service charges	- 44,000.00
Deposits, credits and interest	+ 44,062.50
Your new balance as of 12/31/2021	= \$104.32

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
12/10	BUSINESS ONLINE TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-10-21	5,000.00
12/10	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-10-21	5,000.00
12/10	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-10-21	6,000.00
12/13	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-12-21	4,000.00
12/13	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-12-21	2,000.00
12/13	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-13-21	2,000.00
12/15	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-15-21	6,000.00
12/15	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-15-21	4,000.00
12/20	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-20-21	1,000.00
12/21	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-21-21	3,000.00
12/21	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-21-21	2,000.00
12/21	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-21-21	2,000.00
12/24	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-24-21	1,500.00
12/27	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 12-27-21	500.00

Total other withdrawals, debits and service charges = \$44,000.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/09	DEPOSIT	35,000.00
12/20	MOBILE DEPOSIT	9,062.50

Total deposits, credits and interest = \$44,062.50



999-99-99-99 55438 5 C 001 38 & 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 04/29/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 03/31/2022	\$14.38
Checks	- 67,894.92
Other withdrawals, debits and service charges	- 50,300.00
Deposits, credits and interest	+ 133,769.25
Your new balance as of 04/29/2022	= \$15,588.71

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
04/14	1536	3,000.00	04/12	*1540	1,024.83	04/21	*1549	3,935.47
04/12	*1538	49,909.64	04/13	*1547	10,024.98			

\* indicates a skip in sequential check numbers above this item

Total checks = \$67,894.92

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
04/05	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-05-22	5,000.00
04/06	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-06-22	500.00
04/12	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-12-22	7,500.00
04/12	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-12-22	5,000.00
04/12	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-12-22	8,500.00
04/13	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-12-22	5,000.00
04/13	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-13-22	5,000.00
04/15	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-15-22	2,000.00
04/18	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-16-22	5,000.00
04/18	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-17-22	250.00
04/18	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-18-22	500.00
04/18	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-18-22	450.00
04/18	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-18-22	600.00
04/29	M-APP TRANSFER TRANSFER TO CHECKING [REDACTED] 9482 04-29-22	5,000.00

Total other withdrawals, debits and service charges = \$50,300.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/01	DEPOSIT	100,000.00
04/13	M-APP TRANSFER TRANSFER FROM CHECKING [REDACTED] 9482 04-13-22	1,500.00
04/15	M-APP TRANSFER TRANSFER FROM CHECKING [REDACTED] 9482 04-15-22	1,000.00
04/15	DEPOSIT	7,619.25
04/18	M-APP TRANSFER TRANSFER FROM CHECKING [REDACTED] 9482 04-18-22	50.00

continued

## Total Misappropriation by Mr. Reynolds

October 31, 2022 Bank Balances		
Operating Account ending in 9482	(403.75)	<b>Exhibit 15</b>
Trust Account Ending in 0919	1.07	<b>Exhibit 13</b>
Trust Account Ending in 3839	100.00	<b>Exhibit 14</b>
Total Funds Held in Trust Accounts as of October 31, 2022	101.07	
Funds Owed to Clients as of October 31, 2022	211,970.02	<b>Exhibit 16</b>
Amount Misappropriated by Mr. Reynolds	211,868.95	<b>Exhibit 16</b>



999-99-99-99 55438 D C 001 30 S 55 004  
CHRIS REYNOLDS LAW PLLC  
IOTA TRUST ACCT  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 10/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 0919

#### Account summary

Your previous balance as of 09/30/2022	\$7.07
Checks	- 0.00
Other withdrawals, debits and service charges	- 6.00
Deposits, credits and interest	+ 0.00
Your new balance as of 10/31/2022	= \$1.07

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/11	TRUIST ONLINE TRANSFER MOBILE TO *****9482 -	6.00
Total other withdrawals, debits and service charges		= \$6.00

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Charlotte, NC 28201

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Wilson NC 27894-0200

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3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



880-13-01-00 20113 U O C 001 30 T 55 004  
CHRIS REYNOLDS LAW PLLC PA  
IOTA TRUST ACCT  
PO BOX 819  
WILSON NC 27894-0819

## Your account statement

For 10/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ IOLTA CHECKING [REDACTED] 3839

#### Account summary

Your previous balance as of 09/30/2022	\$100.00
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.00
Your new balance as of 10/31/2022	= \$100.00

#### Interest summary

Interest paid this statement period	\$0.00
2022 interest paid year-to-date	\$0.01
Interest rate	0.00%

## Questions, comments or errors?

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Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

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Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

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### Mail-in deposits

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### Change of address

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How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

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999-99-99 55438 0 C 001 30 S 66 002  
CHRIS REYNOLDS LAW PLLC  
11125 PARK BLVD STE 104-226  
SEMINOLE FL 33772-4757

## Your account statement

For 10/31/2022

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ BUSINESS VALUE 200 CHECKING [REDACTED] 9482

#### Account summary

Your previous balance as of 09/30/2022	\$83.31
Checks	- 0.00
Other withdrawals, debits and service charges	- 1,468.06
Deposits, credits and interest	+ 981.00
Your new balance as of 10/31/2022	= \$-403.75

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/03	TRUIST ATM CASH WITHDRAWAL 10-03-22 4406 ST PETERBURG-SEMINOLE CITY CTR	40.00
10/04	DEBIT CARD PURCHASE Wyre*WYRE-117300 10-04 San Francisco CA 4406	524.86
10/04	ZELLE BUSINESS PAYMENT TO Christopher Reynolds PAYMENT ID BBT149334749	150.00
10/05	DEBIT CARD RECURRING PYMT ADOBE *800-833-66 10-04 ADOBE.LY/ENUS CA 4406	31.49
10/05	AUTOPAY NAVIENT-FDR pher 5029350400253758	61.99
10/05	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
10/05	ACH Collec MemberBenefits48 8765 CHRISTOPHER REYNOLDS	113.07
10/05	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
10/11	ZELLE BUSINESS PAYMENT TO CHRIS REYNOLDS LAW, PLLC Accou PAYMENT ID BBT149970363	60.00
10/11	ZELLE BUSINESS PAYMENT TO Christopher Reynolds PAYMENT ID BBT149970596	10.00
10/13	DEBIT CARD PURCHASE PAYPAL *UBER CASH 10-12 402-935-7733 SD 4406	50.00
10/13	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
10/17	DEBIT CARD RECURRING PYMT HLU*Hulu 896709499 10-16 HULU.COM/BILL CA 4406	16.98
10/17	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
10/19	DEBIT CARD PURCHASE APPLE.COM/BILL 10-18 866-712-7753 CA 4406	11.07
10/19	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
10/19	RETURNED ITEM FEE	36.00
10/19	NEGATIVE ACCOUNT BALANCE FEE	36.00
10/20	RETURNED ITEM FEE	36.00
10/21	SERVICE CHARGES - PRIOR PERIOD	4.00
10/21	SERVICE CHARGES - PRIOR PERIOD	34.60
10/25	RETURNED ITEM FEE	36.00
10/28	RETURNED ITEM FEE	36.00
Total other withdrawals, debits and service charges		= \$1,468.06

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/04	ZELLE BUSINESS PAYMENT FROM CHRIS REYNOLDS PAYMENT ID WFCT0QQN4GG2	675.00
10/11	TRUIST ONLINE TRANSFER MOBILE FROM ****0919 -	6.00

continued

■ BUSINESS VALUE 200 CHECKING [REDACTED] 9482 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
10/11	ZELLE BUSINESS PAYMENT FROM CHRIS REYNOLDS PAYMENT ID WFCT0QR2DC8T	300.00
Total deposits, credits and interest		= \$981.00



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### Misappropriation by Client

Client	Date	Settlement Deposit	Funds Paid to or On Behalf of Client	Costs Paid out To Mr. Reynolds	Fees Earned by Mr. Reynolds	Amount Due to Client	Amount Paid to Client	Amount Misappropriated by Mr. Reynolds	
Gilbert, Dustin	7/20/2020	25,000.00	0.00	0.00	8,333.33	16,666.67	0.00	16,666.67	Comp Exh 1
Peters, Shandelis	10/7/2020	100,000.00	10,000.00	0.00	33,333.33	56,666.67	10,000.00	46,666.67	Comp Exh 2
Perez, Troy	9/15/2021	10,000.00	0.00	0.00	3,333.33	6,666.67	0.00	6,666.67	Comp Exh 4
Scott, Misti	10/25/2021	26,500.00	0.00	0.00	8,833.33	17,666.67	0.00	17,666.67	Comp Exh 5
Gilbert, Dustin	1/12/2022	70,000.00	0.00	230.00	23,333.33	46,436.67	0.00	46,436.67	Comp Exh 6
Papa, Jean	7/12/2022	100,000.00	0.00	0.00	33,333.33	66,666.67	0.00	66,666.67	Comp Exh 8
Perez, Troy	8/24/2022	4,000.00	0.00	0.00	1,333.33	2,666.67	0.00	2,666.67	Comp Exh 9
Smith, Ashtyn	8/29/2022	12,800.00	0.00	0.00	4,266.67	8,533.33	0.00	8,533.33	Comp Exh 10
		348,300.00	10,000.00	230.00	116,100.00	221,970.02	10,000.00	211,970.02	