STOCKHOLMS TINGSRÄTT
Avdelning 2

INKOM: 2019-10-16
MÅLNR: B 9735-17
AKTBIL: 1296

Tilläggsprotokoll 2019-09-13

till förundersökningsprotokoll

EB-4689-16

Grovt bedrägeri mm i

Optimus Fonder AB (556673-5758)

Falcon Funds SICAV PLC (SV295)

mfl.

Misstänkta:	Max Serwin (fd Emil Amir Ingmansson), 771006-0570 Mark Bishop, 560512-0000 Afram Gergeo, 770205-0316 mfl.
Förundersökningsledare:	Kammaråklagare Jerker Asplund Kammaråklagare Ingela Ohlén Extra åklagare Gunnar Stetler Kammaråklagare Tomas Eriksson Kammaråklagare Marie-Louise Pettersson

Innehållsförteckning Tilläggsprotokoll 2019-09-13

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Hayden
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Daniel Ungheanu

1 Rapport avseende vittnesförhör med Daniel Ungheanu 2019-06-11 749

2 Utskrift från ljudfil Daniel U 190611 750

3 Bilagor förhör Ungheanu 808

Thomas Epperson

1 Rapport avseende vittnesförhör med John Thomas Epperson 1005

2 Utskrift från ljudfil Epperson 190612 DS2 1006

2a Bilagor förhör 190612 Epperson (MBS) 1057

3 Utskrift från ljudfil Epperson 190613 DS2 1104

3a Bilagor förhör Epperson (ETI) 190613 1158

Mail från Epperson till FBI 190617 1252

Mail från Epperson till FBI 190620 Fw. Request 1255

Ekobrottsmyndigheten
Swedish Economic Crime Authority

Datum 2019-08-29
Dnr EB-4689-16

Magnus Lindahl
IT-Forensiker

PM gällande dokumentet av typen ”Daily Confirmation” för Optimus Fonder AB (tidigare Traction Fonder AB)

Alla tidsangivelser och datum i denna PM är enligt information från beslagens filer , filsystem och e-mail. Alla data i skärmbilder har verifierats i IT-Forensisk programvara. Skärmbilderna på filegenskaper i Windows finns där för att förstärka tydligheten i en del av den information som beskrivs i texten.

Material

I Ekobrottsmyndighetens ärende EB-4689-16 har ett antal datorer och externa hårddiskar tagits i beslag från Mark Bishop. I dessa har information eftersökts gällande nämnda valueringar.

I Mark Bishops beslag 2017-9000-BG721-6 hittades ett stort antal ”daily confirmation”-Exceldokument och motsvarande pdfer.

I samma ärende har information lämnats ut från webhotellet Takeo med beslagsnummer 2018-9000-BG323-1 där bland annat en mailbox tillhörande jan.eriksson@tractionfonder.se hittats. I denna mailbox har ett antal e-mail och pdfer gällande valuering påträffats. Alla dessa e-mail var enligt information i filsystemet raderade, i programmet för att läsa och skriva e-mail (som t ex Outlook) , men inte borttagna och dess bilagor har undersökts gällande meta-data.

Utgångspunkten i detta PM har varit de e-mail med bilagor som hittades i 2018-9000-BG323-1.

Bakgrund

I Mark Bishops beslag 2017-9000-BG721-6 fanns följande katalogstruktur

”\Users\markbishop\Documents\Users\MAB\MAB\MAB\DEALS\OPTIMUS FONDER : Traction\MARK-TO-MARKET\Hayden Consulting Group\Daily Valuation”

I den mappen fanns flera mappar med Daily Confirmation-dokument från november 2012 till mars 2015.

Intressant för utredningen är att se vilka valueringsdokument som hittats i e-mail i beslag 2018-9000-BG323-1 och som går att hitta även i 2017-9000-BG721-6 och när dessa har skapats och skickats. I 2018-9000-BG323-1 har pdfer av valueringsdokument hittats från 2012-12-10 till och med 2013-03-11. Det gäller följande pdfer sorterade efter datum (datum från kolumnen created).

Name	Author	Created
Daily Confirmation (12-7-12).pdf	mark bishop	2012-12-10 18:33:01 (2012-12-10 17:33:01 UTC)
Daily Confirmation (12-7-12).pdf	mark bishop	2012-12-10 18:33:01 (2012-12-10 17:33:01 UTC)
Daily Confirmation (12-14-12).pdf	mark bishop	2012-12-17 01:13:12 (2012-12-17 00:13:12 UTC)
Daily Confirmation (12-14-12).pdf	mark bishop	2012-12-17 01:13:12 (2012-12-17 00:13:12 UTC)
Daily Confirmation (12-18-12).pdf	mark bishop	2012-12-19 15:59:41 (2012-12-19 14:59:41 UTC)
Daily Confirmation (12-18-12).pdf	mark bishop	2012-12-19 15:59:41 (2012-12-19 14:59:41 UTC)
Daily Confirmation (12-24-12).pdf	mark bishop	2012-12-26 07:35:33 (2012-12-26 06:35:33 UTC)
Daily Confirmation (12-24-12).pdf	mark bishop	2012-12-26 07:35:33 (2012-12-26 06:35:33 UTC)
Daily Confirmation (12-26-12).pdf	mark bishop	2012-12-28 01:08:25 (2012-12-28 00:08:25 UTC)
Daily Confirmation (12-26-12).pdf	mark bishop	2012-12-28 01:08:25 (2012-12-28 00:08:25 UTC)
Daily Confirmation (12-28-12).pdf	mark bishop	2012-12-31 05:14:01 (2012-12-31 04:14:01 UTC)
Daily Confirmation (12-28-12).pdf	mark bishop	2012-12-31 05:14:01 (2012-12-31 04:14:01 UTC)
Daily Confirmation (12-28-12).pdf	mark bishop	2012-12-31 05:14:01 (2012-12-31 04:14:01 UTC)
Daily Confirmation (12-28-12).pdf	mark bishop	2012-12-31 05:14:01 (2012-12-31 04:14:01 UTC)
Daily Confirmation (2-Jan-13).pdf	mark bishop	2013-01-03 17:04:05 (2013-01-03 16:04:05 UTC)
Daily Confirmation (2-Jan-13).pdf	mark bishop	2013-01-03 17:04:05 (2013-01-03 16:04:05 UTC)
Daily Confirmation (3-Jan-13).pdf	mark bishop	2013-01-04 15:11:02 (2013-01-04 14:11:02 UTC)
Daily Confirmation (3-Jan-13).pdf	mark bishop	2013-01-04 15:11:02 (2013-01-04 14:11:02 UTC)
Daily Confirmation (4-Jan-13).pdf	mark bishop	2013-01-07 18:06:31 (2013-01-07 17:06:31 UTC)
Daily Confirmation (4-Jan-13).pdf	mark bishop	2013-01-07 18:06:31 (2013-01-07 17:06:31 UTC)
Daily Confirmation (4-Jan-13).pdf	mark bishop	2013-01-07 18:06:31 (2013-01-07 17:06:31 UTC)
Daily Confirmation (8-Jan-13).pdf	mark bishop	2013-01-10 06:37:11 (2013-01-10 05:37:11 UTC)
Daily Confirmation (8-Jan-13).pdf	mark bishop	2013-01-10 06:37:11 (2013-01-10 05:37:11 UTC)
Daily Confirmation (9-Jan-13).pdf	mark bishop	2013-01-10 15:05:27 (2013-01-10 14:05:27 UTC)
Daily Confirmation (9-Jan-13).pdf	mark bishop	2013-01-10 15:05:27 (2013-01-10 14:05:27 UTC)
Daily Confirmation (10-Jan-13).pdf	mark bishop	2013-01-11 15:39:10 (2013-01-11 14:39:10 UTC)
Daily Confirmation (10-Jan-13).pdf	mark bishop	2013-01-11 15:39:10 (2013-01-11 14:39:10 UTC)
Daily Confirmation (11-Jan-13).pdf	**mark bishop**	**2013-01-12 15:19:27 (2013-01-12 14:19:27 UTC)**
Daily Confirmation (11-Jan-13).pdf	mark bishop	2013-01-12 15:19:27 (2013-01-12 14:19:27 UTC)
Daily Confirmation (14-Jan-13).pdf	mark bishop	2013-01-15 23:28:20 (2013-01-15 22:28:20 UTC)
Daily Confirmation (14-Jan-13).pdf	mark bishop	2013-01-15 23:28:20 (2013-01-15 22:28:20 UTC)
Daily Confirmation (16-Jan-13).pdf	mark bishop	2013-01-18 00:27:11 (2013-01-17 23:27:11 UTC)
Daily Confirmation (16-Jan-13).pdf	mark bishop	2013-01-18 00:27:11 (2013-01-17 23:27:11 UTC)
Daily Confirmation (18-Jan-13).pdf	mark bishop	2013-01-21 07:02:53 (2013-01-21 06:02:53 UTC)
Daily Confirmation (18-Jan-13).pdf	mark bishop	2013-01-21 07:02:53 (2013-01-21 06:02:53 UTC)
Daily Confirmation (18-Jan-13).pdf	mark bishop	2013-01-21 07:02:53 (2013-01-21 06:02:53 UTC)
Daily Confirmation (22-Jan-13).pdf	mark bishop	2013-01-23 21:15:26 (2013-01-23 20:15:26 UTC)
Daily Confirmation (22-Jan-13).pdf	mark bishop	2013-01-23 21:15:26 (2013-01-23 20:15:26 UTC)
Daily Confirmation (23-Jan-13).pdf	mark bishop	2013-01-24 21:42:52 (2013-01-24 20:42:52 UTC)
Daily Confirmation (23-Jan-13).pdf	mark bishop	2013-01-24 21:42:52 (2013-01-24 20:42:52 UTC)
Daily Confirmation (24-Jan-13).pdf	mark bishop	2013-01-27 12:09:36 (2013-01-27 11:09:36 UTC)

Daily Confirmation (24-Jan-13).pdf	mark bishop	2013-01-27 12:09:36 (2013-01-27 11:09:36 UTC)
Daily Confirmation (25-Jan-13).pdf	mark bishop	2013-01-28 10:10:06 (2013-01-28 09:10:06 UTC)
Daily Confirmation (25-Jan-13).pdf	mark bishop	2013-01-28 10:10:06 (2013-01-28 09:10:06 UTC)
Daily Confirmation (29-Jan-13).pdf	mark bishop	2013-01-31 08:00:56 (2013-01-31 07:00:56 UTC)
Daily Confirmation (29-Jan-13).pdf	mark bishop	2013-01-31 08:00:56 (2013-01-31 07:00:56 UTC)
Daily Confirmation (31-Jan-13).pdf	mark bishop	2013-02-01 08:13:41 (2013-02-01 07:13:41 UTC)
Daily Confirmation (31-Jan-13).pdf	mark bishop	2013-02-01 08:13:41 (2013-02-01 07:13:41 UTC)
Daily Confirmation (31-Jan-13).pdf	mark bishop	2013-02-01 08:13:41 (2013-02-01 07:13:41 UTC)
Daily Confirmation (1-Feb-13).pdf	mark bishop	2013-02-04 09:31:36 (2013-02-04 08:31:36 UTC)
Daily Confirmation (1-Feb-13).pdf	mark bishop	2013-02-04 09:31:36 (2013-02-04 08:31:36 UTC)
Daily Confirmation (4-Feb-13).pdf	HAYDEN/TE	2013-02-05 07:37:16 (2013-02-05 06:37:16 UTC)
Daily Confirmation (4-Feb-13).pdf	HAYDEN/TE	2013-02-05 07:37:16 (2013-02-05 06:37:16 UTC)
Daily Confirmation (6-Feb-13).pdf	**HAYDEN/TE**	**2013-02-07 08:34:49 (2013-02-07 07:34:49 UTC)**
Daily Confirmation (6-Feb-13).pdf	HAYDEN/TE	2013-02-07 08:34:49 (2013-02-07 07:34:49 UTC)
Daily Confirmation (7-Feb-13).pdf	HAYDEN/TE	2013-02-08 09:01:20 (2013-02-08 08:01:20 UTC)
Daily Confirmation (7-Feb-13).pdf	HAYDEN/TE	2013-02-08 09:01:20 (2013-02-08 08:01:20 UTC)
Daily Confirmation (8-Feb-13).pdf	mark bishop	2013-02-11 08:50:59 (2013-02-11 07:50:59 UTC)
Daily Confirmation (8-Feb-13).pdf	mark bishop	2013-02-11 08:50:59 (2013-02-11 07:50:59 UTC)
Daily Confirmation (11-Feb-13).pdf	HAYDEN/TE	2013-02-12 07:35:26 (2013-02-12 06:35:26 UTC)
Daily Confirmation (11-Feb-13).pdf	HAYDEN/TE	2013-02-12 07:35:26 (2013-02-12 06:35:26 UTC)
Daily Confirmation (13-Feb-13).pdf	HAYDEN/TE	2013-02-14 10:45:20 (2013-02-14 09:45:20 UTC)
Daily Confirmation (13-Feb-13).pdf	HAYDEN/TE	2013-02-14 10:45:20 (2013-02-14 09:45:20 UTC)
Daily Confirmation (15-Feb-13).pdf	HAYDEN/TE	2013-02-18 07:08:45 (2013-02-18 06:08:45 UTC)
Daily Confirmation (15-Feb-13).pdf	HAYDEN/TE	2013-02-18 07:08:45 (2013-02-18 06:08:45 UTC)
Daily Confirmation (19-Feb-13).pdf	HAYDEN/TE	2013-02-20 08:54:04 (2013-02-20 07:54:04 UTC)
Daily Confirmation (19-Feb-13).pdf	HAYDEN/TE	2013-02-20 08:54:04 (2013-02-20 07:54:04 UTC)
Daily Confirmation (20-Feb-13).pdf	HAYDEN/TE	2013-02-21 06:22:11 (2013-02-21 05:22:11 UTC)
Daily Confirmation (20-Feb-13).pdf	HAYDEN/TE	2013-02-21 06:22:11 (2013-02-21 05:22:11 UTC)
Daily Confirmation (21-Feb-13).pdf	HAYDEN/TE	2013-02-22 06:51:06 (2013-02-22 05:51:06 UTC)
Daily Confirmation (21-Feb-13).pdf	HAYDEN/TE	2013-02-22 06:51:06 (2013-02-22 05:51:06 UTC)
Daily Confirmation (22-Feb-13).pdf	***mark bishop***	***2013-02-26 07:41:31 (2013-02-26 06:41:31 UTC)***
Daily Confirmation (26-Feb-13).pdf	HAYDEN/TE	2013-02-27 07:32:30 (2013-02-27 06:32:30 UTC)
Daily Confirmation (27-Feb-13).pdf	***HAYDEN/TE***	***2013-02-28 08:43:36 (2013-02-28 07:43:36 UTC)***
Daily Confirmation (4-Mar-13).pdf	HAYDEN/TE	2013-03-05 08:21:18 (2013-03-05 07:21:18 UTC)
Daily Confirmation (4-Mar-13).pdf	***HAYDEN/TE***	***2013-03-05 08:21:18 (2013-03-05 07:21:18 UTC)***
Daily Confirmation (5-Mar-13).pdf	HAYDEN/TE	2013-03-06 07:43:18 (2013-03-06 06:43:18 UTC)
Daily Confirmation (5-Mar-13).pdf	***HAYDEN/TE***	***2013-03-06 07:43:18 (2013-03-06 06:43:18 UTC)***
Daily Confirmation (6-Mar-13).pdf	HAYDEN/TE	2013-03-07 07:59:17 (2013-03-07 06:59:17 UTC)
Daily Confirmation (6-Mar-13).pdf	***HAYDEN/TE***	***2013-03-07 07:59:17 (2013-03-07 06:59:17 UTC)***
Daily Confirmation (7-Mar-13).pdf	HAYDEN/TE	2013-03-07 20:30:49 (2013-03-07 19:30:49 UTC)
Daily Confirmation (7-Mar-13).pdf	HAYDEN/TE	2013-03-07 20:30:49 (2013-03-07 19:30:49 UTC)
Daily Confirmation (8-Mar-13).pdf	**HAYDEN/TE**	**2013-03-11 15:14:58 (2013-03-11 14:14:58 UTC)**

Tabell (ovan) över valueringsdokument från mailbox i 2018-9000-BG323-1. Notera att ”Create”-kolumnen i tabellen berättar när filen hamnade lokalt i e-mailservern och finns med för att skapa en kronologi.

Jag har först valt ut dokumentet ”Daily Confirmation (11-jan-13).xlsx/pdf” (fet stil i tabellen) som ett exempel på hur de ”Daily Confirmation”-dokument sett ut som haft mark bishop som författare (author). De flesta dokument förekommer två gånger i tabellen då de vidarebefordrats en gång inom samma mailbox.

Det andra dokumentet jag valt ut är ”Daily Confirmation (6-feb-13).xlsx/pdf” och det hade HAYDEN/TE som författare (author).

Det tredje dokument jag valt ut är ”Daily Confirmation (8-Mar-13).xlsx/pdf”. Det dokumentet hade även det HAYDEN/TE som författare (author).

Dessa tre dokument är markerade med enbart fet stil.

Fem övriga dokument som tidslinjen är kontrollerad för i detalj är markerade med fet och kursiv stil.

Värt att notera är att alla de tre mapparna med dokument ”1 – January 2013”, ”2 – February 2013” och ”3 – March 2013” har kopierats till beslag i beslag 2017-9000-BG721-6 och katalogen:

”\Users\markbishop\Documents\Users\MAB\MAB\MAB\DEALS\OPTIMUS FONDER : Traction\MARK-TO-MARKET\Hayden Consulting Group\Daily Valuation\”

från okänd källa. Detta utfördes enligt information i filsystemet 2013-09-20 19:12:24 (UTC) vilket är dagen efter att ”Microsoft Office for Mac 2011” installerades på datorn. Grundinstallation av datorn skedde 2013-07-23.

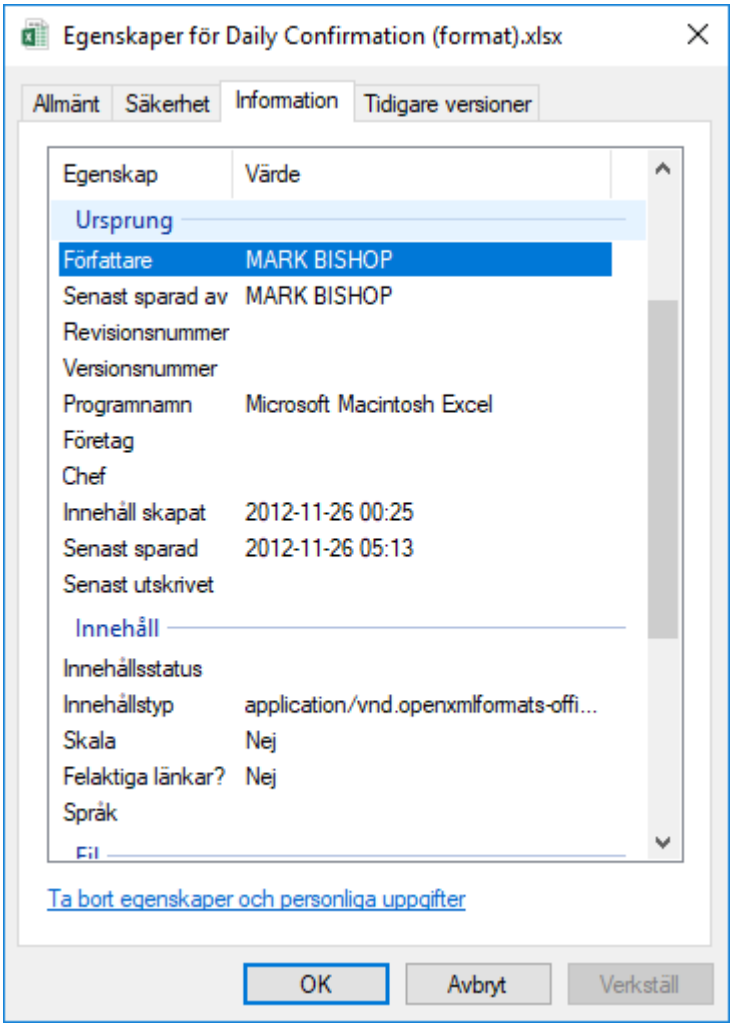
Analys

Först presenteras det Exceldokument som ser ut som en grund för valueringar i tabellen ovan.

2017-9000-BG721-6 - ”Daily Confirmation (format).xlsx”

I Mark Bishops dator 2017-9000-BG721-6 hittades i katalogen

”\Users\markbishop\Documents\Users\MAB\MAB\MAB\DEALS\OPTIMUS FONDER : Traction\MARK-TO-MARKET\Hayden Consulting Group\” dokumentet ”Daily Confirmation (format).xlsx”.



Skärmbild från Windows och Egenskaper på filen ”Daily Confirmation (format).xlsx”

Microsoft Office Metadata - Create time: (”Innehåll skapat” på svenska) 2012-11-26 00:25.

2017-9000-BG721-6 ”Daily Confirmation (format).xlsx”

	A	B	C	D	E	F	G	H
1			DAILY CONFIRMATION					
2								
3			TRACTION FONDER AB					
4			A/C No: 1209	Name: Ulf Deckmark			Date: 2012 November 23	
5								
6			Closed Transactions:					
7			Bond Name	Cusip No.	Size (Orig.)	Curr. Factor	Curr. Valuation	
8								
9								
10								
11								
12								
13								
14			Transactions Under Review:					
15			Bond Name	Cusip No.	Size (Orig.)	Curr. Factor	Curr. Valuation	
16			No transactions					
17								
18								
19								
20								
21			Hayden Consulting Group, LLC					
22			Accounts Department					
23			HaydenConsultingIntl@gmail.com					
24			One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198					
25								
26								
27								
28								

Skärmbild på ”Daily Confirmation (format).xlsx” från 2017-9000-BG721-6

Uppdrag

Redogör för information och innehåll i dokumentet ”Daily Confirmation (11-jan-13).xlsx” och dess ursprung

Daily Confirmation (11-jan-13).xlsx/pdf - resultat

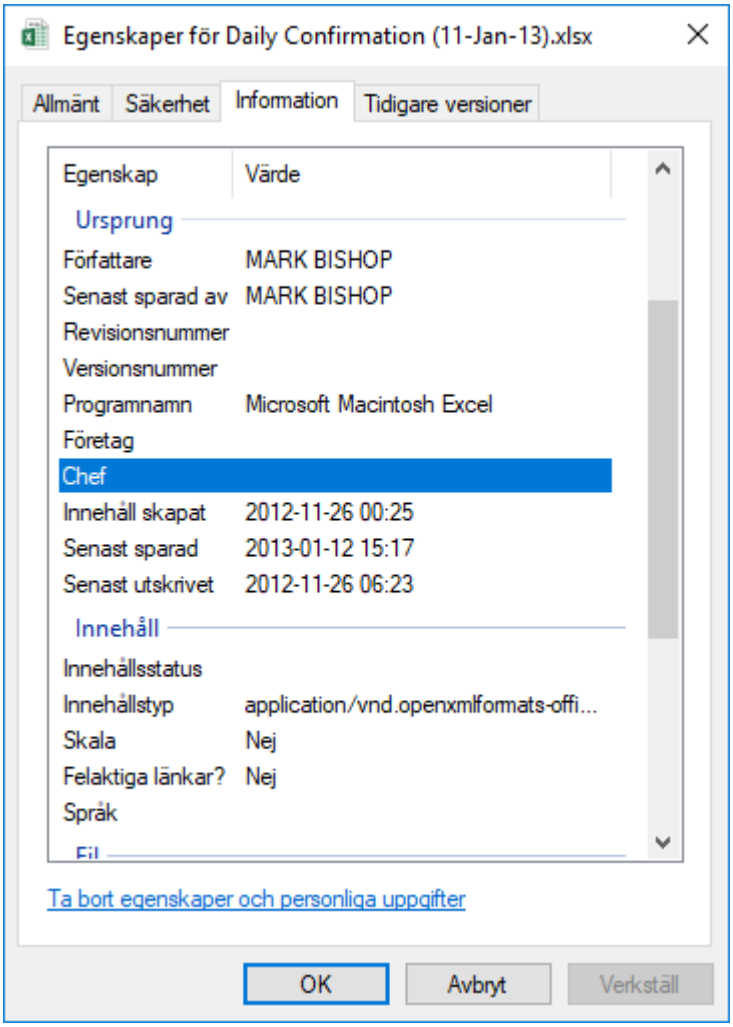
Nedan visas de olika tidsstämplarna och filegenskaperna som ger ursprung och tidslinje för exempeldokumentet ”Daily Confirmation (11-Jan-13).xlsx/pdf.

2017-9000-BG721-6 ”Daily Confirmation (11-Jan-13).xlsx”

I Mark Bishops dator 2017-9000-BG721-6 hittades i katalogen

\Users\markbishop\Documents\Users\MAB\MAB\MAB\DEALS\OPTIMUS FONDER : Traction\MARK-TO-MARKET\Hayden Consulting Group\Daily Valuation\1 - January 2013\ dokumentet ”Daily Confirmation (11-Jan-13).xlsx”.

Microsoft Office Metadata - Create time: 2012-11-26 00:25:48 (2012-11-25 23:25:48 UTC) vilket är samma datum och tid som det ursprungsdokument, ”Daily Confirmation (format).xlsx”, i samma beslag skapades. Namnet på dokumentet ”Daily Confirmation (format).xlsx” innehåller också ordet ”format”.



Skärmbild från Windows och Egenskaper för filen ”Daily Confirmation (11-Jan-13).xlsx”

”Daily Confirmation (11-Jan-13).xlsx” sparades senast 2013-01-12 15:17:37 (2013-01-12 14:17:37 UTC) enligt Microsoft Office metadatafältet ”last saved time” (”senast sparad” på svenska). I skärmklippet anges tiden som 15:17 vilket beror på att datorn är inställd på svensk vintertid dvs UTC+1 (se lathund).

2017-9000-BG721-6 ”Daily Confirmation (11-Jan-13).pdf”

Enligt metadatafältet ”Date Created” skapad: 2013-01-12 15:17:56 (2013-01-12 14:17:56 UTC). Filen har MD5-summa: 4e7b47a2cb28fe31a20d3ab5068a272e .
I operativsystemets (OS X från Apple) interna sökmotor ”Spotlight” ser man att denna pdf har samma ”Title” i metadatat som dokumentet ”Daily Confirmation (11-Jan-13).xlsx” den 2013-01-12 klockan 23:17:56 (UTC). ”Title” för pdfen är ”Daily Confirmation (11-Jan-13).xlsx”.

2017-9000-BG323-1 ”Daily Confirmation (11-Jan-13).pdf

”Daily Confirmation (11-Jan-13).pdf i 2017-9000-BG323-1 är samma fil som i beslag 2017-9000-BG721-6. Det vet man då de har samma MD5-summa: 4e7b47a2cb28fe31a20d3ab5068a272e (se lathund).

Denna fil hittades i ett e-mail i mailboxen ”jan.eriksson@tractionfonder.se”.
I e-mailet ser man att det är en vidarebefodran av ett e-mail från hayden@haydenconsultingintl.com skickat klockan 2013-01-12 15:16:55. Här angavs tiden utan tidszon men gissningsvis så är tidsszonen för tiden 15:16.55 en timme senare dvs svensk vintertid +1. Det gör att det ser ut som att man vidarebefordrat ett e-mail som inte skickats än.

Denna pdf och 23 av de andra pdferna hade enligt information i 2018-9000-BG323-1, skickats från haydenconsultingintl.com till Jan Eriksson och Ulf Deckmark på Tractionfonder via info@tractionfonder.se. Alla dessa 24 pdfer hade Mark Bishop som angiven ”Author” (författare).

Nedan visas skärmbilder av innehållet i dokument, excelark och e-mail från de olika beslagen rörande ”Daily Confirmation (11-jan-13).xlsx/pdf” och dess ursprung

2017-9000-BG721-6 ”Daily Confirmation (11-Jan-13).xlsx”

	A	B	C	D	E	F	G
1	**DAILY CONFIRMATION**						
2							
3							
4	**TRACTION FONDER AB**						
5	**A/C No: 1209**	**Name: Ulf Deckmark**				**Date: 2013 January 11**	
6							
7							
8	**Closed Transactions:**						
9	**Bond Name**	**Cusip No.**	**Size (Orig.) USD**	**Curr. Factor**	**Factor Date**	**Curr. Valuation**	
10	CMLTI 2005-WF1 M1	17307GPG7	925 000	0,906571852	26-Dec-2012	57,000%	
11	CWL 2005-16 MV1	126670PH5	2 500 000	1,000000000	26-Dec-2012	31,875%	
12	GSAMP 2003-HE1 M2	36228FSV9	1 200 000	0,112919849	20-Dec-2012	76,750%	
13	LMT 2005-2 1A4	52520MBR3	4 325 000	0,712139220	26-Dec-2012	48,500%	
14	PCHLT 2005-4 1A2	71085PDD2	4 675 000	0,227510456	26-Dec-2012	75,000%	
15	MARM 2005-6 4A2	576433A63	3 187 000	0,447531393	26-Dec-2012	24,000%	
16	CFAB 2003-5 1B	161546GP5	3 000 000	0,486875141	26-Dec-2012	47,500%	
17	CWALT 2005-28CB 1A11	12667GE82	4 395 400	0,895052500	26-Dec-2012	25,000%	
18	INDX 2006-AR4 A1B	45661EAW4	5 350 000	0,248500551	26-Dec-2012	30,000%	
19	**Total NAV (USD):**					**6 088 850,47**	
20							
21							
22	**Pending Due Diligence Transactions:**						
23	**Bond Name**	**Cusip No.**	**Size (Orig.)**	**Curr. Factor**		**Curr. Valuation**	
24	[none]						
25							
26							
27	Hayden Consulting Group, LLC						
28	Accounts Department						
29	hayden@haydenconsultingintl.com						
30	One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198						
31							
32							
33							

2017-9000-BG721-6 ”Daily Confirmation (11-Jan-13).xlsx”

2017-9000-BG721-6 och 2018-9000-BG323-1 ”Daily Confirmation (11-Jan-13).pdf”

DAILY CONFIRMATION

TRACTION FONDER AB
A/C No: 1209 **Name: Ulf Deckmark** **Date: 2013 January 11**

Closed Transactions:

Bond Name	Cusip No.	Size (Orig.) USD	Curr. Factor	Factor Date	Curr. Valuation
CMLTI 2005-WF1 M1	17307GPG7	925,000	0.906571852	26-Dec-2012	57.000%
CWL 2005-16 MV1	126670PH5	2,500,000	1.000000000	26-Dec-2012	31.875%
GSAMP 2003-HE1 M2	36228FSV9	1,200,000	0.112919849	20-Dec-2012	76.750%
LMT 2005-2 1A4	52520MBR3	4,325,000	0.712139220	26-Dec-2012	48.500%
PCHLT 2005-4 1A2	71085PDD2	4,675,000	0.227510456	26-Dec-2012	75.000%
MARM 2005-6 4A2	576433A63	3,187,000	0.447531393	26-Dec-2012	24.000%
CFAB 2003-5 1B	161546GP5	3,000,000	0.486875141	26-Dec-2012	47.500%
CWALT 2005-28CB 1A11	12667GE82	4,395,400	0.895052500	26-Dec-2012	25.000%
INDX 2006-AR4 A1B	45661EAW4	5,350,000	0.248500551	26-Dec-2012	30.000%
Total NAV (USD):					**6,088,850.47**

Pending Due Diligence Transactions:

Bond Name	Cusip No.	Size (Orig.)	Curr. Factor	Curr. Valuation
[none]				

Hayden Consulting Group, LLC
Accounts Department
hayden@haydenconsultingintl.com
One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198

2017-9000-BG721-6 och 2018-9000-BG323-1 ”Daily Confirmation (11-Jan-13).pdf”

2018-9000-BG323-1 - Skärmbild av e-mail från info@tractionfonder.se

From: Tractionfonder <info@tractionfonder.se>
Sent: 2013-01-12 14:19:29 +0000
To: Jan Eriksson <jan.eriksson@tractionfonder.se>; Ulf Deckmark <ulf.deckmark@tractionfonder.se>
Subject: VB: Daily Valuation Confirmation - Acct. No. 1209, for 11-Jan-2013.
Attachments: Daily Confirmation (11-Jan-13).pdf

Från: Hayden[SMTP:HAYDEN@HAYDENCONSULTINGINTL.COM]
Skickat: den 12 januari 2013 15:16:55
Till: Tractionfonder
Ämne: Daily Valuation Confirmation - Acct. No. 1209, for 11-Jan-2013.
Automatiskt vidarebefordrat av en regel

January 11, 2013

==========

Daily Valuation Confirmation - Acct. No. 1209

==========

Message Headers:

```
Received: from ex-mbx2.hosting.local ([10.46.16.32]) by ex-hub2.hosting.local
 ([82.99.18.110]) with mapi; Sat, 12 Jan 2013 15:19:30 +0100
Content-Type: application/ms-tnef; name="winmail.dat"
Content-Transfer-Encoding: binary
From: Tractionfonder <info@tractionfonder.se>
To: Jan Eriksson <jan.eriksson@tractionfonder.se>, Ulf Deckmark
      <ulf.deckmark@tractionfonder.se>
Date: Sat, 12 Jan 2013 15:19:29 +0100
Subject: VB: Daily Valuation Confirmation - Acct. No. 1209, for 11-Jan-2013.
Thread-Topic: Daily Valuation Confirmation - Acct. No. 1209, for 11-Jan-2013.
```

Skärmbild (ovan) av e-mail från info@tractionfonder.se till jan.eriksson@tractionfonder.se och ulf.deckmark@tractionfonder.se skickat 2013-01-12 14:19:29 +0000 (dvs UTC)

Uppdrag

Redogör för information och innehåll i dokumentet ”Daily Confirmation (6-feb-13).xlsx” och dess ursprung.

Daily Confirmation (6-feb-13).xlsx/pdf – resultat

Nedan visas de olika tidsstämplarna och filegenskaperna som ger ursprung och tidslinje för exempeldokumentet ”Daily Confirmation (6-feb-13).xlsx/pdf”.

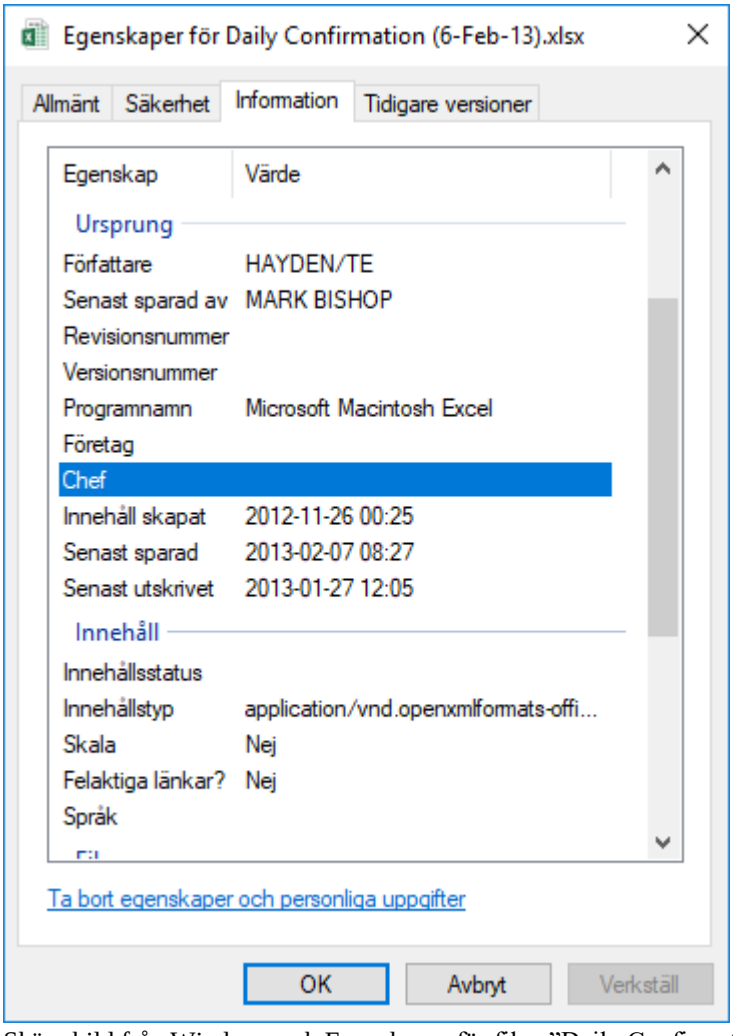
Här gäller samma samband med ”Daily Conformation (format).xslx” som för ”Daily Confirmation (11-jan-13).xsls”.

2017-9000-BG721-6 ”Daily Confirmation (6-feb-13).xlsx”

I Mark Bishops dator 2017-9000-BG721-6 hittades i katalogen

”/Users/markbishop/Documents/Users/MAB/MAB/MAB/DEALS/OPTIMUS FONDER : Traction/MARK-TO-MARKET/Hayden Consulting Group/Daily Valuation/2 - February 2013/ dokumentet ”Daily Confirmation (6-Feb-13).xlsx”.

Microsoft Office Metadata - Create time: 2012-11-26 00:25:48 (2012-11-25 23:25:48 UTC) vilket är samma datum och tid som det ursprungsdokument, ”Daily Confirmation (format).xlsx”, som hittades i samma beslag skapades.



Skärmbild från Windows och Egenskaper för filen ”Daily Confirmation (6-feb-13).xlsx

”Daily Confirmation (6-feb-13).xlsx” sparades senast 2013-02-07 08:27:44 (2013-02-07 07:27:44 UTC) enligt metadata-fältet ”last saved time” / ”senast sparad” på svenska.

2017-9000-BG721-6 ”Daily Confirmation (6-feb-13).pdf

Metadatafältet ”Date Created; 2013-02-07 08:28:36 (2013-02-07 07:28:36 UTC). MD5-summa: a2ed11b9d5b2caf88cd1487cada13289. I information från operativsystemets interna sökmotor ”Spotlight” ser man att denna pdf skapades från dokumentet ” Daily Confirmation (6-Feb-13).xlsx” 2013-02-07 16:28:36 (UTC). Det är ca 8 timmar efter att Excelarket sparades senast.

2018-9000-BG323-1 ”Daily Confirmation (6-feb-13).pdf

”Daily Confirmation (6-feb-13).pdf” är en identisk kopia av filen med samma namn i 2017-9000-BG721-6. Det vet man då de har samma md5-summa a2ed11b9d5b2caf88cd1487cada13289.

Denna fil hittades i ett e-mail i mailboxen ”jan.eriksson@tractionfonder.se”. I e-mailet ser man att det är en vidarebefordran av ett e-mail från hayden@haydenconsultingintl.com skickat 2013-02-07 klockan 08:26:02 . Här angavs tiden utan tidszon men gissningsvis så är tidszonen för tiden 08:26:02 en timme senare dvs svensk vintertid +1. Det gör att det ser ut som att info@tractionfonder.se har vidarebefordrat ett e-mail från framtiden.

Nedan visas skärmbilder av innehållet i dokument, excelark och e-mail från de olika beslagen rörande ”Daily Confirmation (6-feb-13).xsls/pdf och dess ursprung.

2017-9000-BG721-6 ”Daily Confirmation (6-feb-13).xlsx”

	A	B	C	D	E	F
1	**DAILY CONFIRMATION**					
2						
3						
4	**TRACTION FONDER AB**					
5	**A/C No: 1209**	**Name: Ulf Deckmark**				**Date: 2013 February 6**
6						
7						
8	**Closed Transactions:**					
9	**Bond Name**	**Cusip No.**	**Size (Orig.) USD**	**Curr. Factor**	**Factor Date**	**Curr. Valuation**
10	GSAMP 2003-HE1 M2	36228FSV9	1 200 000	0,112011033	20-Jan-2013	75,000%
11	LMT 2005-2 1A4	52520MBR3	4 325 000	0,691214470	25-Jan-2013	46,000%
12	PCHLT 2005-4 1A2	71085PDD2	4 675 000	0,226044370	25-Jan-2013	75,000%
13	MARM 2005-6 4A2	576433A63	3 187 000	0,444932260	25-Jan-2013	28,000%
14	CFAB 2003-5 1B	161546GP5	3 000 000	0,425013672	25-Jan-2013	47,500%
15	CWALT 2005-28CB 1A11	12667GE82	4 395 400	0,888068048	25-Jan-2013	21,000%
16	INDX 2006-AR4 A1B	45661EAW4	5 350 000	0,240223473	25-Jan-2013	29,000%
17	CBASS 07-CB1 AF6	1248MGAP9	2 500 000	0,91894	25-Jan-2013	57,000%
18	CBASS 07-CB1 AF4	1248MGAM6	2 500 000	0,94673	25-Jan-2013	59,000%
19	**Total NAV (USD):**					**7 169 571,83**
20						
21						
22	**Pending Due Diligence Transactions:**					
23	**Bond Name**	**Cusip No.**	**Size (Orig.)**	**Curr. Factor**		**Curr. Valuation**
24	[none]					
25						
26						
27	*** Notes:**					
28						
29	[none]					
30						
31						
32	Hayden Consulting Group, LLC					
33	Accounts Department					
34	hayden@haydenconsultingintl.com					
35	One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198					
36						

2017-9000-BG721-6 ”Daily Confirmation (6-feb-13).xlsx”

2017-9000-BG721-6 och 2018-9000-BG323-1 ”Daily Confirmation (6-feb-13).pdf

DAILY CONFIRMATION

TRACTION FONDER AB
A/C No: 1209 **Name: Ulf Deckmark** **Date: 2013 February 6**

Closed Transactions:

Bond Name	Cusip No.	Size (Orig.) USD	Curr. Factor	Factor Date	Curr. Valuation
GSAMP 2003-HE1 M2	36228FSV9	1,200,000	0.112011033	20-Jan-2013	75.000%
LMT 2005-2 1A4	52520MBR3	4,325,000	0.691214470	25-Jan-2013	46.000%
PCHLT 2005-4 1A2	71085PDD2	4,675,000	0.226044370	25-Jan-2013	75.000%
MARM 2005-6 4A2	576433A63	3,187,000	0.444932260	25-Jan-2013	28.000%
CFAB 2003-5 1B	161546GP5	3,000,000	0.425013672	25-Jan-2013	47.500%
CWALT 2005-28CB 1A11	12667GE82	4,395,400	0.888068048	25-Jan-2013	21.000%
INDX 2006-AR4 A1B	45661EAW4	5,350,000	0.240223473	25-Jan-2013	29.000%
CBASS 07-CB1 AF6	1248MGAP9	2,500,000	0.918935956	25-Jan-2013	57.000%
CBASS 07-CB1 AF4	1248MGAM6	2,500,000	0.946732849	25-Jan-2013	59.000%
Total NAV (USD):					**7,169,571.83**

Pending Due Diligence Transactions:

Bond Name	Cusip No.	Size (Orig.)	Curr. Factor	Curr. Valuation
[none]				

*** Notes:**

[none]

Hayden Consulting Group, LLC
Accounts Department
hayden@haydenconsultingintl.com
One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198

2017-9000-BG721-6 och 2018-9000-BG323-1 ”Daily Confirmation (6-feb-13).pdf”

2018-9000-BG323-1 – Skärmbild av e-mail från info@tractionfonder.se

From: Tractionfonder <info@tractionfonder.se>
Sent: 2013-02-07 07:34:49 +0000
To: Jan Eriksson <jan.eriksson@tractionfonder.se>; Ulf Deckmark <ulf.deckmark@tractionfonder.se>
Subject: VB: Daily Valuation Confirmation - Acct. No. 1209, for 6-FEB-2013.
Attachments: Daily Confirmation (6-Feb-13).pdf

Från: Hayden[SMTP:HAYDEN@HAYDENCONSULTINGINTL.COM]
Skickat: den 7 februari 2013 08:26:02
Till: Tractionfonder
Ämne: Daily Valuation Confirmation - Acct. No. 1209, for 6-FEB-2013.
Automatiskt vidarebefordrat av en regel

February 6, 2013

==========

Daily Valuation Confirmation - Acct. No. 1209

==========

Message Headers:

Received: from ex-mbx2.hosting.local ([10.46.16.32]) by ex-hub2.hosting.local ([82.99.18.110]) with mapi; Thu, 7 Feb 2013 08:34:50 +0100
Content-Type: application/ms-tnef; name="winmail.dat"
Content-Transfer-Encoding: binary
From: Tractionfonder <info@tractionfonder.se>
To: Jan Eriksson <jan.eriksson@tractionfonder.se>, Ulf Deckmark <ulf.deckmark@tractionfonder.se>
Date: Thu, 7 Feb 2013 08:34:49 +0100
Subject: VB: Daily Valuation Confirmation - Acct. No. 1209, for 6-FEB-2013.
Thread-Topic: Daily Valuation Confirmation - Acct. No. 1209, for 6-FEB-2013.

2018-9000-BG323-1 – Skärmbild av e-mail från info@tractionfonder.se till jan.eriksson@tractionfonder.se och ulf.deckmark@tractionfonder.se skickat 2013-02-07 07:34:49 +0000 (dvs UTC).

Uppdrag

Redogör för information och innehåll i dokumentet ”Daily Confirmation (8-mar-13).xlsx” och dess ursprung.

Daily Confirmation (8-mar-13).xlsx/pdf – resultat

Nedan visas de olika tidsstämplarna och filegenskaperna som ger ursprung och tidslinje för exempeldokumentet ”Daily Confirmation (8-mar-13).xlsx/pdf”.

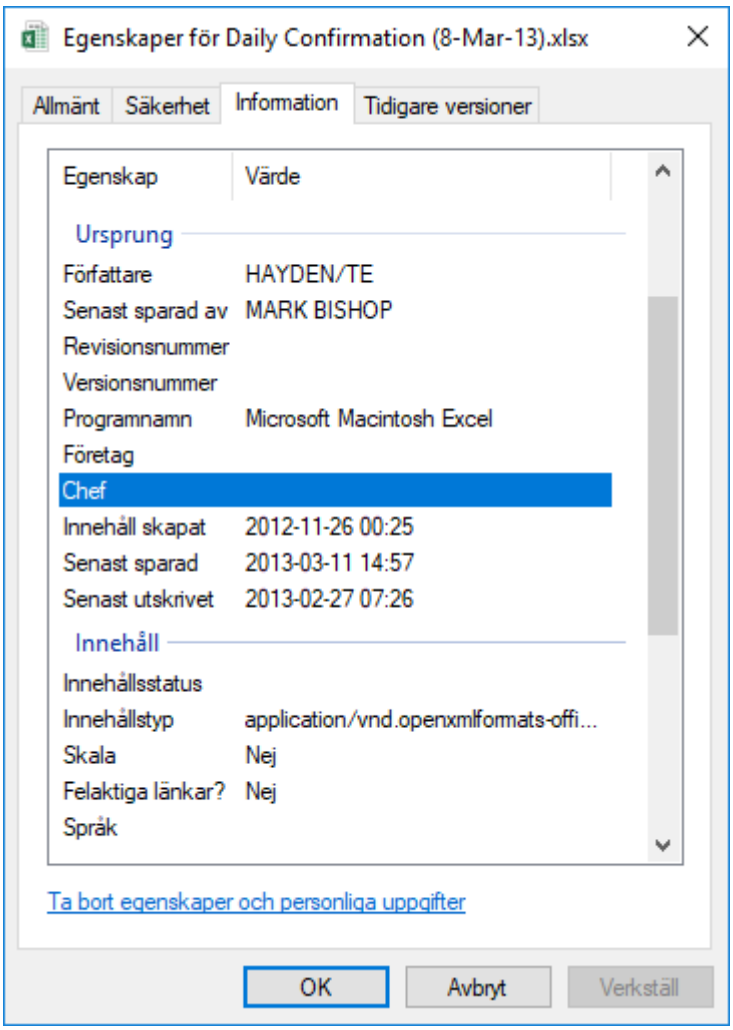
Här gäller samma samband med ”Daily Conformation (format).xslx” som för ”Daily Confirmation (11-jan-13).xsls” och "Daily Confirmation (6-feb-13).xlsx”

2017-9000-BG721-6 ”Daily Confirmation (8-mar-13).xlsx”

I Mark Bishops dator 2017-9000-BG721-6 hittades i katalogen

”/Users/markbishop/Documents/Users/MAB/MAB/MAB/DEALS/OPTIMUS FONDER : Traction/MARK-TO-MARKET/Hayden Consulting Group/Daily Valuation/3 - March 2013/ dokumentet ”Daily Confirmation (8-Mar-13).xlsx”.

Microsoft Office Metadata - Create time: 2012-11-26 00:25:48 (2012-11-25 23:25:48 UTC) vilket är samma datum och tid som det ursprungsdokument, ”Daily Confirmation (format).xlsx”, som hittades i samma beslag skapades.



Skärmklipp från Windows och Egenskaper för filen ”Daily Confirmation (8-mar-2013).xlsx”

”Daily Confirmation (8-mar-2013).xlsx” sparades senast 2013-03-11 14:57:42 (2013-03-11 13:57:42 UTC) enligt Microsoft Office Metadatafältet ”last saved time” (”senast sparad” på svenska). I skärmklippet anges tiden som 14:57 vilket beror på att datorn var inställd på svensk vintertid dvs UTC+1 (se lathund).

2017-9000-BG721-6 ”Daily Confirmation (8-mar-13).pdf

Metadatafältet ”Date Created; 2013-03-11 14:58:07 (2013-03-11 13:58:07 UTC). MD5-hashsumma: 54841e79d372dd8d13776b447e2b2c52. I information från operativsystemets interna sökmotor ”Spotlight” ser man att denna pdf skapades från dokumentet "Daily Confirmation (8-Mar-13).xlsx”
2013-03-11 22:58:06 (UTC). Det är ca 9 timmar efter att Excelarket sparades senast.

2018-9000-BG323-1 ”Daily Confirmation (8-mar-13).pdf

”Daily Confirmation (8-mar-13).pdf” är en identisk kopia av filen med samma namn i 2017-9000-BG721-6. Det vet man då de har samma md5-summa 54841e79d372dd8d13776b447e2b2c52.

Denna fil hittades i ett e-mail i mailboxen ”jan.eriksson@tractionfonder.se”. I e-mailet ser man att det är en vidarebefordran av ett e-mail från hayden@haydenconsultingintl.com skickat 2013-03-11 klockan 15:14 . Här angavs tiden utan tidszon men gissningsvis så är tidszonen för tiden 15:14 en timme senare dvs svensk vintertid +1. Det gör att det ser ut som att man har vidarebefordrat ett e-mail från framtiden.

Nedan visas skärmbilder av innehållet i dokument, excelark och e-mail från de olika beslagen rörande ”Daily Confirmation (8-mar-13).xsls/pdf och dess ursprung.

2017-9000-BG721-6 ”Daily Confirmation (8-mar-13).xlsx”

	A	B	C	D	E	F	G
1	**DAILY CONFIRMATION**						
2							
3							
4	**OPTIMUS FONDER AB**						
5	**A/C No: 1209**	**Name: Ulf Deckmark**				**Date: 2013 March 8**	
6							
7							
8	**Closed Transactions:**						
9	**Bond Name**	**Cusip No.**	**Size (Orig.) USD**	**Curr. Factor**	**Factor Date**	**Curr. Valuation**	
10	LMT 2005-2 1A4	52520MBR3	4 325 000	0,657519403	25-Feb-2013	43,000%	
11	MARM 2005-6 4A2	576433A63	3 187 000	0,443294730	25-Feb-2013	24,000%	
12	CFAB 2003-5 1B	161546GP5	3 000 000	0,425013672	25-Feb-2013	47,500%	
13	CWALT 2005-28CB 1A11	12667GE82	4 395 400	0,883165316	25-Feb-2013	21,000%	
14	CBASS 07-CB1 AF6	1248MGAP9	2 500 000	0,916338420	25-Feb-2013	57,000%	
15	CBASS 07-CB1 AF4	1248MGAM6	2 500 000	0,944056739	25-Feb-2013	59,000%	
16	BOAMS 2004-L B1	05949AZH6	12 863 000	0,888565110	25-Feb-2013	37,500%	
17	**Total NAV (USD):**					**9 967 095,90**	
18							
19	**Credit Surveillance:**						
20	**Bond Name**	**Cusip No.**	**Comments**				
21	[none]						
22							
23							
24	**Pending Due Diligence Transactions:**						
25	**Bond Name**	**Cusip No.**	**Size (Orig.)**	**Curr. Factor**		**Curr. Valuation**	
26	CWL 2005-1 MF2	126673WF5	2 638 000	0,88382	25-Feb-2013	61,500%	
27							
28							
29	*** Notes:**						
30							
31	[none]						
32							
33							
34	Hayden Consulting Group, LLC						
35	Accounts Department						
36	hayden@haydenconsultingintl.com						
37	One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198						
38							

Skärmbild av 2017-9000-BG721-6 och ”Daily Confirmation (8-mar-13).xlsx”

Skärmbild av ”Daily Confirmation (8-mar-13).pdf” från både 2017-9000-BG721-6 och 2018-9000-BG323-1

DAILY CONFIRMATION

OPTIMUS FONDER AB
A/C No: 1209 **Name: Ulf Deckmark** **Date: 2013 March 8**

Closed Transactions:

Bond Name	Cusip No.	Size (Orig.) USD	Curr. Factor	Factor Date	Curr. Valuation
LMT 2005-2 1A4	52520MBR3	4,325,000	0.657519403	25-Feb-2013	43.000%
MARM 2005-6 4A2	576433A63	3,187,000	0.443294730	25-Feb-2013	24.000%
CFAB 2003-5 1B	161546GP5	3,000,000	0.425013672	25-Feb-2013	47.500%
CWALT 2005-28CB 1A11	12667GE82	4,395,400	0.883165316	25-Feb-2013	21.000%
CBASS 07-CB1 AF6	1248MGAP9	2,500,000	0.916338420	25-Feb-2013	57.000%
CBASS 07-CB1 AF4	1248MGAM6	2,500,000	0.944056739	25-Feb-2013	59.000%
BOAMS 2004-L B1	05949AZH6	12,863,000	0.888565110	25-Feb-2013	37.500%
Total NAV (USD):					**9,967,095.90**

Credit Surveillance:

Bond Name	Cusip No.	Comments
[none]		

Pending Due Diligence Transactions:

Bond Name	Cusip No.	Size (Orig.)	Curr. Factor		Curr. Valuation
CWL 2005-1 MF2	126673WF5	2,638,000	0.883824229	25-Feb-2013	61.500%

*** Notes:**

[none]

Hayden Consulting Group, LLC
Accounts Department
hayden@haydenconsultingintl.com
One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198

Skärmbild av ”Daily Confirmation (8-mar-13).pdf” från både 2017-9000-BG721-6 och 2018-9000-BG323-1.

Skärmbild av e-mail från Ulf Deckmark från 2018-9000-BG323-1

From: Ulf Deckmark <HOSTING/EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/RECIPIENTS/UADTS129111>
Sent: 2013-03-11 14:22:37 +0000
To: Jan Eriksson <jan.eriksson@tractionfonder.se>
Subject: VB: Daily Valuation Confirmation - Acct. No. 1209, for 8-MAR-2013.
Attachments: Daily Confirmation (8-Mar-13).pdf

Utifall du ej fått den

Mvh

Ulf Deckmark, VD
Optimus Fonder AB

Från: Hayden [mailto:hayden@haydenconsultingintl.com]
Skickat: den 11 mars 2013 15:14
Till: info@optimusfonder.se; traction.backoffice@ws.se; risk@a-sec.se
Kopia: Ulf Deckmark
Ämne: Daily Valuation Confirmation - Acct. No. 1209, for 8-MAR-2013.

March 8, 2013

==========

Daily Valuation Confirmation - Acct. No. 1209

==========

Message Headers: Received: from ex-mbx2.hosting.local ([10.46.16.32]) by ex-hub2.hosting.local

Skärmbild (ovan) av e-mail från Ulf Deckmark till jan.eriksson@tractionfonder.se skickat 2013-03-11 klockan 14:22:37 +0000 (dvs UTC). ”From”-adressen ser inte ut som en vanlig användare@domän.se adress då mailet i detta fall skickats internt inom tractionfonder där då avsändare och mottager använder samma Exchangeserver inom samma domän (tractionfonder.se).

Övriga ”Daily Confirmation” dokument

Vidare har fem av de andra dokumenten i tabellen undersökt i detalj för att verifiera tidslinjen. Dessa var

Daily Confirmation (22-Feb-13).pdf	***mark bishop***	***2013-02-26 07:41:31 (2013-02-26 06:41:31 UTC)***
Daily Confirmation (27-Feb-13).pdf	***HAYDEN/TE***	***2013-02-28 08:43:36 (2013-02-28 07:43:36 UTC)***
Daily Confirmation (4-Mar-13).pdf	***HAYDEN/TE***	***2013-03-05 08:21:18 (2013-03-05 07:21:18 UTC)***
Daily Confirmation (5-Mar-13).pdf	***HAYDEN/TE***	***2013-03-06 07:43:18 (2013-03-06 06:43:18 UTC)***
Daily Confirmation (6-Mar-13).pdf	***HAYDEN/TE***	***2013-03-07 07:59:17 (2013-03-07 06:59:17 UTC)***

I alla fem har samma tidslinje följts som i de tre detaljerade exemplen.

Slutsatser

Enligt information i filsystemet finns ursprungsfilerna i Excelformat för ”Daily Confirmation (11-Jan-13).pdf”, ”Daily Confirmation (6-feb-13).pdf” och ”Daily Confirmation (8-mar-2013).pdf” på Mark Bishops dator 2017-9000-BG721-6. Det är skapade innan de skickades från hayden@haydenconsultingintl.com till info@tractionfonder och vidare till Jan Eriksson; jan.eriksson@tractionfonder.se och Ulf Deckmark; ulf.deckmark@tractionfonder.se och andra. Vi vet dock inte var de skapats. Vi kan dock säga att 24/39 av de pdfer som skickats till tractionfonder från haydenconsultingintl.com har Mark Bishop som angiven author (författare). Inte i något av dessa 24 fall kan vi se att e-mail har skickats via Mark Bishop. Ändå står han som författare.

”Daily Confirmation (11-Jan-13).xlsx”, ”Daily Confirmation (6-feb-13).xlsx” och ”Daily Confirmation (8-mar-2013).xlsx” skapades möjligen med ”Daily Confirmation (format).xlsx” som grund då de har liknande struktur och samma ursprungsdatum och tid 2012-11-26 00:25.

I Microsoft Office metadata för dokumentet ”Daily Confirmation (format).xlsx som möjligen är mallen har Mark Bishop angivits både som ”author” (författare) och ”last saved by” (senast sparat av). Även i ”Daily Confirmation (11-Jan-13).xlsx” har Mark Bishop angivits som både ”Author” och ”last saved by”.

För ”Daily Confirmation (6-feb-2013).xlsx” och ”Daily Comfirmation (8-mar-13).xlsx har Hayden/TE angivits som author och Mark Bishop är den som sparat sist (last saved by).

I alla tre exempel har tidslinjen varit som följer:

1. Excelarket ”Daily Confirmation (xx-xxx-xx).xlsx” skapas och bland annat metadatat ”last saved by” kan sättas.
2. PDFen ”Daily Confirmation (xx-xxx-xx).pdf” skapas från ”Daily Confirmation (xx-xxx-xx).xlsx”
3. E-mail med ”Daily Confirmation (xx-xxx-xx).pdf” skickas från Haydenconsultingintl.com så att det till slut landat i Jan Erikssons mailbox i beslag 2018-9000-BG323-1.

Alla tre exempeldokumenten har samma PDF-Properties. Dessa är ”Creator: Excel” och ”Producer: Mac OS X 10.7.4 Quartz PDFContext” och det betyder att alla tre enligt information i filsystemet skapats med samma sorts dator och program .

Vi har inte lyckats hitta någon elektronisk kommunikation mellan Hayden, Thomas Epperson och Mark Bishop där filerna har skickats.

Lathund

Metadata

Metadata är information om en fil eller ett dokument. Metadata kan skapas t ex av Microsoft Office som sparar Metadata om dokument och av operativsystemet självt.

MD5-hashsumma

En hashsumma är som ett digitalt fingeravtryck. En av de olika sorterna heter MD5 och är unik för varje unik fil. Dvs en fil som du kopierar från en dator till en annan har samma MD5-hashsumma.

Create time

Ett fält metadata som sätts av Microsoft Office på alla Officefiler som Excel, Word osv.

UTC

UTC är en kompromissförkortning av engelskans Coordinated Universal Time och franskans Temps Universel Coordonné och är den tidszon som alla andra tidszoner utgår från. I Sverige har vi CET (UTC+1) ,dvs CentralEuropeisk Tid, på vintern och CET+1 vid sommartid (UTC+2).

Svensk sommar- och vintertid

Svensk vintertid, eller normaltid som det också heter, är det i Sverige mellan sista söndagen i oktober och sista söndagen i mars. Svensk vintertid/normaltid är CET eller UTC+1. Sommartid är det under övrig tid i Sverige.

Ekobrottsmyndigheten
Swedish Economic Crime Authority

Datum 2019-05-27
Dnr EB-4689-16

Magnus Lindahl
IT-Forensiker

PM gällande krav från Mark Bishop ABS Investment Group mot I-Ming Lee Crown Brand Corporation Limited

Alla tidsangivelser och datum i denna PM är enligt information från beslagets filer och filsystem. Alla data i skärmbilder har verifierats i IT-Forensisk programvara. Skärmbilderna på filegenskaper i Windows finns där för att förstärka tydligheten i en del av den information som beskrivs i texten.

Bakgrund

I ärende EB-4689-16 har förundersökning inletts avseende misstanke om grovt bedrägeri m.m.

Uppdrag

Redogör för information – meta data - återfunnet i beslag tillhörande Mark gällande kommunikation och dokument gällande krav på betalning från ABS investment group mot I-Ming Lee Crown Brand Corporation Limited.

Material

I Ekobrottsmyndighetens ärende EB-4689-16 har ett antal datorer och externa hårddiskar tagits i beslag från Mark Bishop. I dessa har information eftersökts gällande demand and response mellan Mark Bishop ABS Investment Group och I-Ming Lee Crown Brand Corporation Limited.

Beslaget som hanterats i denna PM är Mark Bishops dator 2017-9000.BG721-6.

Resultat

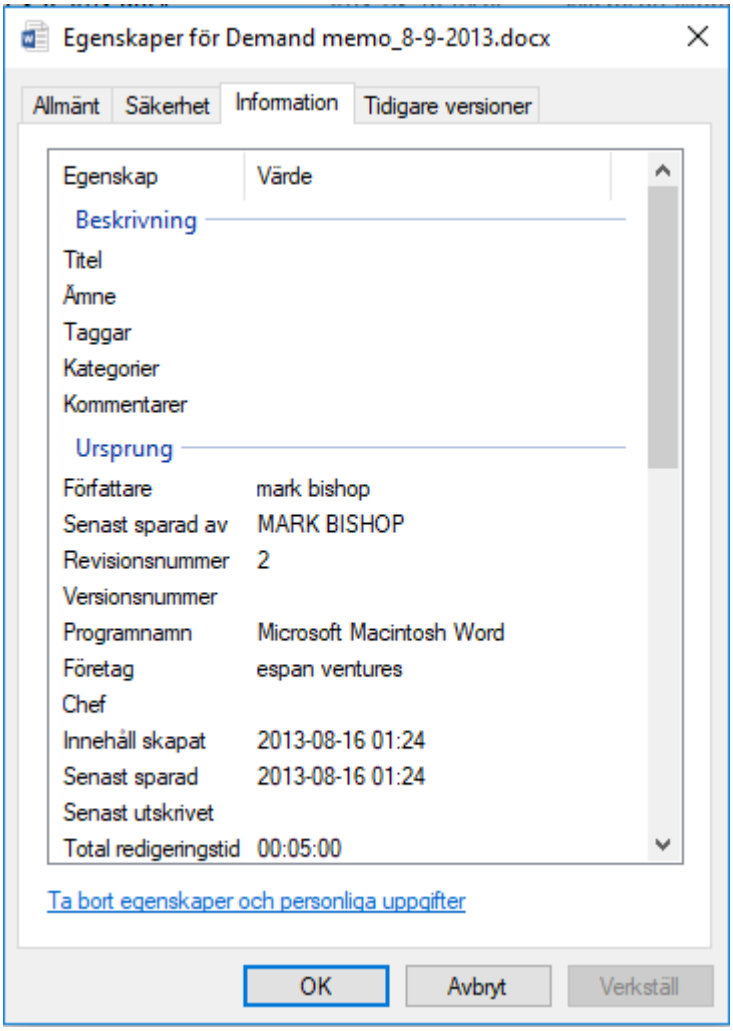
Alla datum och tider är enligt den information som hittades i filsystemet.
I beslaget 2017-9000-BG721-6 hittades tre intressanta dokument:

Name	Author	Last saved by	Modified
Demand memo_8-9-2013.docx	mark bishop	MARK BISHOP	2013-08-16 10:24:02
Demand memo_8-9-2013.pdf	mark bishop	-	2013-08-16 10:24:56
Response to Demand dated_8-9-2013.docx	MARK BISHOP	MARK BISHOP	2013-08-23 23:49:14

”Demand memo_8-9-2013.pdf” saknar last saved by eftersom det är ett pdf-dokument.

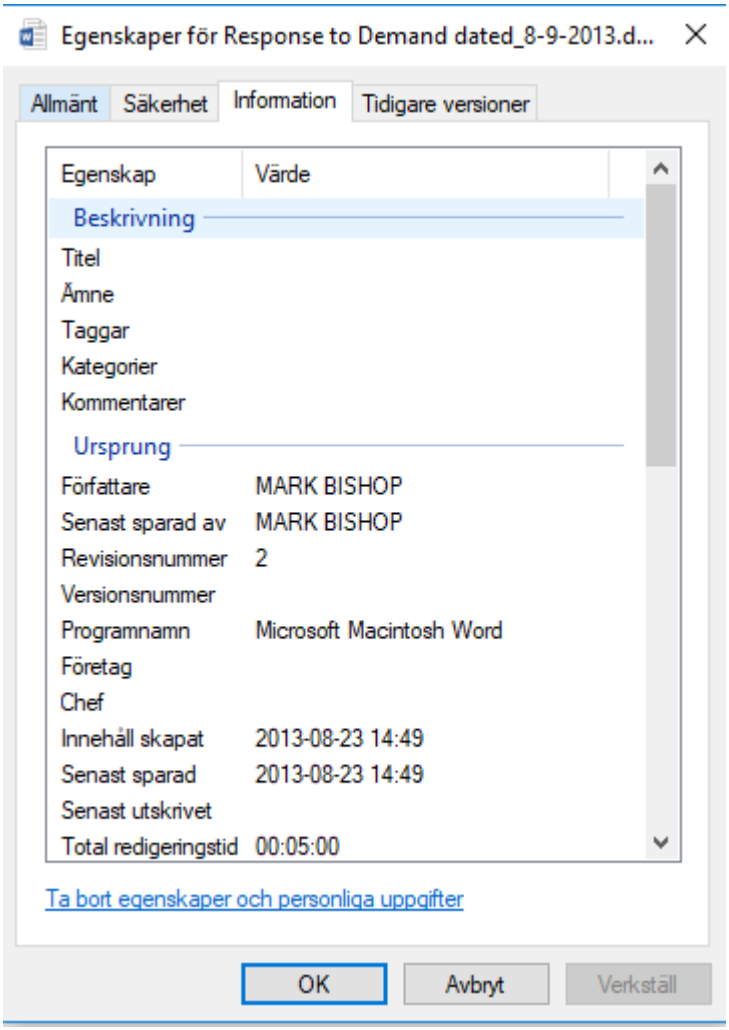
Alla tre dokumenten hittades i sökvägen:
/Users/markbishop/Documents/Users/MAB/MAB/MAB/DEALS/POSITIV PENSION/Sale to Crown Brands/ . Dvs i användaren markbishops dokumentkatalog på datorn.

Man kan även se delar av meta-datat för ”Demand memo_8-9-2013.docx” i t ex windows genom att högerklicka på filen och välja egenskaper. Se nedan.



”Demand memo_8-9-2013.pdf” var enligt information i filsystemet skapat från Microsoft Word med Mac OS X 10.7.5 Quartz PDFContext.

Även Worddokumentet ”Response to Demand dated_8-9-2013.docx” hade meta-data som man kunde se efter ett högerklick i windows:



Slutsats

Information i Meta-data säger att användaren Mark Bishop är författare till både fråga och svar – demand and respons. ”Response to Demand dated_8-9-2013.docx” har dessutom DRAFT (utkast) skrivet i sig vilket ytterligare talar för att användaren Mark Bishop skrivit även svarsbrevet.

Lathund

Metadata

Metadata är information om en fil eller dokument. I det här fallet är det Microsoft Office som sparar Metadata om de dokument som skapas eller sparas.

Bilagor:

1. Skärmdump av ”Demand memo_8-9-2013.docx”
2. Skärmdump av ”Response to Demand dated_8-9-2013.docx”

Bilaga 1: Skärmdump av ”Demand memo_8-9-2013.docx”

ABS INVESTMENT GROUP

August 9, 2013

I-Ming Lee
Crown Brand Corporation Limited
Rooms 05-15, 13A/F, South Tower, World Finance Centre, Harbour City
17 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
via email: ilee@cbclimited.com.hk

c.c.: Brenda Prackup
via email: admin@prackuplaw.com

Re: Share Purchase Agreement, dated July 1, 2013

Dear Mr. Lee:

We have attempted to reach you by telephone several times during the last week regarding payments due us for the above referenced transaction. To date, we have not received a response from you. This letter will put into writing a formal demand for payments under the specific Share Purchase Agreement (the Agreement) dated July 1, 2013.

Our current demand is for the Purchase Price of SEK 46.673.167, which was to be paid July 31, 2013. The Purchase Price consists of the Verified Purchase Price of SEK 43.166.666, plus the Recovery Purchase Price (Additional) of SEK 4.437.401, plus the Equity of SEK 3.456.600, less the Preliminary Verified Purchase Price already paid of $675.000 (SEK 4.387.500 using SEKUSD of 6.5:1).

We request that Crown Brand Corporation acknowledge and agree to comply with the terms and conditions of the Agreement. Please contact our office as soon as possible to confirm Crown Brand Corporation's receipt and compliance with this request. Thank you in advance for your courtesy and cooperation.

Sincerely,

Mark Bishop
ABS Investment Group

707 Broadway, 18th Floor, San Diego, CA 92101 (877) 560-6637

Bilaga 2. Skärmdump av ”Response to Demand dated_8-9-2013.docx”

August 23, 2013 **DRAFT**

Mark Bishop
ABS Investment Group
707 Broadway, 18th Floor
San Diego, CA 92101
Via email: mbishop@absig.com

Re: Demand letter, dated August 9, 2013
Share Purchase Agreement, dated July 1, 2013 (the "Agreement")

Dear Mr. Bishop:

This letter will put into writing that your demands are currently refused until further research can be performed on what we believe to be significant breaches of the subject Agreement by Seller.

Furthermore, we are informing you, per Section 11 of the Agreement (and preserving our rights under such Section 11), that we have suffered significant Loss that we are in the process of quantifying. Losses appear to be from the following events/acts, however, we reserve the right to expand upon our Losses and sources and cures as our research unfolds additional Losses:

1. Annual Contract Fees cannot be collected, as no client agreements have been delivered to Buyer. Furthermore, as the Company is now in bankruptcy, if the client agreements are eventually discovered, they will become property of the bankruptcy administrator and such potential revenue shall never inure to the benefit of Seller or Buyer. The client agreements are unenforceable, which nullifies payments under Additional Purchase Price, Sections 4.4(1), 4.5, 8.3.2(1), and 6.3(a).

2. The amount under Section 4.3(2) cannot be paid to Seller, as such funds were impounded by the Gothenburg court by "freezing" all available accounts of the Company, and subsequently became property of the bankruptcy administrator and such potential funds shall never inure to the benefit of Buyer.

3. Sections 7.2(v) and (vi) have been breached by Seller, as "a list of all Clients" should have included Client Agreements which are part of the "owned" or ownership of the Clients by the Company, and Buyer believes that Seller had knowledge that Client Agreements were and are not available.

4. Section 8.3.2(1) is null and void and without effect, as client agreements are unenforceable, and therefore Client Contract Fees cannot be paid and cannot be guaranteed as a Guaranteed Client Contract Fee.

Additional losses may be discovered as a result of loss of share value due to improper disclosures, lack of important documents (i.e.: client agreements), and pending police and regulatory investigations. Furthermore, we may be seeking relief for the Preliminary Verified Purchase Price already paid, attorney fees, and unspecified damages and opportunity costs.

The foregoing is not a complete list of rights, damages, losses, and claims with respect to the Agreement, and all such rights are reserved.

Sincerely,

Brenda Prackup, Attorney
Attorney for Crown Brand Corporation Limited
admin@prackuplaw.com

EKOBROTTSMYNDIGHETEN
2:a kammaren Stockholm
Ekorevisor Lars-Inge Johansson

Datum
2019-04-16

Diarienr (åberopas vid korresp)
EB 4689-16

Gransknings PM avseende arvoden till Jelena Saalismaa, 750516-5105.

1. Inledning.

Jelena Saalismaa, 750516-5105, och Markus Groundstroem, 760417-0279, är sedan 2017-10-17 gifta med varandra. Jelena har efter giftermålet bytt efternamn till Groundstroem.

Jelena Saalismaa gick in som ensam styrelseledamot i företagen Positiv Pension 2013-07-03, NSTS Solenergi 2013-07-31 och Astartes Sverige AB 2013-08-05.

Markus Groundstroem gick å sin sida in som ensam styrelseledamot i företagen Vrestor Fastighets consulting AB 2012-10-23 samt de båda bolagen Voltia Kraft AB och Ringia AB 2013-06-11.

Samtliga bolag har försatts i konkurs med Saalismaa och Groundstroem som ledamöter. Dessa kan misstänkas ha fungerat som s.k. målvakter i bolagen.

Av handlingar intagna från Swedbank framgår att Saalismaa hade ett bankkonto i Swedbank till vilket ett antal insättningar har gjorts med angivande att de utgjorde arvoden, ibland arvode styrelse.

2. Ersättningar utbetalda till Jelena Saalismaa.

2013-08-12 överfördes 85 000 kr från Astarte Sverige AB.s bankkonto till Saalismaas bankkonto i Swedbank. På överföringen angavs "Arvode". Astarte Sverige AB kunde överföra pengarna genom att de i sin tur hade fått 100 000 kr överförda till sitt bankkonto 2013-08-07 från Solid Venture Capital Ltd (UK).

2013-08-27 överfördes ytterligare 35 000 kr från Astarte Sverige AB.s bankkonto till Jelena Saalismaas bankkonto. På överföringen angavs "Arvode Styrelse". Astarte Sverige AB kunde överföra pengarna genom att de i sin tur hade fått 200 000 kr överförda till sitt bankkonto samma dag från JI Finance.

2013-09-13 överfördes 42 000 kr från NSTS Solenergi AB.s bankkonto till Jelena Saalismaas bankkonto. På överföringen angavs "Arvode".

2013-10-25 överfördes 15 000 kr till Jelena Saalismaas bankkonto. På överföringen angavs "Arvode styrelse". Uppgift saknas om insättare.

2013-11-21 överfördes 20 000 kr från Astarte Sverige AB.s bankkonto till Jelena Saalismaas bankkonto. På överföringen angavs "Arvode Styrelse Jelena". Astarte Sverige AB kunde överföra pengarna genom att de i sin tur hade fått 200 000 kr överförda till sitt bankkonto 2013-11-20 från Solid Venture Capital Ltd (Malta)

Till Jelena Saalismaas bankkonto i Swedbank gjordes även följande insättningar:

- 2014-01-02 20 000 kr med angivande av "Styrelsearvo"

- 2014-01-24 20 000 kr med angivande av "Styrelsearvo"
- 2014-02-28 20 000 kr med angivande av "Styrelsearvo"

Utöver dessa överföringar till Jelena gjordes det ytterligare tre överföringar från Astartes bankkonto som synes avse arvoden för styrelseuppdrag:

- 2013-07-19 15 000 kr "Lön Styrelseuppdrag Ringia Voltia"
- 2013-09-20 21 000 kr "Arvode Voltia"
- 2013-11-21 15 000 kr "Arvode styrelse Markus

Dessa tre överföringar har inte spårats till sina mottagare. Det synes dock troligt- med tanke på texten på överföringarna - att de avser ersättningar till Markus Groundstroem och inte till Saalismaa.

Lars-Inge Johansson
Ekorevisor

Betalningar till Jelena Saalismaa

Inbetalning till bankkonto 8201-6, 903 825 478-6 tillhörande Jelena Saalismaa.

Datum	Belopp	Text på ins.	Pengarna kommer från	Som i sin tur fått pengarna från	Datum	Belopp
2013-08-12	85 000 kr	Arvode	Astartes Sverige AB	Solid Venture Capital Ltd (UK)	2013-08-16	100 000 kr
2013-08-27	35 000 kr	Arvode Styrelse	Astartes Sverige AB	JI Finance Sweden AB	2013-08-27	200 000 kr
2013-09-13	42 000 kr	Arvode	NSTS Solenergi AB	-		
2013-10-25	15 000 kr	Arvode styrelse	i.u.			
2013-11-21	20 000 kr	Arvode Styrelse Jelena	Astartes Sverige AB	Solid Venture Capital Ltd (Malta)	2013-11-20	200 000 kr
2014-01-02	20 000 kr	Styrelearvo	i.u.			
2014-01-24	20 000 kr	Styrelearvo	i.u.			
2014-02-28	20 000 kr	Styrelearvo	i.u.			

Uttag från Astartes utöver ovan

2013-07-19	15 000 kr	Lön Styrelseuppdrag Ringia Voltia	i.u.
2013-09-20	21 000 kr	Arvode Voltia	i.u.
2013-11-21	15 000 kr	Arvode styrelse Markus	i.u.

Upprättad av EBM.

Innehållsförteckning

	Sid
Promemoria vinster MBS jämfört med vissa uttag	1-5
Vinster per MBS, Bilaga A	6-79
Köp Positiv Pension, Bilaga B	80-140
Köp fastighet Ritz Cove, Bilaga C	141-144
Maine Street Films, Bilaga D	145-150
Köp och renovering lägenhet Stockholm, Bilaga E	151-160
Överföring till Annik Olbin Bishop, Bilaga F	161-294
Köp fritidshus, Sverige Kustnära fastigheter AB, Bilaga G	295
Chadbourne & Parke*, Bilaga H	296
Överföringar till Mark Bishop, Bilaga I	297-373
Ersättning Solid Venture avseende MBS, Bilaga J	374-380
Zeptunus Ltd avsssnde transaktion Fee, Bilaga K	381-384
Bankfirman Willgodt Kullgren AB, Bilaga L	385
Överföring till Twelve Nine LLC samt uttag, Bilaga M	386-387

EKOBROTTSMYNDIGHETEN
3:e ekobrottskammaren Stockholm
Ekorevisor Lars Eriksson

PROMEMORIA
Datum
2019-08-21

Diarienr (åberopas vid korresp)
EB-4689-16

Vinster Mortgage-backed Security (MBS) hos ABS Investment Group LLC jämfört mot vissa typer av uttag från bankkonton kopplade till Mark Bishop och hans företag

1 Uppdrag

Med hjälp av kontoutdrag samt transaktionsunderlag enligt nedan tabell verifiera hur vinsten från MBS:erna har uppkommit samt sammanställa uppgifter om vissa typer av uttag som gjorts under tidsperioden 2012-2015

2 Granskat material

Kontoutdrag samt tillhörande transaktionsunderlag som legat till grund för min granskning redovisas i tabellen nedan:

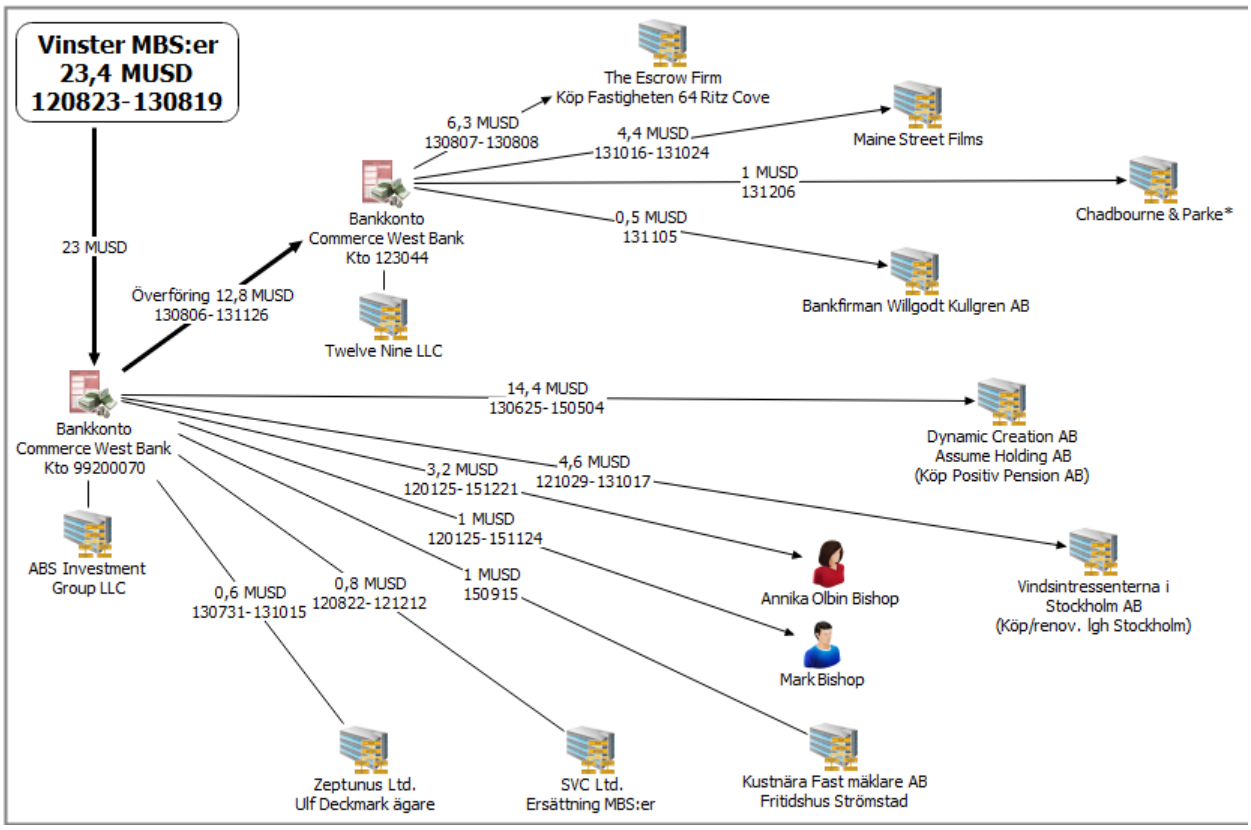
Bank/Mäklare	Kontohavare	Konto
Commerce West Bank	ABS INVESTMENT INVESTMENT GROUP LLC	92200070
Commerce West Bank	ABS INVESTMENT INVESTMENT GROUP LLC	1229467
Commerce West Bank	ABS INVESTMENT INVESTMENT GROUP LLC	1229475
AURIGA USA	ABS INVESTMENT INVESTMENT GROUP LLC	NFE-017456
LPL Financial	ABS INVESTMENT INVESTMENT GROUP LLC	1360-4701
Commerce West Bank	ABSIG LLC	1217728
Commerce West Bank	AMERICAN RMBS EQUITY FUND IV	92200005
Oddo Close Brothers	Solid Venture Capital Ltd.	200000728
Barclays Bank	Solid Venture Capital Ltd.	67697266
Commerce West Bank	TWELVE NINE LLC	1230044
San Diego Privat Bank	TWELVE NINE LLC	211990

3 Sammanfattning

Här redovisas en kronologisk samanställning av vinster som avser försäljning av MBS:er jämfört mot vissa typer av uttag. Uttagen avser köp av Positiv Pension AB, Mark Bishops köp av fastigheten i Ritz Cove, utbetalningar till Maine Street Films, köp/renovering av lägenhet i Stockholm, överföring pengar till Mark Bishop samt Annika Olbin Bishop m.m. Inga enskilda transaktioner under 10 000 USD är medtagna.

Totalt uppgår vinsterna för MBS:erna kopplade till ABS Investment Group LLC till 23 441 666 USD. Se sammanställning samt underlag i bilaga A samt i nedan tabell. Vinsterna har genererats på företagets konto 92200070 i Commerce West Bank. Om man jämför vinsterna mot det löpande saldot på detta konto under tidsperioden då vinsterna genererats samt en period efter så framkommer det tydligt att vinsterna har förbrukats. Detta innebär att de beskrivna uttagen nedan till största delen inte hade varit möjliga utan de vinster som MBS:erna genererat.

Nedan visas en bild av hur vinsterna från MBS:erna kommer in till ABS Investment Group LLC och hur pengar förs över till Twelve Nine LLC samt en redogörelse av olika uttag som sker.



Nedan visas en tabell över de olika uttagen jämfört med vinst avseende MBS.

Händelse	Belopp	Belopp	Bilaga
Vinster MBS:er	23 441 660		A
Köp Positiv Pension AB		-14 362 319	B
Köp Fastighet Ritz Cove		-6 303 885	C
Maine Street Films		-4 400 000	D
Köp/renovering lägenhet Stockholm		-4 589 520	E
Överföring till Annika Olbin Bishop		-3 246 970	F
Kustnära Fast. mäklare AB. Hus Strömstad		-1 040 000	G
Chadbourne & Parke*		-1 000 000	H
Överföring till Mark Bishop		-960 800	I
Solid Venture Capital Ltd. Ersättning MBS		-763 579	J
Provision Zeptunus Ltd. Ulf Deckmark		-568 546	K
Bankfirman Willgodt Kullgren AB		-460 125	L
	23 441 660	**-37 695 744**	

Kommentar:
Nedan visas vinst per MBS samt ovan redovisade uttag kronologiskt. Datum för respektive MBS avser försäljningsdatum. Dvs. det datum då pengarna kommer in på kontot och då vinsten per MBS skapas.

Objekt	Datum	Bankkonto	Vinst ABS I G	Uttag
CMLTI (MBS)	2012-08-23	ABS I G kto x070	92 865	
PCHLT (MBS)	2012-08-23	ABS I G kto x070	142 518	
CWL (MBS)	2012-08-23	ABS I G kto x070	150 589	
GSAMP (MBS)	2012-08-23	ABS I G kto x070	18 785	
LMT 2005 (MBS)	2012-09-24	ABS I G kto x070	324 655	
MARM (MBS)	2012-11-01	ABS I G kto x070	99 372	
CFAB (MBS)	2012-11-23	ABS I G kto x070	138 992	
CWALT (MBS)	2012-12-10	ABS I G kto x070	335 569	
INDX (MBS)	2012-12-10	ABS I G kto x070	87 160	
Solid Venture Capital. Ersättning MBS	120822-121212	ABS I G kto x070		-763 579
BOAMS (MBS)	2013-03-01	ABS I G kto x070	1 220 726	
MSAC (MBS)	2013-04-12	ABS I G kto x070	147 008	
Mark Bishop	120125-130520	ABS I G kto x070		-278 400
LMT 2008 (MBS)	2013-05-21	ABS I G kto x070	571 944	
Köp lgh Stockholm. Vindsintressenterna i Stockholm AB	121029-130606	ABS I G kto x070		-4 052 000
Annika Olbin Bishop	120125-130614	ABS I G kto x070		-1 320 000
BAFC (MBS)	2013-06-21	ABS I G kto x070	778 952	
Köp Positiv Pension AB	2013-06-25	ABS I G kto x070		-5 750 000
Köp Positiv Pension AB	2013-07-01	ABS I G kto x070		-336 785
Köp Positiv Pension AB	2013-07-01	ABS I G kto x070		-336 785
Köp Positiv Pension AB	2013-07-05	ABS I G kto x070		-87 500
Köp Positiv Pension AB	2013-07-05	ABS I G kto x070		-87 500
Köp Fastighet Ritz Cove	2013-07-07	ABS I G kto x070		-126 000
FNLC (MBS) Nr1	2013-07-15	ABS I G kto x070	3 073 000	
GSAA (MBS)	2013-07-15	ABS I G kto x070	1 129 942	
Köp Positiv Pension AB	2013-07-18	ABS I G kto x070		-40 014
Köp Positiv Pension AB	2013-07-18	ABS I G kto x070		-40 014
SAIL (MBS)	2013-07-26	ABS I G kto x070	13 075 853	
Köp Positiv Pension AB	2013-07-30	ABS I G kto x070		-187 000
Köp Positiv Pension AB	2013-07-30	ABS I G kto x070		-187 000
Provision Zeptunus Ltd.	2013-07-31	ABS I G kto x070		-305 350
Köp Fastighet Ritz Cove	2013-08-07	Twelve Nine LLc kto x044		-504 000
Köp Fastighet Ritz Cove	2013-08-08	Twelve Nine LLc kto x044		-5 673 885
MANA (MBS)	2013-08-19	ABS I G kto x070	2 483 150	
Provision Zeptunus Ltd.	2013-08-20	ABSIG kto x 728		-175 464
Köp Positiv Pension AB	2013-08-20	ABSIG kto x 728		-98 508
Köp Positiv Pension AB	2013-08-20	ABSIG kto x 728		-98 508
FNLC (MBS) Nr 2	2013-08-22	ABS I G kto x4701	-429 420	

Köp Positiv Pension AB	2013-09-05	ABS I G kto x070		-90 324
Köp Positiv Pension AB	2013-09-05	ABS I G kto x070		-90 324
Köp Positiv Pension AB	2013-09-16	ABSIG kto x 728		-88 600
Köp Positiv Pension AB	2013-09-16	ABSIG kto x 728		-88 600
Köp Positiv Pension AB	2013-09-25	ABS I G kto x070		-5 978
Köp Positiv Pension AB	2013-09-25	ABS I G kto x070		-5 978
Köp Positiv Pension AB	2013-10-10	ABS I G kto x070		-104 300
Köp Positiv Pension AB	2013-10-10	ABS I G kto x070		-21 825
Köp Positiv Pension AB	2013-10-10	ABS I G kto x070		-104 300
Köp Positiv Pension AB	2013-10-10	ABS I G kto x070		-21 825
Provision Zeptunus Ltd.	2013-10-15	ABS I G kto x070		-87 732
Maine Street Films	131016-131024	Twelve Nine LLc kto x044		-4 400 000
Köp lgh Stockholm. Vindsintressenterna i Stockholm AB	130829-131017	ABS I G kto x070		-537 520
Bankfirman Willgodt Kullgren AB	2013-11-05	Twelve Nine LLc kto x044		-460 125
Köp Positiv Pension AB	2013-11-08	ABS I G kto x070		-102 600
Köp Positiv Pension AB	2013-11-08	ABS I G kto x070		-102 600
Chadbourne & Parke*	2013-12-06	Twelve Nine LLc kto x044		-1 000 000
Köp Positiv Pension AB	2013-12-16	ABS I G kto x070		-103 050
Köp Positiv Pension AB	2013-12-16	ABS I G kto x070		-103 050
Mark Bishop	130701-151124	ABS I G kto x070		-682 400
Annika Olbin Bishop	130829-151221	ABS I G kto x070		-1 926 970
Köp Positiv Pension AB	140121-150409	ABS I G kto x070		-3 857 652
Köp Positiv Pension AB	140121-140826	ABSIG LLC kto x728		-460 440
Köp Positiv Pension AB	2014-09-15	Twelve Nine LLC kto 211990		-562 000
Köp Positiv Pension AB	2015-05-13	Solid Venture Capital Ltd. kto 67697266		-1 199 259
Kustnära Fast. mäklare AB. Hus Strömstad	2015-05-19	ABS I G kto x070		-1 040 000
Totalt			**23 441 660**	**-37 695 744**

4 Överföring pengar till Twelve Nine LLC

Under perioden 2013-08-06 – 2013-11-26 har det netto förts över 12 882 062 USD från ABS Investment Group LLC konton 92200070 samt 1229475 i Commerce West Bank till Twelve Nine LLC konto 123044 i samma bank. Detta visas i chartet ovan. Pengarna har under 2013 förts vidare till:

The Escrow Firm	-6 177 885
Maine Street Films	-4 400 000
Chadbourne & Parke*	-1 000 000
Bankfirman Willgodt Kullgren AB	-460 125
Summa	**12 038 010**

Saldot på konto 123044 i Twelve Nine LLC var noll (0) då överföringarna från ABS Investment Group LLC började 2013-08-06. Inga andra insättningar än de från ABS Investment Group LLC förekommer på kontot under perioden fram till 2013-12-31 då saldot är 268 631 USD. Ett fåtal beloppsmässigt mindre uttag har skett som inte är med i sammanställningen ovan. Se kontoutdrag Twelve Nine LLC inklusive motparter i bilaga M.

Lars Eriksson

Lars Eriksson
Ekorevisor

EKOBROTTSMYNDIGHETEN
3:e ekobrottskammaren Stockholm
Ekorevisor Lars Eriksson

PROMEMORIA
Datum

2019-08-21

Diarienr (åberopas vid korresp)

EB-4689-16

BILAGA A

Penningflödet avseende Mortgage-backed Security (MBS) köpta och sålda av ABS Investment Group LLC under 2012-2013

1 Sammanfattning

Här görs en beskrivning av penningflödet för de MBS:er som ABS Investment Group LLC (ABS I G) köper och säljer under 2012-2013. En redovisning av när och till vilket belopp de köps och säljs samt vilket bankkonto som är inblandat. Sammanställningen skall ses som en komplettering till promemoria avseende MBS:erna upprättad av Ekorevisor Lars-Inge Johansson där detaljerade uppgifter avseende köp och försäljning av respektive finansiellt instrument redovisas. Några av MBS:erna redovisas tillsammans med andra i nedan tabell. Anledningen är att försäljningen i dessa fall har sammanslagits när pengarna har förts över. Penningflödet visar att den totala vinst som ABS I G har gjort uppgår till 23 441 660,76 USD.

MBS	Köp	Försäljning	Vinst	Avsnitt
CMLTI 2005-WF M1	391 056,62	483 921,09	92 864,47	2.1
PCHLT 2005-4 1A2	676 903,12	819 420,72	142 517,60	2.1
Sum	**1 067 959,74**	**1 303 341,81**	**235 382,07**	
CWL 2005-16-MV1	650 440,63	801 029,88	150 589,25	2.2
GSAMP 2003-HE1 M2	86 244,81	105 029,92	18 785,11	2.2
Sum	**736 685,44**	**906 059,80**	**169 374,36**	
LMT 2005-2 1A4	1 204 380,38	1 529 035,18	324 654,80	2.3
MARM 2005-06 4A2	248 475,43	347 847,66	99 372,23	2.4
CFAB 2003-5 1B	566 392,68	705 384,80	138 992,12	2.5
CWALT 2005-28CB 1A11	658 176,88	993 746,21	335 569,33	2.6
INDX-IndyMac 2006-AR4 A1B	274 677,52	361 837,58	87 160,06	2.6
Sum	**932 854,40**	**1 355 583,79**	**422 729,39**	
BOAMS MTGE 2004-L B1	2 242 591,21	3 463 317,66	1 220 726,45	2.7
MSAC 2003-NC8 B3	893 181,16	1 040 190,08	147 008,92	2.8
LMT 2008-6 B1	2 443 859,90	3 015 803,57	571 943,67	2.9
BAFC 2004-1 B2	1 390 935,00	2 169 886,94	778 951,94	2.10
FNLC 2005-3 M2	1 403 773,78	4 476 773,78	3 073 000,00	2.11
FNLC 2005-3 M2	639 403,34	209 983,45	-429 419,89	2.11
GSAA 2006-6 AF7	1 249 174,11	2 379 115,61	1 129 941,50	2.12
SAIL 2006-4 A5	6 646 302,50	19 722 155,83	13 075 853,33	2.13
MANA 2007-A2 A3D	2 379 569,66	4 862 719,53	2 483 149,87	2.14
SUMMA	**24 045 538,73**	**47 487 199,49**	**23 441 660,76**	

2 Beskrivning av penningflödet per MBS

2.1 CMLTI 2005-WF M1 samt PCHLT 2005-4 1A2

2.1.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-08-23 genom en överföring av 391 056,62 USD samt 676 903,12 USD totalt **1 067 959,74 USD** till American RMBS Equity Fund IV konto 92200005 i samma bank. Bilaga 1

2.1.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-08-23. Insättningen på 1 303 000 USD kommer från ABS I G konto 1360-4701 hos LPL Financial som sålt CMLTI för 483 921,09 samt PCHLT för 819 420,72 sammantaget **1 303 341,81 USD** per 2018-08-15. Samma dag har MBS:erna sålts från ABS I G konto hos Auriga kto NFE-017456 med samma belopp. Bilaga 1.1

2.2 CWL 2005-16-MV1 samt GSAMP 2003-HE1 M2

2.2.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-08-23 genom en överföring av 650 440,63 USD samt 86 244,81 USD totalt **736 685,44 USD** till American RMBS Equity Fund IV konto 92200005 i samma bank. Bilaga 1.

2.2.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-08-23. Insättningen på 906 059 USD kommer från ABS I G konto 1360-4701 hos LPL Financial som sålt CWL för 801 029,88 samt GSAMP för 105 029,92 sammantaget **906 059,80 USD** per 2018-08-15. Samma dag har MBS:erna sålts från ABS I G konto hos Auriga kto NFE-017456 med samma belopp. Bilaga 1.2.

2.3 LMT 2005-2 1A4

2.3.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-10-03 genom en överföring av **1 204 380,38 USD** till American RMBS Equity Fund IV konto 92200005 i samma bank. Bilaga 2.

2.3.2 Försäljning

Enligt underlag till affären är priset **1 529 035,18 USD**. Pengar från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-09-24. Insättningen på 1 569 496,85 USD kommer från ABS I G konto NFE-017456-1 hos mäklarfirman Auriga. Bilaga 2.1.

2.4 MARM 2005-06 4A2

2.4.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-10-12 genom en överföring av **248 475,43 USD** till Mesirov Financial konto 366540 i The Bank Of New York Mellon. Bilaga 3.

2.4.2 Försäljning

Enligt underlag till affären är priset **347 847,66 USD**. Pengar från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-11-01. Insättningen på **348 190,51 USD** kommer från ABS I G konto NFE-017456-1 hos mäklarfirman Auriga. Bilaga 3.1.

2.5 CFAB 2003-5 1B

2.5.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-11-06 genom en överföring av **566 392,68 USD** till Mesirov Financial konto 366540 i The Bank Of New York Mellon. Bilaga 4.

2.5.2 Försäljning

Enligt underlag till affären är priset **705 384,80 USD**. Pengar från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-11-23. Insättningen på 705 396,63 USD kommer från ABS I G konto NFE-017456-1 hos mäklarfirman Auriga. Bilaga 4.1.

2.6 CWALT 2005-28CB 1A11 samt INDX-IndyMac 2006-AR4 A1B

2.6.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2012-12-10 genom en överföring av 658 176,88 USD samt 274 677,52 USD totalt **932 854,40 USD** till Mesirov Financial konto 366540 i The Bank Of New York Mellon. Bilaga 5.

2.6.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2012-12-28. Insättningen på **1 355 583,70 USD** kommer från ABS I G konto NFE-017456-1 hos mäklarfirman Auriga . Pengarna avser MBS:erna CWALT 993 746,21 USD samt INDX 361 837,58 USD. Bilaga 5.1.

2.7 BOAMS MTGE 2004-L B1

2.7.1 Inköp

Enligt underlag till affären är priset **2 242 591,21 USD**. Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2013-02-14 genom en överföring av 2 247 689,81 USD till Mesirov Financial konto 366540 i The Bank Of New York Mellon. Bilaga 6.

2.7.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-03-01. Insättningen på **3 463 317,66 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 6.1.

2.8 MSAC 2003-NC8 B3

2.8.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2013-04-15 genom en överföring av **893 181,16 USD** till American RMBS Equity Fund IV konto 92200005 i samma bank. Bilaga 7.

2.8.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-04-12. Insättningen på **1 040 190,08 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 7.1

2.9 LMT 2008-6 B1

2.9.1 Inköp

Inköpet görs via ABS I G konto 92200070 i Commerce West Bank 2013-05-21 genom en överföring av **2 443 859,90 USD** till American RMBS Equity Fund IV konto 92200005 i samma bank. Bilaga 8.

2.9.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-05-21. Insättningen på **3 015 803,57 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 hos Close Brothers Seydler Bank i Frankfurt. Bilaga 8.1

2.10 BAFC 2004-1 B2

2.10.1 Inköp

Inköpet görs via ABS I G konto 13604701 i LPL Financial med **1 390 935 USD** per 2013-06-26. Överföring sker till detta konto från ABS I G konto 92200070 med 1 400 000 USD 2013-06-04. Bilaga 9.

2.10.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-06-21. Insättningen på **2 169 886,94 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 9.1

2.11 FNLC 2005-3 M2

2.11.1 Inköp

Inköp sker i två olika poster, enligt affärsunderlaget så uppgår priset till **1 403 773,78 USD** samt **639 403,34 USD**. Jag har endast lokaliserat betalningen av den andra affären om 639 403,34 USD som betalas genom ABS I G konto 92200070 i Commerce West Bank per 2013-08-05 till konto i Close Brothers Seydler Bank i Frankfurt. Det råder således osäkerhet om inköpet om 1 403 773,78 USD har reglerats. Bilaga 10.

2.11.2 Försäljning

Försäljning sker i två olika poster. Pengarna från den första försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-07-15. Insättningen på **4 476 773,78 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Den andra försäljningen sker 2013-08-22 på ABS I G konto 13604701 i LPL Financial. Med **209 983,45 USD**. Bilaga 10.1

2.12 GSAA 2006-6 AF7

2.12.1 Inköp

Enligt affärsunderlaget så uppgår köpeskillingen till **1 249 174,11 USD**. Jag har inte lokaliserat betalningen. Det råder således osäkerhet om inköpet har reglerats. Bilaga 11.

2.12.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-07-15. Insättningen på **2 379 115,61 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 11.1

2.13 SAIL 2006-4 A5

2.13.1 Inköp

Inköpet görs via ABS I G konto 13604701 i LPL Financial med **6 646 302,50 USD** per 2013-07-16. Överföring sker till detta konto från ABS I G konto 92200070 med samma belopp per 2013-07-15. Bilaga 12.

2.13.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-07-26. Insättningen på **19 722 155,83 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 12.1

2.14 MANA 2007-A2 A3D

2.14.1 Inköp

Inköpet görs via ABS I G konto 13604701 i LPL Financial med **2 379 569,66 USD** per 2013-08-06. Överföring sker till detta konto från ABS I G konto 92200070 med 2 400 000 USD samma dag. Bilaga 13.

2.14.2 Försäljning

Pengarna från försäljningen sätts in på ABS I G konto 92200070 i Commerce West Bank 2013-07-26. Insättningen på **4 862 719,53 USD** kommer från Solid Venture Capital Ltd (SVC) konto 200000728 Close Brothers Seydler Bank i Frankfurt. Bilaga 13.1.

Lars Eriksson
Ekorevisor

EB-4689-16 Innehållsförteckning bilagor

Värdepapper MBS	Inköp bilaga	Försäljning bilaga
CMLTI 2005-WF M1	1-2	3-13
PCHLT 2005-4 1A2	1-2	3-13
CWL 2005-16-MV1	1-2	3-13
GSAMP 2003-HE1 M2	1-2	3-13
LMT 2005-2 1A4	14-15	16-18
MARM 2005-06 4A2	19	20-23
CFAB 2003-5 1B	24	25-27
CWALT 2005-28CB 1A11	28	30-32
INDX-IndyMac 2006-AR4 A1B	29	30-32
BOAMS MTGE 2004-L B1	33-34	35-36
MSAC 2003-NC8 B3	37-38	39-40
LMT 2008-6 B1	41-42	43-44
BAFC 2004-1 B2	45-47	48-49
FNLC 2005-3 M2	50-52	53-55
GSAA 2006-6 AF7	56	57-58
SAIL 2006-4 A5	59-62	63-64
MANA 2007-A2 A3D	65-66	67-68

Date 8/31/12 Page 3
Account Number 92200070
Enclosures 1

BUSINESS ANALYZED CHECKING 92200070 (Continued)

Checks and Withdrawals

Date	Description	Amount	
8/23	IB Transfer from D *****070 to D *****005	86,244.81	GSAMP
8/23	IB Transfer from D *****070 to D *****005	391,056.62	CMLTI
8/23	IB Transfer from D *****070 to D *****005	650,440.63	CWL
8/23	IB Transfer from D *****070 to D *****005	676,903.12	PCHLT
8/23	OUTGOING WIRES 08.23.12	129,510.83	
8/23	WIRE-OUT 20122360009400	20,000.00	
8/24	WIRE-OUT 20122370002100	12,000.00	
8/27	WIRE-OUT 20122400001400	20,000.00	
8/27	WIRE-OUT 20122400002100	1,000.00	
8/27	WIRE-OUT 20122400001700	2,000.00	
8/27	WIRE-OUT 20122400002200	3,000.00	
8/27	WIRE-OUT 20122400001600	4,000.00	
8/27	PAID SDGE SD GAS ELEC 5951184800 08/27/12 TRACE #-122000494648950	96.42	
8/27	Online Pmt HSBC CARD SRVCS 2000000510 08/27/12 TRACE #-021001081844709	5,884.74	
8/29	WIRE-OUT 20122420002100	20,000.00	
8/30	INTERNAL TRF 2012243000200	51,800.00	
8/30	WIRE-OUT 20122430002100	18,500.00	
8/31	WIRE-OUT 20122440002600	20,000.00	
8/31	SERVICE CHARGE	785.58	

****

Checks in Serial Number Order

Date	Check No.	Amount
8/21	10,000.00	

*Indicates Skip in Check Number

****

Date 8/31/12 Page 1
Account Number 92200005
Enclosures

**********EXCLUDE-Cycle
1101 0.6580 EX 0.000 3 2 558
AMERICAN RMBS EQUITY FUND IV LP
707 BROADWAY FL 18
SAN DIEGO CA 92101

---- CHECKING ACCOUNTS ----

BUSINESS PLUS CHECKING
Account Number 92200005

Previous Balance	1,355,851.46
13 Deposits/Credits	7,856,984.09
14 Checks/Debits	4,187,742.00
Service Charge	.00
Interest Paid	.00
Ending Balance	5,025,093.55

Number of Images	0
Statement Dates 8/01/12 thru	8/31/12
Days in the statement period	31
Average Ledger	1,975,893
Average Collected	1,975,893

****

Deposits and Additions

Date	Description	Amount	
8/01	WIRE-IN 20122140008700	555,707.15	
8/02	IB Transfer from D *****070 to D *****005	24,560.02	
8/02	IB Transfer from D *****070 to D *****005	46,949.01	
8/07	WIRE-IN 20122200002600	321,000.00	
8/09	WIRE-IN 20122220006700	1,044,297.41	
8/13	WIRE-IN 20122260008400	933,797.01	
8/20	WIRE-IN 20122330010500	603,905.62	
8/23	IB Transfer from D *****070 to D *****005	86,244.81	← GSAMP
8/23	IB Transfer from D *****070 to D *****005	391,056.62	← CMLTI
8/23	IB Transfer from D *****070 to D *****005	650,440.63	← CWL
8/23	IB Transfer from D *****070 to D *****005	676,903.12	← PCHLT
8/23	WIRE-IN 20122360004900	1,563,688.69	
8/31	WIRE-IN 20122440013800	958,434.00	

****

Checks and Withdrawals

Date	Description	Amount
8/01	WIRE In Fee	13.79

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 3

CMLTI
+
PCHLT

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:15

Message Status: PNRM
Seq Num: 20122360005600 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 08/23/2012 10:42:56 Value Date: 08/23/2012

Sender: 021000018, Receiver: 122243334
Amount: $1,303,000.00
Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

```
            XFT811
Msg Disp    {1100}30P N
Acc Time    {1110}08231342FT03
OMAD        {1120}20120823L1LFB75C00001308231342FT03
Msg Type    {1510}1000
IMAD        {1520}20120823B1Q8154C003894
Amount      {2000}000130300000
Sender DI   {3100}021000018BK OF NYC*
Sndr Ref    {3320}FTE1208238783600*
Rcvr DI     {3400}122243334COMWST BK NWPT BCH*
Bus Func    {3600}CTP
BNF         {4200}D92200070*
            ABS INVESTMENT GROUP*
ORG         {5000}D8900511532*
            LINSCO/PRIVATE LEDGER CORP.*
OGB         {5100} *
            LPL FINANCIAL LLC*
            9785 TOWNE CENTRE DRIVE*
            SAN DIEGO, CA 92121-1968*
INS         {5200}D8900511532*
            LPL FINANCIAL LLC*
            9785 TOWNE CENTRE DRIVE*
            SAN DIEGO, CA 92121-1968*
OBI         {6000}013604701*
            FFW/7NPB            NAB*
FI Info     {6500}/BNF/ABS INVESTMENT GROUP*
            //A LIMITED LIABILITY COMPANY*
            //707 BRAODWAY, 18TH FLOOR*
            //SAN DIEGO CA  92101*
```

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 4

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:15

Message Status: PNRM
Seq Num: 20122360001600 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 08/23/2012 08:50:48 Value Date: 08/23/2012

Sender: 021000018, Receiver: 122243334
Amount: $906,059.00
Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

CWL + GSAMP

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

XFT811
Msg Disp {1100}30P N
Acc Time {1110}08231111FT03
OMAD {1120}20120823L1LFB75C00000508231112FT03
Msg Type {1510}1000
IMAD {1520}20120823B1Q8152C002511
Amount {2000}000090605900
Sender DI {3100}021000018BK OF NYC*
Sndr Ref {3320}FTE1208238649300*
Rcvr DI {3400}122243334COMWST BK NWPT BCH*
Bus Func {3600}CTP
BNF {4200}D92200070*
ABS INVESTMENT GROUP*
ORG {5000}D8900511532*
LINSCO/PRIVATE LEDGER CORP.*
OGB {5100} *
LPL FINANCIAL LLC*
9785 TOWNE CENTRE DRIVE*
SAN DIEGO, CA 92121-1968*
INS {5200}D8900511532*
LPL FINANCIAL LLC*
9785 TOWNE CENTRE DRIVE*
SAN DIEGO, CA 92121-1968*
OBI {6000}013604701*
FFW/7NPB NAB*
FI Info {6500}/BNF/ABS INVESTMENT GROUP*
//A LIMITED LIABILITY COMPANY*
//707 BRAODWAY, 18TH FLOOR*
//SAN DIEGO CA 92101*

QC'd JH

WTP

LPL Financial — Move Money - Wired Funds (Non-Retirement)

Instructions: This form serves as a letter of authorization to wire funds from your LPL account to an account at another financial institution. **LPL will not honor requests to wire funds to a third party or to a foreign country.** Fax the completed form to the Money Desk at (858) 546-1212.

LPL Account Number	Rep ID	Account Registration
1360-4701	7NPB	ABS INVESTMENT GROUP A LIMITED LIABILITY COMPANY

MAB

Wire Transfer Frequency

1. ☐ **One Time Request**
   Amount of One Time Request $ 1,303,000.-
   ○ All Available Cash
   Charge the $25 wire fee to: ○ LPL Financial Advisor ☒ Client

2. ☒ **New Standing Letter of Authorization** ○ **Update to Existing Standing Letter of Authorization**
   Important notice for Standing Letter of Authorization (LOA):
   By signing this form we understand that we are giving our LPL financial advisor authorization to wire to the institution noted below from the above referenced account without additional written authority on my/our part. This authorization and indemnity will remain in full force and effect for one calendar year unless revoked by us by written notice addressed and delivered to LPL. Such revocation shall not affect any liability in any way resulting from transactions initiated prior to such revocation. This form expires one year from the signed date. A new form must be executed and resubmitted to LPL on an annual basis. We hereby finally and irrevocably release and discharge you of any claims by us or your legal representatives with reference to the foregoing, including the proceeds of the sale or other disposition thereof.

Wire Payee Information

3.

Name of Bank or Financial Institution: COMMERCE WEST BANK	**ABA Routing Number** (verify with bank before submitting): 122 243 334
City and State: IRVINE, CA.	**Title of Bank Account**: ABS INVESTMENT GROUP
Bank Phone Number: 949-251-6959	**Account Number to be Credited**: 922000070
For Further Credit to:	
Account Name	**Account Number**

4. **Authorization form must be signed by all account holders, authorized corporate officers or the outside custodian.**
   I/We hereby authorize LPL Financial Corporation (LPL) to wire funds from my/our account as indicated above and to process debit entries and adjustments as needed.

Client Signature	Client Name (print)	Date
Mark Bishop	MARK BISHOP	8/21/2012

Validation of Client Signature sig ok per LLC. nb

My customer(s) is/are well known to me, and I validate that the signature(s) on the attached document is/are genuine. I agree for myself and my successors, assigns, heirs, executors, and administrators to at all times indemnify and hold harmless LPL Financial Corporation (LPL) and all LPL staff and third-party providers, acting as Authorized Agents of LPL, from and against any and all claims, losses, liabilities, taxes, damages, actions, charges, and expenses, including attorney fees, resulting from your compliance with this request. LPL reserves the right to verify the authenticity of any signature.

LPL Financial Advisor Signature	LPL Financial Advisor Name (print)	Date
David W. Matl, Notary Public See Attached		

RRS2 DAVID W. MATL COMM. # 1940337 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY MY COMM. EXP. JUNE 10, 2015 RRS2

ACKNOWLEDGMENT

State of California
County of Orange)

On August 21/2012 before me, David W. Matl, Notary Public
(insert name and title of the officer)

personally appeared Mark Bishop
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in his/~~her/their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

RRS2 DAVID W. MATL COMM. # 1940337 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY MY COMM. EXP. JUNE 10, 2015 RRS2

2PL Financial Move Money - Wired Funds from FS3-0311
#1,303,000.00

QC'd JH

WTP

LPL Financial — Move Money - Wired Funds (Non-Retirement)

Instructions: This form serves as a letter of authorization to wire funds from your LPL account to an account at another financial institution. LPL will **not honor requests to wire funds to a third party or to a foreign country**. Fax the completed form to the Money Desk at (858) 546-1212.

LPL Account Number	Rep ID	Account Registration
1360-4701	7NPR	ABS INVESTMENT GROUP A LIMITED LIABILITY COMPANY

Wire Transfer Frequency

1. ☐ **One Time Request**
   Amount of One Time Request $ 906,059.—
   ○ All Available Cash
   Charge the $25 wire fee to: ○ LPL Financial Advisor ☒ Client

2. ☒ **New Standing Letter of Authorization** ○ **Update to Existing Standing Letter of Authorization**

Important notice for Standing Letter of Authorization (LOA):

By signing this form we understand that we are giving our LPL financial advisor authorization to wire to the institution noted below from the above referenced account without additional written authority on my/our part. This authorization and indemnity will remain in full force and effect for one calendar year unless revoked by us by written notice addressed and delivered to LPL. Such revocation shall not affect any liability in any way resulting from transactions initiated prior to such revocation. This form expires one year from the signed date. A new form must be executed and resubmitted to LPL on an annual basis. We hereby finally and irrevocably release and discharge you of any claims by us or your legal representatives with reference to the foregoing, including the proceeds of the sale or other disposition thereof.

Wire Payee Information

3.

Name of Bank or Financial Institution COMMERCE WEST BANK	**ABA Routing Number** (verify with bank before submitting) 122 243 334
City and State IRVINE, CA.	**Title of Bank Account** ABS INVESTMENT GROUP
Bank Phone Number 949-251-6959	**Account Number to be Credited** 92200070
For Further Credit to:	
Account Name	**Account Number**

4. **Authorization form must be signed by all account holders, authorized corporate officers or the outside custodian.**

I/We hereby authorize LPL Financial Corporation (LPL) to wire funds from my/our account as indicated above and to process debit entries and adjustments as needed.

Client Signature [signature] — Client Name (print) MARK BISHOP — Date 8/21/2012

Client Signature — Client Name (print) — Date

sig ok per LLC. nb

Validation of Client Signature

My customer(s) is/are well known to me, and I validate that the signature(s) on the attached document is/are genuine. I agree for myself and my successors, assigns, heirs, executors, and administrators to at all times indemnify and hold harmless LPL Financial Corporation (LPL) and all LPL staff and third-party providers, acting as Authorized Agents of LPL, from and against any and all claims, losses, liabilities, taxes, damages, actions, charges, and expenses, including attorney fees, resulting from your compliance with this request. LPL reserves the right to verify the authenticity of any signature.

LPL Financial Advisor Signature — LPL Financial Advisor Name (print) — Date

David W. Matl, Notary Public
See Attached

RRS2 DAVID W. MATL COMM. # 1940337 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY MY COMM. EXP. JUNE 10, 2015 RRS2

ACKNOWLEDGMENT

State of California
County of Orange)

On August 21/2012 before me, David W. Matl, Notary Public
(insert name and title of the officer)

personally appeared Mark Bishop
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in his/~~her/their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

RRS2 DAVID W. MATL RRS2
COMM. # 1940337
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
MY COMM. EXP. JUNE 10, 2015

LPL Financial Money Market - Wired Funds
Lom F53-0311
$906,059.50

CMLTI
+
PCHLT
+
CWL
+
GSAMP

AURIGA USA
546 Fifth Avenue, New York NY 10036
T:(646) 998-6400 F:(646) 278-0288

[redacted]

Brokerage Account Statement

Statement Period: 07/01/2012 - 08/31/2012

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Sold	2,693,322.71	2,793,383.20
Total Securities	**$2,693,322.71**	**$2,793,383.20**
Cash		
Deposits	0.00	99,446.36
Total Cash	**$0.00**	**$99,446.36**
Additional Transactions		
Dividends and Interest	3.40	773.98
Total Additional Transactions	**$3.40**	**$773.98**
Total Credits	**$2,693,326.11**	**$2,893,603.54**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-483,921.09	-683,427.94
Total Securities	**-$483,921.09**	**-$683,427.94**
Cash		
Withdrawals	-2,209,400.62	-2,209,400.62
Total Cash	**-$2,209,400.62**	**-$2,209,400.62**
Additional Transactions		
Dividends and Interest	0.00	-42.38
Total Additional Transactions	**$0.00**	**-$42.38**
Total Debits	**-$2,693,321.71**	**-$2,892,870.94**

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY	
Securities Bought and Sold									
08/15/12	08/08/12	SOLD BAC330596	CWABS INC 2005-16 ASSET BKD CTF CL MV-1 0.706% 04/25/36 B/E DTD 12/28/05 VARIABLE RATE FACTOR 1.00000000 REM BAL 2500000.00	-2,500,000.000	32.0000	1,029.88	801,029.88	USD	1
08/15/12	08/08/12	SOLD C3295653	CITIGROUP MTG LN TR 2005-WF1 MTG PASSTHRU CTF CL M-1 5.330% 12/25/34 B/E DTD 02/01/05 VARIABLE RATE FACTOR .90657185 REM BAL 838578.96	-925,000.000	57.5000	1,738.19	483,921.09	USD	2.
08/15/12	08/08/12	SOLD GS3469369	GS MTG SECS CORP 2003-HE1 MTG PASSTHRU CTF CL M-2 VAR RATE 2.146% 06/20/33 B/E DTD 05/28/03 VARIABLE RATE FACTOR .11577579 REM BAL 138930.95	-1,200,000.000	75.3750	310.72	105,029.93	USD	3.
08/15/12	08/08/12	SOLD PCHO34926	PEOPLES CHOICE HOME LN SECS TR 2005-4 MTG PASSTHRU CTF CL 1A2 ADJUSTABLE RATE 0.506% 12/25/35 B/E DTD 10/26/05 VARIABLE RATE FACTOR .22978270 REM BAL 1074234.12	-4,675,000.000	76.2500	317.20	819,420.72	USD	4

1. CWL
2. CMLTI
3. GSAMP
4. PCHLT

/ Lars Eriksson
EBH

Account Activity as of August 31, 2012

ACCOUNT ACTIVITY SUMMARY

	Period Ending August 31, 2012	Year-to-Date
Securities Purchased	—	—
Securities Sold	—	—
Additions to Your Account	2,209,400.62	2,216,290.47
Withdrawals from Your Account	-2,209,059.00	-2,209,059.00
Dividends, Interest and Capital Gains	0.37	1,876.35
Reinvestments	—	—
Net Change in Bank Deposit Sweep Balance [1]	—	—
Net Change in Money Market Fund Balance	291.99	8,971.80
Fees and Expenses [2]	-50.00	-136.02

ADDITIONS TO YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/15/12	Journal	CITIGROUP MTG LN TR REMIC SER 2005-WF1 CL M1 MONTHLY 24 DAY DELAY CPN 5.330% DUE 12/25/34 DTD 02/01/05 FC 03/25/05 17307GPG7	925,000	—	—
08/15/12	Journal	CWABS INC REMIC SER 2005-16 CL MV1 MONTHLY 0 DAY DELAY VAR CPN 0.706% DUE 04/25/36 DTD 12/28/05 FC 01/25/06 126670PH5	2,500,000	—	—

CMLTI

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CWL

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ADDITIONS TO YOUR ACCOUNT continue on page 5

1 Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See the message section for further information.

2 Fees and expenses include account, custodial and advisory fees assessed during the statement period.

ADDITIONS TO YOUR ACCOUNT (continued)

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/15/12	Journal	GS MORTGAGE SECS CORP REMIC SER 2003-HE1 CL M2 MONTHLY 0 DAY DELAY VAR CPN 2.146% DUE 06/20/33 DTD 05/28/03 FC 06/20/03 36228FSV9	1,200,000	—	—
08/15/12	Journal	PEOPLES CHOICE HM LN SEC REMIC SER 2005-4 CL 1A2 MONTHLY 0 DAY DELAY VAR CPN 0.506% DUE 08/25/35 DTD 10/26/05 FC 11/25/05 71085PDD2	4,675,000	—	—
08/20/12	Wire Transfer	FED FUNDS/PERSHING	—	—	906,058.81
08/21/12	Wire Transfer	FED FUNDS/PERSHING	—	—	1,303,341.81
TOTAL ADDITIONS TO YOUR ACCOUNT					**$2,209,400.62**

WITHDRAWALS FROM YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/15/12	Transfer A/C	CITIGROUP MTG LN TR REMIC SER 2005-WF1 CL M1 MONTHLY 24 DAY DELAY CPN 5.330% DUE 12/25/34 DTD 02/01/05 FC 03/25/05 17307GPG7	-925,000	—	—
08/15/12	Transfer A/C	CWABS INC REMIC SER 2005-16 CL MV1 MONTHLY 0 DAY DELAY VAR CPN 0.706% DUE 04/25/36 DTD 12/28/05 FC 01/25/06 126670PH5	-2,500,000	—	—

WITHDRAWALS FROM YOUR ACCOUNT continue on page 6

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WITHDRAWALS FROM YOUR ACCOUNT (continued)

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/15/12	Transfer A/C	GS MORTGAGE SECS CORP REMIC SER 2003-HE1 CL M2 MONTHLY 0 DAY DELAY VAR CPN 2.146% DUE 06/20/33 DTD 05/28/03 FC 06/20/03 36228FSV9	-1,200,000	—	—
08/15/12	Transfer A/C	PEOPLES CHOICE HM LN SEC REMIC SER 2005-4 CL 1A2 MONTHLY 0 DAY DELAY VAR CPN 0.506% DUE 08/25/35 DTD 10/26/05 FC 11/25/05 71085PDD2	-4,675,000	—	—
08/23/12	Wire Transfer	FFW/7NPB NAB WIRE REF# 023600027	—	—	-1,303,000.00
08/23/12	Wire Transfer	FFW/7NPB NAB WIRE REF# 023600018	—	—	-906,059.00
TOTAL WITHDRAWALS FROM YOUR ACCOUNT					**-$2,209,059.00**

DIVIDENDS, INTEREST AND CAPITAL GAINS

Date	Activity Type	Description/SecurityID	Amount
08/31/12	Cash Dividend	JPMORGAN PRIME MONEY MARKET FUND SERVICE SHARES 083112 8,971	$0.37
TOTAL DIVIDENDS, INTEREST AND CAPITAL GAINS			**$0.37**

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NET MONEY MARKET FUND ACTIVITY[3]

JPMorgan Prime Money Market Fund - Service Shares

Date	Activity Type	Description	30-Day Yield	Amount	Balance
08/01/12	Opening Balance				$8,679.81
08/21/12	Shares Purchased	JPMORGAN PRIME MONEY		906,058.81	914,738.62
08/22/12	Shares Purchased	JPMORGAN PRIME MONEY		1,303,341.81	2,218,080.43
08/22/12	Shares Redeemed	JPMORGAN PRIME MONEY		-2,209,109.00	8,971.43
08/23/12	Shares Purchased	JPMORGAN PRIME MONEY		2,209,109.00	2,218,080.43
08/23/12	Shares Redeemed	JPMORGAN PRIME MONEY		-2,209,109.00	8,971.43
08/31/12	Dividend Reinvest	JPMORGAN PRIME MONEY		0.37	8,971.80
08/31/12	Closing Balance				8,971.80
JPMorgan Prime Money Market Fund - Service Shares			**0.015%**		
NET CHANGE IN MONEY MARKET FUND BALANCE				**$291.99**	

FEES AND EXPENSES

Date	Activity Type	Description/SecurityID	Amount
08/23/12	Charge	WIRE FEE	-$25.00
08/23/12	Charge	WIRE FEE	-25.00
TOTAL FEES AND EXPENSES			**-$50.00**

3 Money Market activity reflects the net of all transfers of funds to and from your money market account on the date referenced.

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Date 10/31/12 Page 1
Account Number 92200070
Enclosures

**********EXCLUDE-Cycle
1135 0.6580 EX 0.000 4 2 549
ABS INVESTMENT GROUP LLC
707 BROADWAY 18TH FLOOR
SAN DIEGO CA 92101

---- CHECKING ACCOUNTS ----

BUSINESS ANALYZED CHECKING		Number of Images	0
Account Number	92200070	Statement Dates 10/01/12 thru	10/31/12
Previous Balance	480,406.46	Days in the statement period	31
12 Deposits/Credits	7,411,401.81	Average Ledger	800,976
46 Checks/Debits	7,404,050.03	Average Collected	800,976
Service Charge	753.19		
Interest Paid	.00		
Ending Balance	487,005.05		

****

Deposits and Additions

Date	Description	Amount
10/02	WIRE-IN 20122760015700	9,112.62
10/03	IB Transfer from D *****005 to D *****070	1,204,380.38 LMT 2005
10/04	WIRE-IN 20122780001800	64,748.07
10/11	IB Transfer from D *****005 to D *****070	369,283.87
10/15	IB Transfer from D *****005 to D *****070	430,782.44
10/15	IB Transfer from D *****005 to D *****070	444,226.32
10/15	IB Transfer from D *****005 to D *****070	1,202,525.67
10/17	IB Transfer from D *****005 to D *****070	405,783.24
10/17	IB Transfer from D *****005 to D *****070	1,457,393.40
10/19	WIRE-IN 20122930010700	340,509.80
10/23	IB Transfer from D *****005 to D *****070	1,100,000.00
10/29	IB Transfer from D *****005 to D *****070	382,656.00

****

Date 9/28/12 Page 1
Account Number 92200005
Enclosures

**********EXCLUDE-Cycle
1128 0.6580 EX 0.000 3 2 570
AMERICAN RMBS EQUITY FUND IV LP
707 BROADWAY FL 18
SAN DIEGO CA 92101

---- CHECKING ACCOUNTS ----

BUSINESS PLUS CHECKING
Account Number 92200005
Previous Balance 5,025,093.55
10 Deposits/Credits 7,657,595.63
14 Checks/Debits 10,868,862.29
Service Charge .00
Interest Paid .00
Ending Balance 1,813,826.89

Number of Images 0
Statement Dates 9/01/12 thru 9/30/12
Days in the statement period 30
Average Ledger 2,266,226
Average Collected 2,266,226

****

Deposits and Additions

Date	Description	Amount
9/06	IB Transfer from D *****070 to D *****005	1,724,673.50
9/06	WIRE-IN 20122500008900	782,744.32
9/10	WIRE-IN 20122540002500	429,250.00
9/12	IB Transfer from D *****070 to D *****005	250,000.00
9/13	WIRE-IN 20122570001800	1,195,920.88
9/19	WIRE-IN 20122630006100	753,495.44
9/24	IB Transfer from D *****070 to D *****005	100,000.00
9/24	IB Transfer from D *****070 to D *****005	1,204,380.38 ← LMT 2005
9/25	WIRE-IN 20122690003600	1,208,467.14
9/28	WIRE-IN 20122720015800	8,663.97

****

Checks and Withdrawals

Date	Description	Amount
9/04	IB Transfer from D *****005 to D *****070	124,910.45
9/04	IB Transfer from D *****005 to D *****070	242,615.11
9/04	IB Transfer from D *****005 to D *****070	436,130.28

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:26

Message Status: PNRM
Seq Num: 20122680002100 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 09/24/2012 08:47:16 Value Date: 09/24/2012

Sender: 021000018, Receiver: 122243334
Amount: $1,569,469.85

LMT 2005

Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

	XFT811
Msg Disp	{1100}30P N
Acc Time	{1110}09240944FT03
OMAD	{1120}20120924L1LFB75C00000509240944FT03
Msg Type	{1510}1000
IMAD	{1520}20120924B1Q8151C001647
Amount	{2000}000156946985
Sender DI	{3100}021000018BK OF NYC*
Sndr Ref	{3320}FTS1209247107700*
Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
BNF	{4200}D92200070*
	ABS INVESTMENT GROUP*
ORG	{5000}DNFE-017456-1*
	ABS INVESTMENT GROUP LLC. 707 BROAD*
	WAY SAN DIEGO CA 92101-5391*
OGB	{5100}BPRSHUS33*
INS	{5200}D8900511613*
	PERSHING LLC US*
	1 PERSHING PLAZA*
	JERSEY CITY, NJ 07399*
FI Info	{6500}/BNF/NFE017456*

AURIGA USA
546 Fifth Avenue, New York NY 10036
T:(646) 998-6400 F:(646) 278-0288

Brokerage Account Statement

1. LMT enl. Cusip kod

Statement Period: 09/01/2012 - 09/30/2012

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Sold	3,098,505.03	5,891,888.23
Total Securities	**$3,098,505.03**	**$5,891,888.23**
Cash		
Deposits	0.00	99,446.36
Total Cash	**$0.00**	**$99,446.36**
Additional Transactions		
Dividends and Interest	0.01	773.99
Total Additional Transactions	**$0.01**	**$773.99**
Total Credits	**$3,098,505.04**	**$5,992,108.58**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-1,569,469.85	-2,252,897.79
Total Securities	**-$1,569,469.85**	**-$2,252,897.79**
Cash		
Withdrawals	-1,569,469.85	-3,778,870.47
Total Cash	**-$1,569,469.85**	**-$3,778,870.47**
Additional Transactions		
Dividends and Interest	0.00	-42.38
Total Additional Transactions	**$0.00**	**-$42.38**
Total Debits	**-$3,138,939.70**	**-$6,031,810.64**

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold								
09/19/12	09/14/12	CORRECTED SELL LEHM34810	LEHMAN MTG TR 2005-2 MTG PASSTHRU CTF CL 1-A4 5.750% 12/25/35 B/E DTD 11/01/05 FACTOR .76739773 REM BAL 3318995.19 CORRECTED CONFIRM	-4,325,000.000	47.0000	9,542.11	1,569,469.85	USD
09/26/12	09/14/12	CANCELLED SELL LEHM34810	LEHMAN MTG TR 2005-2 MTG PASSTHRU CTF CL 1-A4 5.750% 12/25/35 B/E DTD 11/01/05 FACTOR .76739773 REM BAL 3318995.19 CANCELLED TRADE	4,325,000.000	47.0000	-9,542.11	-1,569,469.85	USD
09/26/12	09/14/12	CORRECTED SELL LEHM34810	LEHMAN MTG TR 2005-2 MTG PASSTHRU CTF CL 1-A4 5.750% 12/25/35 B/E DTD 11/01/05 FACT/CPN CORRECTION FACTOR .74762705 REM BAL 3233487.03 CORRECTED CONFIRM	-4,325,000.000	47.0000	9,296.28	1,529,035.18	USD
Total Securities Bought and Sold						**$9,296.28**	**$1,529,035.18**	
Cash Withdrawals and Deposits								
09/24/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK, N				-1,569,469.85	USD
Total Cash Withdrawals and Deposits						**$0.00**	**-$1,569,469.85**	

go paperless Ask about e-delivery
#1 Brokerage Statement, 2009, 2010 DALBAR RATED FOR COMMUNICATION
Clearing through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation
Pershing LLC, member FINRA, NYSE, SIPC

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Lars Eriksson EBM.

Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Withdrawals and Deposits of Securities								
09/21/12		SECURITY RECEIVED 52520MBR3	LEHMAN MTG TR 2005-2 MTG PASSTHRU CTF CL 1-A4 5.750% 12/25/35 B/E DTD 11/01/05 0075 LPL FINANCIAL CORPORATION A/C 13604701	4,325,000.000			0.00	USD
Total Withdrawals and Deposits of Securities						**$0.00**	**$0.00**	
Dividends and Interest								
09/26/12		MONEY MARKET FUND INCOME RECEIVED 370990228	GENERAL MNY MKT CL B INCOME REDEEMED				0.01	USD
Total Dividends and Interest						**$0.00**	**$0.01**	
Total Value of all Transactions						**$9,296.28**	**-$40,434.66**	

The price and quantity displayed may have been rounded.

Client Service Information

Identification Number: F19

RICHARD WINTER
1 PENN PLAZA SUITE 4625
NEW YORK, N.Y. 10119

Client Service Information
Client Service Telephone Number: (212) 231-9020
Web Site: WWW.AURIGAUSALLC.COM

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
GENERAL MNY MKT FUND CL B				
Account Number: 0000720332 Current Yield: 0.01% Activity Ending: 09/25/12				
09/01/12	Opening Balance		732.60	732.60
09/26/12	Withdrawal	MONEY FUND REDEMPTION	-732.60	0.00
09/26/12	Withdrawal	SHARES REDEEMED	-0.01	-0.01
09/26/12	Deposit	ACCRUED DIVIDEND CREDIT	0.01	0.00
09/25/12	**Closing Balance**			**$0.00**
Total All Money Market Funds				**$0.00**

Messages

Pursuant to The Securities Exchange Act of 1934, Pershing LLC (Pershing),a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

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#1 Brokerage Statement, 2009, 2010 DALBAR RATED FOR COMMUNICATION

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Pershing LLC, member FINRA, NYSE, SIPC

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Bilaga 19

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:36

Message Status: PNRM
Seq Num: 20122860002300 Related Seq Num: 20122860005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/12/2012 08:47:45 Value Date: 10/12/2012

Sender: 122243334, Receiver: 021000018
Amount: $248,475.43 MARM
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

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Amount      {2000}000024847543
Sender DI   {3100}122243334
Sndr Ref    {3320}20122860002300*
Rcvr DI     {3400}021000018
Bus Func    {3600}CTR
BNF         {4200}D8900366540*
            MESIROW FINANCIAL*
            350 NORTH CLARK STREET*
            CHICAGO , IL*
            60610*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "4*
            3064229" , CLIENT NAME "ABS INVESTM*
            E*
            NT GROUP". PURCHASE CUSIP 576433A63*
```

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Bilaga 20

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:17

Message Status: PNRM
Seq Num: 20123060007300 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 11/01/2012 11:18:06 Value Date: 11/01/2012

Sender: 021000018, Receiver: 122243334
Amount: $348,190.51

MARM

Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

	XFT811
Msg Disp	{1100}30P N
Acc Time	{1110}11011418FT03
OMAD	{1120}20121101L1LFB75C000020110114l8FT03
Msg Type	{1510}1000
IMAD	{1520}20121101B1Q8154C005400
Amount	{2000}000034819051
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Sndr Ref	{3320}FTS1211011650000*
Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
BNF	{4200}D92200070*
	ABS INVESTMENT GROUP LLC.*
ORG	{5000}DNFE-017456-1*
	ABS INVESTMENT GROUP LLC. 707 BROAD*
	WAY SAN DIEGO CA 92101-5391*
OGB	{5100}BPRSHUS33*
INS	{5200}D8900511613*
	PERSHING LLC US*
	1 PERSHING PLAZA*
	JERSEY CITY, NJ 07399*
FI Info	{6500}/BNF/NFE017456*

AURIGA USA
546 Fifth Avenue, New York NY 10036
T:(646) 998-6400 F:(646) 278-0288

Brokerage Account Statement

Statement Period: 10/01/2012 - 10/31/2012

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Sold	696,038.17	6,587,926.40
Total Securities	**$696,038.17**	**$6,587,926.40**
Cash		
Deposits	80,136.73	179,583.09
Total Cash	**$80,136.73**	**$179,583.09**
Additional Transactions		
Dividends and Interest	0.87	774.86
Total Additional Transactions	**$0.87**	**$774.86**
Total Credits	**$776,175.77**	**$6,768,284.35**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-348,190.51	-2,601,088.30
Total Securities	**-$348,190.51**	**-$2,601,088.30**
Cash		
Withdrawals	-39,702.06	-3,818,572.53
Total Cash	**-$39,702.06**	**-$3,818,572.53**
Additional Transactions		
Dividends and Interest	-50.46	-92.84
Total Additional Transactions	**-$50.46**	**-$92.84**
Total Debits	**-$387,943.03**	**-$6,419,753.67**

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold								
10/23/12	10/17/12	SOLD MSRZ34844	MASTR ADJ RATE MTGS TR 2005-6 MTG PASSTHRU CTF CL 4-A-2 VAR RATE 2.599% 07/25/35 B/E DTD 06/01/05 VARIABLE RATE FACTOR .44990110 REM BAL 1433834.81	-3,187,000.000	24.1250	2,277.86	348,190.51	USD
10/26/12	10/17/12	CANCELLED SELL MSRZ34844	MASTR ADJ RATE MTGS TR 2005-6 MTG PASSTHRU CTF CL 4-A-2 VAR RATE 2.599% 07/25/35 B/E DTD 06/01/05 VARIABLE RATE FACTOR .44990110 REM BAL 1433834.81 CANCELLED TRADE	3,187,000.000	24.1250	-2,277.86	-348,190.51	USD
10/26/12	10/17/12	CORRECTED SELL MSRZ34844	MASTR ADJ RATE MTGS TR 2005-6 MTG PASSTHRU CTF CL 4-A-2 VAR RATE 2.599% 07/25/35 B/E DTD 06/01/05 FACT/CPN CORRECTION VARIABLE RATE FACTOR .44945809 REM BAL 1432422.93 CORRECTED CONFIRM	-3,187,000.000	24.1250	2,275.63	347,847.66	USD
Total Securities Bought and Sold						**$2,275.63**	**$347,847.66**	

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Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest								
11/30/12		MONEY MARKET FUND INCOME RECEIVED 370990228	GENERAL MNY MKT CL B				0.39	USD
Total Dividends and Interest						**$0.00**	**$0.39**	**USD**
Cash Withdrawals and Deposits								
11/01/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK, N				-348,190.51	USD
11/23/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK, N				-705,396.63	USD
Total Cash Withdrawals and Deposits						**$0.00**	**-$1,053,587.14**	**USD**
Total Value of Transactions						**$4,284.60**	**-$348,201.95**	

The price and quantity displayed may have been rounded.

Client Service Information

Identification Number: F19

RICHARD WINTER
1 PENN PLAZA SUITE 4625
NEW YORK, N.Y. 10119

Client Service Information

Client Service Telephone Number: (212) 231-9020
Web Site: WWW.AURIGAUSALLC.COM

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
GENERAL MNY MKT FUND CL B				
Account Number: 0000720332 Current Yield: 0.01% Activity Ending: 11/30/12				
11/01/12	Opening Balance		348,530.68	348,530.68
11/01/12	Withdrawal	MONEY FUND REDEMPTION	-348,190.51	340.17
11/21/12	Deposit	MONEY FUND PURCHASE	705,396.63	705,736.80
11/23/12	Withdrawal	MONEY FUND REDEMPTION	-705,396.63	340.17
11/28/12	Withdrawal	MONEY FUND REDEMPTION	-11.83	328.34
11/30/12	Deposit	INCOME REINVEST	0.39	328.73
11/30/12	**Closing Balance**			**$328.73**
Total All Money Market Funds				**$328.73**

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Transactions by Type of Activity *(continued)*

1. MARM enl. Cusip kod / Lars Eriksson. EBM

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Cash Withdrawals and Deposits								
10/01/12		WRITE OFF BALANCE USD999997	ADJUST BALANCE				39,702.06	USD
10/03/12		FEDERAL FUNDS RECEIVED USD999997	COMMERCEWEST BANK, N 13513				40,434.67	USD
10/04/12		WRITE OFF BALANCE ADJUSTMENT USD999997	REV WRITE OFF AS/OF 10/1/12				-39,702.06	USD
Total Cash Withdrawals and Deposits						**$0.00**	**$40,434.67**	
Withdrawals and Deposits of Securities								
10/19/12		YOUR ASSET TRANSFERRED 576433A63	MASTR ADJ RATE MTGS TR 2005-6 MTG PASSTHRU CTF CL 4-A-2 VAR RATE 2.599% 07/25/35 B/E DTD 06/01/05 0075 LPL FINANCIAL CORPORATION A/C 13604701	3,187,000.000			0.00	USD
Total Withdrawals and Deposits of Securities						**$0.00**	**$0.00**	
Dividends and Interest								
10/22/12	10/19/12	CASH DEBIT INTEREST USD999997	CASH DUE INTEREST FOR 6 DEBIT DAYS AVBAL 39,702.06 RATE 7.625 09-26-12 TO 10-04-12				-50.46	USD
10/31/12		MONEY MARKET FUND INCOME RECEIVED 370990228	GENERAL MNY MKT CL B				0.87	USD
Total Dividends and Interest						**$0.00**	**-$49.59**	
Total Value of all Transactions						**$2,275.63**	**$388,232.74**	

The price and quantity displayed may have been rounded.

Client Service Information

Identification Number: F19

RICHARD WINTER
1 PENN PLAZA SUITE 4625
NEW YORK, N.Y. 10119

Client Service Information

Client Service Telephone Number: (212) 231-9020
Web Site: WWW.AURIGAUSALLC.COM

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

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Bilaga 24

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:18

Message Status: PNRM
Seq Num: 20123110003100 Related Seq Num: 20123110005800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/06/2012 08:55:11 Value Date: 11/06/2012

Sender: 122243334, Receiver: 021000018
Amount: $566,392.68 CFAB

Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

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Msg Type    {1510}1000
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Amount      {2000}000056639268
Sender DI   {3100}122243334
Sndr Ref    {3320}20123110003100*
Rcvr DI     {3400}021000018
Bus Func    {3600}CTR
BNF         {4200}D8900366540*
            MESIROW FINANCIAL*
            350 NORTH CLARK STREET*
            CHICAGO , IL*
            60610*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "4*
            3064229" , CLIENT NAME "ABS INVESTM*
            E*
            NT GROUP". PURCHASE CUSIP 161546GP5*
```

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Bilaga 25

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:23

Message Status: PNRM
Seq Num: 20123280007900 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 11/23/2012 10:58:42 Value Date: 11/23/2012

Sender: 021000018, Receiver: 122243334
Amount: $705,396.63

CEAB

Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

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Amount {2000}000070539663
Sender DI {3100}021000018BK OF NYC*
Sndr Ref {3320}FTS1211233240200*
Rcvr DI {3400}122243334COMWST BK NWPT BCH*
Bus Func {3600}CTP
BNF {4200}D92200070*
ABS INVESTMENT GROUP LLC.*
ORG {5000}DNFE-017456-1*
ABS INVESTMENT GROUP LLC. 707 BROAD*
WAY SAN DIEGO CA 92101-5391*
OGB {5100}BPRSHUS33*
INS {5200}D8900511613*
PERSHING LLC US*
1 PERSHING PLAZA*
JERSEY CITY, NJ 07399*
FI Info {6500}/BNF/NFE017456*

AURIGA USA
546 Fifth Avenue, New York NY 10036
T:(646) 998-6400 F:(646) 278-0288

Brokerage Account Statement

Statement Period: 11/01/2012 - 11/30/2012

Activity Summary (All amounts shown are in base currency: USD)

Credits	This Period	Year-to-Date
Securities		
Securities Sold	1,410,781.43	7,998,707.83
Total Securities	**$1,410,781.43**	**$7,998,707.83**
Additional Transactions		
Dividends and Interest	0.39	775.25
Total Additional Transactions	**$0.39**	**$775.25**
Cash		
Deposits	0.00	179,583.09
Total Cash	**$0.00**	**$179,583.09**
Total Credits	**$1,410,781.82**	**$8,179,066.17**

Debits	This Period	Year-to-Date
Securities		
Securities Bought	-705,396.63	-3,306,484.93
Total Securities	**-$705,396.63**	**-$3,306,484.93**
Additional Transactions		
Dividends and Interest	0.00	-92.84
Total Additional Transactions	**$0.00**	**-$92.84**
Cash		
Withdrawals	-1,053,587.14	-4,872,159.67
Total Cash	**-$1,053,587.14**	**-$4,872,159.67**
Total Debits	**-$1,758,983.77**	**-$8,178,737.44**

Transactions by Type of Activity

1. CFAB enl. Cusip 4od / Lars Eriksson. EBIT.

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Bought and Sold								
11/20/12	11/13/12	SOLD JPM329354	CHASE FDG MTG LN 2003-5 ASSET BKD CTF CL IB 5.850% 02/25/32 B/E DTD 09/01/03 FACTOR .48687514 REM BAL 1460625.42	-3,000,000.000	48.0000	4,296.43	705,396.63	USD
11/28/12	11/13/12	CANCELLED SELL JPM329354	CHASE FDG MTG LN 2003-5 ASSET BKD CTF CL IB 5.850% 02/25/32 B/E DTD 09/01/03 FACTOR .48687514 REM BAL 1460625.42 CANCELLED TRADE	3,000,000.000	48.0000	-4,296.43	-705,396.63	USD
11/28/12	11/13/12	CORRECTED SELL JPM329354	CHASE FDG MTG LN 2003-5 ASSET BKD CTF CL IB 5.850% 02/25/32 B/E DTD 09/01/03 FACT/CPN CORRECTION FACTOR .48687514 REM BAL 1460625.42 CORRECTED CONFIRM	-3,000,000.000	48.0000	4,284.60	705,384.80	USD
Total Securities Bought and Sold						**$4,284.60**	**$705,384.80**	**USD**
Securities Withdrawals and Deposits								
11/19/12		YOUR ASSET TRANSFERRED 161546GP5	CHASE FDG MTG LN 2003-5 ASSET BKD CTF CL IB 5.850% 02/25/32 B/E DTD 09/01/03 0075 LPL FINANCIAL CORPORATION A/C 13604701	3,000,000.000			0.00	USD
Total Securities Withdrawals and Deposits						**$0.00**	**$0.00**	**USD**

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Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Dividends and Interest								
11/30/12		MONEY MARKET FUND INCOME RECEIVED 370990228	GENERAL MNY MKT CL B				0.39	USD
Total Dividends and Interest						**$0.00**	**$0.39**	**USD**
Cash Withdrawals and Deposits								
11/01/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK, N				-348,190.51	USD
11/23/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK, N				-705,396.63	USD
Total Cash Withdrawals and Deposits						**$0.00**	**-$1,053,587.14**	**USD**
Total Value of Transactions						**$4,284.60**	**-$348,201.95**	

The price and quantity displayed may have been rounded.

Client Service Information

Identification Number: F19

RICHARD WINTER
1 PENN PLAZA SUITE 4625
NEW YORK, N.Y. 10119

Client Service Information

Client Service Telephone Number: (212) 231-9020
Web Site: WWW.AURIGAUSALLC.COM

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
GENERAL MNY MKT FUND CL B				
Account Number: 0000720332 Current Yield: 0.01% Activity Ending: 11/30/12				
11/01/12	Opening Balance		348,530.68	348,530.68
11/01/12	Withdrawal	MONEY FUND REDEMPTION	-348,190.51	340.17
11/21/12	Deposit	MONEY FUND PURCHASE	705,396.63	705,736.80
11/23/12	Withdrawal	MONEY FUND REDEMPTION	-705,396.63	340.17
11/28/12	Withdrawal	MONEY FUND REDEMPTION	-11.83	328.34
11/30/12	Deposit	INCOME REINVEST	0.39	328.73
11/30/12	**Closing Balance**			**$328.73**
Total All Money Market Funds				**$328.73**

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:31

Message Status: PNRM
Seq Num: 20123450003400 Related Seq Num: 20123450005800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/10/2012 08:48:17 Value Date: 12/10/2012

Sender: 122243334, Receiver: 021000018
Amount: $658,176.88 CWALT

Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

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Amount      {2000}000065817688
Sender DI   {3100}122243334
Sndr Ref    {3320}20123450003400*
Rcvr DI     {3400}021000018
Bus Func    {3600}CTR
BNF         {4200}D8900366540*
            MESIROW FINANCIAL*
            350 NORTH CLARK STREET*
            CHICAGO , IL*
            60610*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "4*
            3064229" , CLIENT ACCT. NAME "ABS I*
            N*
            VESTMENT GROUP , LLC". PURCHASE CUS*
```

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 29

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:31

Message Status: PNRM
Seq Num: 20123450003500 Related Seq Num: 20123450005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/10/2012 08:48:19 Value Date: 12/10/2012

Sender: 122243334, Receiver: 021000018
Amount: $274,677.52

INOX

Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20121210L1LFB75C000009
Amount      {2000}000027467752
Sender DI   {3100}122243334
Sndr Ref    {3320}20123450003500*
Rcvr DI     {3400}021000018
Bus Func    {3600}CTR
BNF         {4200}D8900366540*
            MESIROW FINANCIAL*
            350 NORTH CLARK STREET*
            CHICAGO , IL*
            60610*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "4*
            3064229" , CLIENT ACCT. NAME "ABS I*
            N*
            VESTMENT GROUP , LLC". PURCHASE CUS*
```

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 30

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:39

Message Status: PNRM
Seq Num: 20123630003300 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 12/28/2012 08:58:12 Value Date: 12/28/2012

Sender: 021000018, Receiver: 122243334
Amount: $1,355,583.70

CWALT + INOX

Debit info --
Sndr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

XFT811
Msg Disp {1100}30P N
Acc Time {1110}12281137FT03
OMAD {1120}20121228L1LFB75C00001812281138FT03
Msg Type {1510}1000
IMAD {1520}20121228B1Q8151C002628
Amount {2000}000135558370
Sender DI {3100}021000018BK OF NYC*
Sndr Ref {3320}FTS1212288145000*
Rcvr DI {3400}122243334COMWST BK NWPT BCH*
Bus Func {3600}CTP
BNF {4200}D92200070*
ABS INVESTMENT GROUP LLC.*
ORG {5000}DNFE-017456-1*
ABS INVESTMENT GROUP LLC. 707 BROAD*
WAY SAN DIEGO CA 92101-5391*
OGB {5100}BPRSHUS33*
INS {5200}D8900511613*
PERSHING LLC US*
1 PERSHING PLAZA*
JERSEY CITY, NJ 07399*
FI Info {6500}/BNF/NFE017456*

Date 12/31/12 Page 1
Account Number 92200070
Enclosures

**********EXCLUDE-Cycle
1265 0.8490 EX 0.000 5 2 533
ABS INVESTMENT GROUP LLC
707 BROADWAY 18TH FLOOR
SAN DIEGO CA 92101

NOTICE: By federal law, as of 1/1/2013, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC-insured to the legal maximum of $250,000 for each ownership category.
For more information, please visit:
http://www.fdic.gov/deposit/deposits/unlimited/expiration.html

---- CHECKING ACCOUNTS ----

BUSINESS ANALYZED CHECKING		Number of Images	0
Account Number	92200070	Statement Dates 12/01/12 thru	12/31/12
Previous Balance	576,920.61	Days in the statement period	31
19 Deposits/Credits	7,568,032.01	Average Ledger	636,873
47 Checks/Debits	7,297,837.45	Average Collected	636,873
Service Charge	854.06		
Interest Paid	.00		
Ending Balance	846,261.11		

****

Deposits and Additions

Date	Description	Amount
12/03	IB Transfer from D *****005 to D *****070	109,223.93
12/03	INTERNAL TRF 2012338000590	99,750.00
12/04	WIRE-IN 20123390004300	219.65
12/04	WIRE-IN 20123390004200	26,017.43
12/07	INTERNAL TRF 2012342000440	275,895.84
12/10	IB Transfer from D *****005 to D *****070	361,837.58
12/10	IB Transfer from D *****005 to D *****070	999,270.63
12/14	IB Transfer from D *****005 to D *****070	921,928.32
12/18	INTERNAL TRF 2012353000430	143,105.79
12/24	INTERNAL TRF 2012359000680	1,048,351.43
12/24	WIRE-IN 20123590012100	250,000.00
12/26	IB Transfer from D *****005 to D *****070	1,100,000.00
12/26	WIRE-IN 20123610009800	100,000.00
12/28	WIRE-IN 20123630003300	1,355,583.70 *

Vinster MBS hos ABS kopplat till MB.pdf

Transactions by Type of Activity *(continued)*

1. Cusip kod INDX / Lars Eriksson E&M
2. -11 — CWALT

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	CCY
Securities Withdrawals and Deposits								
12/19/12	1.	SECURITY RECEIVED 45661EAW4	INDYMAC MBS INC 2006-AR4 MTG PASSTHRU CTF CL A-1B VAR RATE 0.507% 05/25/46 B/E DTD 03/25/06 0075 LPL FINANCIAL CORPORATION A/C 13604701	5,350,000.000			0.00	USD
12/20/12	2.	SECURITY RECEIVED 12667GE82	CWALT INC 2005-28CB MTG PASSTHRU CTF CL 1-A-11 5.500% 08/25/35 B/E DTD 06/01/05 0075 LPL FINANCIAL CORPORATION A/C 13604701	4,395,400.000			0.00	USD
Total Securities Withdrawals and Deposits						**$0.00**	**$0.00**	**USD**
Dividends and Interest								
12/31/12		MONEY MARKET FUND INCOME RECEIVED 370990228	GENERAL MNY MKT CL B				2.71	USD
Total Dividends and Interest						**$0.00**	**$2.71**	**USD**
Cash Withdrawals and Deposits								
12/28/12		FEDERAL FUNDS SENT USD999997	COMMERCEWEST BANK				-1,355,583.70	USD
Total Cash Withdrawals and Deposits						**$0.00**	**-$1,355,583.70**	**USD**
Total Value of Transactions						**$10,632.92**	**$2.80**	

The price and quantity displayed may have been rounded.

Client Service Information

Identification Number: F19

RICHARD WINTER
1 PENN PLAZA SUITE 4625
NEW YORK, N.Y. 10119

Client Service Information

Client Service Telephone Number: (212) 231-9020
Web Site: WWW.AURIGAUSALLC.COM

Default Tax Lot Disposition Method for Mutual Funds : FIRST IN FIRST OUT
Default Tax Lot Disposition Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Tax Lot Disposition Method for All Other Securities: FIRST IN FIRST OUT

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
GENERAL MNY MKT FUND CL B				
Account Number: 0000720332 Current Yield: 0.01% Activity Ending: 12/31/12				
12/01/12	Opening Balance		328.73	328.73
12/20/12	Deposit	MONEY FUND PURCHASE	361,837.58	362,166.31
12/21/12	Deposit	MONEY FUND PURCHASE	999,270.62	1,361,436.93
12/26/12	Withdrawal	MONEY FUND REDEMPTION	-5,524.41	1,355,912.52

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Pershing LLC, member FINRA, NYSE, SIPC

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Bilaga 33

BOAMS

P266 t

Ticket number 2761137

BOAMS 2004-L B1 4.	2) Cancel	15) Trade Recap	99) Options	Accepted Ticket
8911312	05949AZH6		NY	02/26/2013 01:12:36
SELL	12863 (M)		As of	02/07/2013 10:49:24
Price	19-16	19.50000000	Yield 69.287298	
Settlement	02/14/2013	Other		Broker
Master	839902431	ABS INVT GROUP AMERICAN RMBS		Sales EX09

Commission	Code	Rate	+/-	Amount	Curr
Sales Commission		0.875		100009.11	USD
Misc Fee					USD

55) Spread 9) Mortgage

Effective Dur	2.28	WAC	3.48
Average Life	5.73	WAM	264
Prepayment	13.98 CPR	WALA/AGE	98
Cpn (Assumed)	3.352102	Factor	.88856511
Maturity	1/25/35	As Of	Feb13
		Current Face	11,429,613.01

5) Notes 1-4 6) Notes 5-8 7) Reporting 88) Prevailing Market Price 89) Best Ex Notes

STEPOUT	U	TRADE STIP	MARK BISHOP
MASTER A/C	EX09	TRADE STIP	
TRD ID		TRADE STIP	
HEDGE		NOTES	

Invoice		Principal/Agency	P
Principal	2,228,774.54	SOL / UNSOL	
Accrued (13)	13,816.67	Settlement Loc	
Transaction Costs		Trade Flat	Venue ID
Total (USD)	2,242,591.21	Special Price	Fee-based
		TRACE: Unknown Status	pecial N
View in USD	Rate 1.00000000 Invert		Ticket # 2761137

SN 276302 EDT GMT-4:00 H755-5038-0 30-Apr-2019 15:26:40

Australia 61 2 9777 8600 Brazil 5511 2395 9000 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2977 6000
Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000 Copyright 2019 Bloomberg Finance L.P.

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Bilaga 34

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:31

Message Status: PNRM
Seq Num: 20130450008200 Related Seq Num: 20130450011400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/14/2013 11:00:28 Value Date: 02/14/2013

Sender: 122243334, Receiver: 021000018 BOAMS
Amount: $2,247,689.81
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20130214L1LFB75C000029
Amount {2000}000224768981
Sender DI {3100}122243334
Sndr Ref {3320}20130450008200*
Rcvr DI {3400}021000018
Bus Func {3600}CTR
BNF {4200}D8900366540*
MESIROW FINANCIAL*
350 NORTH CLARK STREET*
CHICAGO , IL*
60610*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}FURTHER CREDIT: CLIENT ACCT. NO. "4*
3064229" , CLIENT NAME "ABS INVESTM*
E*
NT GROUP LLC". PURCHASE CUSIP 05949*

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 35

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:34

Message Status: PNRM
Seq Num: 20130600005200 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 03/01/2013 08:51:34 Value Date: 03/01/2013

Sender: 121000248, Receiver: 122243334 BOAMS
Amount: $3,463,317.66
Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

XFT811
Msg Disp {1100}30P N
Acc Time {1110}03011151FT03
OMAD {1120}20130301L1LFB75C00001303011151FT03
Msg Type {1510}1000
IMAD {1520}20130301I1B7031R024597
Amount {2000}000346331766
Sender DI {3100}121000248WELLS FARGO SF*
Sndr Ref {3320}2013030100037672*
Rcvr DI {3400}122243334COMWST BK NWPT BCH*
Bus Func {3600}CTP
Instr Amt {3710}USD3463317,66*
BNF {4200}D122243334*
COMMERCE WEST BANK*
4685 MACARTHUR COURT*
NEWPORT BEACH*
92660 CA US*
RFB {4320}DE13060024061MTS*
ORG {5000}DDE625003050091539740O2*
CLOSE BROTHERS SEYDLER BANK AG*
SCHILLERSTRASSE 27-29*
60313 FRANKFURT AM MAIN*
DE ALLEMAGNE*
OGB {5100}U422100*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
INS {5200}D0200103483USD00149*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
OBI {6000}SOLID VENTURE CAPITAL LTD.*
728 - ABS INVESTMENT GROUP LLC*
ACCOUNT-NO. 92200070*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music, Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

BUSINESS ANALYZED 92200070 (Continued)

Checks and Withdrawals

Date	Description	Amount
4/08	WIRE-OUT 20130980002200	425,822.83-
4/08	Online Pmt HSBC CARD SRVCS 9541719426 04/08/13 TRACE #-056073619215834	6,491.39-
4/09	WIRE-OUT 20130990010500	2,400.00-
4/09	WIRE-OUT 20130990002000	425,822.83-
4/11	WIRE-OUT 20131010002200	22,374.95-
4/15	IB Transfer from D *****070 to D *****005	893,181.16-
4/15	INTERNAL TRF 2013105000420	100,000.00-
4/15	WIRE-OUT 20131050001900	20,000.00-
4/15	WIRE-OUT 20131050004000	100,000.00-
4/17	IB Transfer from D *****070 to D *****005	447,325.60-
4/17	WIRE-OUT 20131070001400	20,000.00-
4/17	WIRE-OUT 20131070002200	2,000.00-
4/19	WIRE-OUT 20131090003000	20,000.00-
4/19	WIRE-OUT 20131090003600	5,500.00-
4/22	PAID SCGC THE GAS COMPANY WEB	87.41-
4/22	Online Pmt HSBC CARD SRVCS WEB	11,606.22-
4/22	WIRE-OUT 20131120010900	8,515.00-
4/22	WIRE-OUT 20131120009400	20,000.00-
4/22	WIRE-OUT 20131120009800	21,750.00-
4/23	Online Pmt HSBC CARD SRVCS WEB	9,235.00-
4/24	WIRE-OUT 20131140002300	20,000.00-
4/26	WIRE-OUT 20131160001300	89,423.00-
4/29	WIRE-OUT 20131190003400	2,000.00-
4/29	WIRE-OUT 20131190003200	2,000.00-
4/29	WIRE-OUT 20131190004200	4,000.00-
4/29	WIRE-OUT 20131190003100	5,000.00-
4/29	WIRE-OUT 20131190003500	6,000.00-
4/29	WIRE-OUT 20131190003700	11,800.00-
4/29	WIRE-OUT 20131190003800	13,200.00-

* MSAC

**********EXCLUDE-Cycle
1195 0.6580 EX 0.000 5 2 454
American Rmbs Equity Fund IV LP
707 Broadway FL 18
San Diego CA 92101

Date 4/30/13 Page 1
Primary Account 92200005

---- CHECKING ACCOUNTS ----

American Rmbs Equity Fund IV LP

BUSINESS PLUS CHECKING 0

Account No.	92200005	Statement Dates	4/01/13 thru 4/30/13
Previous Balance	1,931,886.17	Days in the statement period	30
11 Deposits/Credits	3,198,605.30	Average Ledger	787,064.86
3 Checks/Debits	3,283,533.43	Average Collected	785,585.75
Service Charge	.00		
Interest Paid	.00		
Current Balance	1,846,958.04		

	Total For This Period	Total Year-to-Date
NSF paid item fees statement to date	$.00	$.00
NSF return item fees statement to date	$.00	$.00

****

Deposits and Additions

Date	Description	Amount
4/02	IB Transfer from D *****070 to D *****005	90,944.00
4/04	WIRE-IN 20130940008300	525,478.00
4/08	IB Transfer from D *****070 to D *****005	175,200.15
4/08	IB Transfer from D *****070 to D *****005	180,069.78
4/11	WIRE-IN 20131010009200	99,970.00
4/15	IB Transfer from D *****070 to D *****005	893,181.16

MSAC

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Bilaga 39

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:51

Message Status: PNRM
Seq Num: 20131020001700 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 04/12/2013 08:15:42 Value Date: 04/12/2013

Sender: 121000248, Receiver: 122243334
Amount: $1,040,190.08 MSAC

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

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Bus Func {3600}CTP
Instr Amt {3710}USD1040190,08*
BNF {4200}D122243334*
ABS INVESTMENT GROUP LLC*
707 BROADWAY, 18TH FLOOR*
SAN DIEGO*
92101 CA US*
RFB {4320}DE13102023061MTS*
ORG {5000}DDE625003050091539740002*
CLOSE BROTHERS SEYDLER BANK AG*
SCHILLERSTRASSE 27-29*
60313 FRANKFURT AM MAIN*
DE ALLEMAGNE*
OGB {5100}U422100*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
INS {5200}D0200103483USD00149*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
OBI {6000}SOLID VENTURE CAPITAL LTD.*
200000728*
MSAC BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

					EBM.s noteringar	
Datum	**Text**	**Belopp**	**Saldo**		**KOMMENTAR**	**Värdepapper**
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

BUSINESS ANALYZED 92200070 (Continued)

Checks and Withdrawals

Date	Description	Amount
5/01	Online Pmt HSBC CARD SRVCS WEB	4,356.80-
5/02	PAID SDGE SD GAS ELEC WEB	48.06-
5/03	WIRE-OUT 20131230002500	34,960.00-
5/06	WIRE-OUT 20131260012400	20,000.00-
5/08	Account Analysis Charge	1,007.94-
5/08	WIRE-OUT 20131280002200	20,000.00-
5/09	WIRE-OUT 20131290004000	10,000.00-
5/09	WIRE-OUT 20131290002800	1,585.00-
5/09	WIRE-OUT 20131290002700	2,410.00-
5/10	PAYMENT AAA INSURANCE-WB WEB	2,531.00-
5/10	WIRE-OUT 20131300002000	20,000.00-
5/13	WIRE-OUT 20131330002200	100,000.00-
5/13	WIRE-OUT 20131330001800	20,000.00-
5/13	OUTGOING WIRES FOR 5/13/13	2,414,140.26-
5/13	INTERNAL TRF 2013133000230	207,287.11-
5/15	WIRE-OUT 20131350002700	20,000.00-
5/16	Online Pmt HSBC CARD SRVCS WEB	20,011.76-
5/17	WIRE-OUT 20131370002900	20,000.00-
5/20	WIRE-OUT 20131400003600	2,000.00-
5/20	WIRE-OUT 20131400003700	3,000.00-
5/20	WIRE-OUT 20131400003800	3,000.00-
5/20	WIRE-OUT 20131400003500	4,000.00-
5/20	WIRE-OUT 20131400004000	11,800.00-
5/20	WIRE-OUT 20131400003900	13,200.00-
5/20	PAID SCGC THE GAS COMPANY WEB	31.42-
5/20	WIRE-OUT 20131400003000	20,000.00-
5/20	WIRE-OUT 20131400016400	85,000.00-
5/21	WIRE-OUT 20131410004000	13,200.00-
5/21	IB Transfer from D *****070 to	2,443,859.90-
5/22	WIRE-OUT 20131420003300	100,000.00-
5/22	INTERNAL TRF 2013142000320	120,811.93-

* LMT 2008

**********EXCLUDE-Cycle
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American Rmbs Equity Fund IV LP
707 Broadway FL 18
San Diego CA 92101

Date 5/31/13 Page 1
Primary Account 92200005

---- CHECKING ACCOUNTS ----

American Rmbs Equity Fund IV LP

BUSINESS PLUS CHECKING			0
Account No.	92200005	Statement Dates	5/01/13 thru 6/02/13
Previous Balance	1,846,958.04	Days in the statement period	33
3 Deposits/Credits	7,210,357.90	Average Ledger	3,482,426.81
4 Checks/Debits	3,583,113.96	Average Collected	3,482,426.81
Service Charge	.00		
Interest Paid	.00		
Current Balance	5,474,201.98		

	Total For This Period	Total Year-to-Date
NSF paid item fees statement to date	$.00	$.00
NSF return item fees statement to date	$.00	$.00

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Deposits and Additions

Date	Description	Amount
5/10	WIRE-IN 20131300009100	4,155,000.00
5/21	IB Transfer from D *****070 to	2,443,859.90
5/29	WIRE-IN 20131490010800	611,498.00

* LMT 2008

****

Checks and Withdrawals

Date	Description	Amount
5/06	IB Transfer from D *****005 to	93,504.03-
5/06	WIRE Out Fee	39.22-

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 43

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:03

Message Status: PNRM
Seq Num: 20131410002000 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 05/21/2013 08:23:47 Value Date: 05/21/2013

Sender: 121000248, Receiver: 122243334
Amount: $3,015,803.57

LMT 2008

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

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Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
Instr Amt	{3710}USD3015803,57*
BNF	{4200}D122243334*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY, 18TH FLOOR*
	SAN DIEGO*
	92101 CA US*
RFB	{4320}DE13141017061MTS*
ORG	{5000}DDE625003050091539740O2*
	CLOSE BROTHERS SEYDLER BANK AG*
	SCHILLERSTRASSE 27-29*
	60313 FRANKFURT AM MAIN*
	DE ALLEMAGNE*
OGB	{5100}U422100*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
INS	{5200}D0200103483USD00149*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
OBI	{6000}SOLID VENTURE CAPITAL LTD.*
	200000728*
	LMT 2008-6 B1*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

Vinster MBS hos ABS kopplat till MB.pdf

Account Activity as of June 30, 2013

SECURITIES PURCHASED

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
06/04/13	Purchase	BANC AMER FDG CORP REMIC 2004-1 CL B2 MONTHLY 24 DAY DELAY VAR CPN 0.000% DUE 03/25/34 DTD 04/01/04 FC 05/25/04 05946XGH0	5,345,000	$35.50	-$1,396,063.89
06/26/13	Cancel	BANC AMER FDG CORP REMIC 2004-1 CL B2 MONTHLY 24 DAY DELAY VAR CPN 5.978% DUE 03/25/34 DTD 04/01/04 FC 05/25/04 05946XGH0 AS OF 06/04/13	-5,345,000	—	1,396,063.89
06/26/13	Purchase	BANC AMER FDG CORP REMIC 2004-1 CL B2 MONTHLY 24 DAY DELAY VAR CPN 5.978% DUE 03/25/34 DTD 04/01/04 FC 05/25/04 05946XGH0 AS OF 06/04/13	5,345,000	35.50	-1,390,935.00
TOTAL SECURITIES PURCHASED					**-$1,390,935.00**

ADDITIONS TO YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
06/04/13	Wire Transfer	FED FUNDS/COMMERCEW	—	—	$1,400,000.00
06/25/13	Journal	05236010	—	—	5,129.01
TOTAL ADDITIONS TO YOUR ACCOUNT					**$1,405,129.01**

COMMERCEWEST
INVESTMENT MANAGEMENT
Bank on The Difference™

Investment Account Strategic Asset Management

Statement Period
June 1 to June 30, 2013

ABS INVESTMENT GROUP A LIMITED LIABILITY COMPANY 1360-4701
Investment Objective Growth

ABS INVESTMENT GROUP
A LIMITED LIABILITY COMPANY
707 BROADWAY, 18TH FLOOR
SAN DIEGO CA 92101

Total Value of Your Account as of June 30, 2013	**$61,184.98**

INVESTMENTS HELD AT LPL FINANCIAL

Previous Year-End Value as of December 31, 2012	**$724,609.05**
Beginning Value as of June 1, 2013	**$46,969.78**
Additions	1,405,129.01
Withdrawals	—
Dividends, Interest and Capital Gains	1.19
Increase/decrease in Market Value[1]	-1,390,935.00
Ending Value as of June 30, 2013	**$61,184.98**

	Year-End Value December 31, 2012	Value on June 30, 2013
TOTAL VALUE OF YOUR ACCOUNT	$724,609.05	$61,184.98

Your Financial Advisor:
Ronald Chamberlin (949)251-6959
Commerce West Bank
2111 Business Center Drive
Irvine, CA 92612
ron.chamberlin@LPL.COM

Securities Offered Through
LPL Financial
Member FINRA/SIPC
9785 Towne Centre Drive, San Diego, CA 92121-1968
75 State Street, 24th Floor, Boston, MA 02109-1827

1 Increase/decrease in Market Value reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.

LPL Financial

Not FDIC Insured | No Bank Guarantee | May Lose Value
Not a Deposit | Not Insured by any Federal Government Agency

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:44:07

Message Status: PNRM
Seq Num: 20131550004300     Related Seq Num: 20131550005800
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 06/04/2013 09:17:59     Value Date: 06/04/2013

Sender:  122243334,     Receiver:  021000018
Amount:  $1,400,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    Abs Investment Group LLC
    Addr1:   707 Broadway 18th Floor
    Addr2:   San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    021000018
    Name:    THE BANK OF NEW YORK MELLON
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: DOMESTIC
Category:           Linesheet:           Create Template:

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               LPL FINANCIAL*
               2111 BUSINESS CENTER DRIVE*
               IRVINE , CA*
               92612*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               707 BROADWAY 18TH FLOOR ,*
               SAN DIEGO , CA*
               US , 92101*
   OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "1*
               360-4701" , CLIENT NAME "ABS INVEST*
               M*
               ENT GROUP , LLC". FOR THE PURCHASE *
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Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 48

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:40

Message Status: PNRM
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Pay Method: FED Input Message ID: FTR811
Date Recvd: 06/21/2013 08:06:45 Value Date: 06/21/2013

Sender: 121000248, Receiver: 122243334
Amount: $2,169,886.94

BAFC

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

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Bus Func {3600}CTP
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BNF {4200}D122243334*
ABS INVESTMENT GROUP LLC*
707 BROADWAY, 18TH FLOOR*
SAN DIEGO*
92101 CA US*
RFB {4320}DE13172023841MTS*
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SCHILLERSTRASSE 27-29*
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INS {5200}D0200103483USD00149*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
OBI {6000}SOLID VENTUREE CAPITAL LTD.*
200000728*
BAFC BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 50

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua      Bank: COMMERCEWEST BANK      Date: 05/06/19 11:44:53

Message Status: PNRM
Seq Num: 20132170002400      Related Seq Num: 20132170004800
Pay Method: FED Output      Message ID: FTI0811
Date Recvd: 08/05/2013 09:13:15      Value Date: 08/05/2013

Sender:  122243334,      Receiver:  121000248
Amount:  $639,403.34                                          FNLC
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    Abs Investment Group LLC
    Addr1:   707 Broadway 18th Floor
    Addr2:   San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    121000248
    Name:    WELLS FARGO BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1      Trancode: INTERNTL
Category:           Linesheet:            Create Template:

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   Rcvr DI     {3400}121000248
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               FRANKFURT AM MAIN*
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               SCHILLERSTRASSE 27-29 , FRANKFURT A*
               M*
               FRANKFURT*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               707 BROADWAY 18TH FLOOR ,*
               SAN DIEGO , CA*
               US , 92101*
   OBI         {6000}FURTHER CREDIT: CORE NUMBER 728.*
```

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 51

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Enter 1<Go> to send Ticket via MSG and VCON.

Bloomberg ABS

TRADE TICKET

as of 8/ 4/13

TRADER ABS INVESTMENT GROUP

orig face FIRST NLC TRUST

BUYS 1,000,000 FNLC 2005-3 M2

HOME EQT:MEZ,FLT,+

1.21003% 12/25/35

DM + +776.5 BP 7.04 Avg Life

PRICE 63.9000000 assuming CPR= 8.0 YTM = 8.086% 10/17- 9:34 Principal

(63.9000000)

SETTLE 8/ 6/13 Tue

Accrual Period 7/25/13 - 8/25/13 Monthly

CALL? N Date 8/25/13 Px 100

Next payment 8/26/13 (0 day delay)

1st Idx 0.18593 LIBOR01M 0.18593

Original Face	$	1,000,000.00	
x Jul13 Factor		1.0000000000	√ actual current factor
= current face	$	1,000,000.00	
Principal value	$	639,000.00	
+ 12 days accrued	$	403.34	√ actual current coupon
= total funds	$	639,403.34	

TRACE ELIGIBLE

Text HighLight? Y

NOTES:

issued: 11/16/05

mature: 12/25/35

Collat:HOMEEQ5.16

5.69(291)95

(1x LIBOR01M)+102BP. CAP= 14% FLOOR= 0.68%

Australia 61 2 9777 8600 Brazil 5511 3048 4500 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2977 6000
Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000 Copyright 2013 Bloomberg Finance L.P.
SN 315420 H621-403-1 04-Aug-13 20:53:50 PDT GMT-7:00

Vinster MBS hos ABS kopplat till MB.pdf

BG 787 38

Enter 1<Go> to send Ticket via MSG and VCON.

Bloomberg ABS

TRADE TICKET

as of 7/ 3/13

TRADER [redacted] 32113JBV6

orig face [redacted] FIRST NLC TRUST

BUYS [redacted] FNLC 2005-3 M2 HOME EQT:MEZ,FLT,+ 1.213% 12/25/35

DM = +2399.4 BP 8.23 Avg Life

PRICE [redacted] assuming CPR= 6.0 YTM = [redacted]% 4/18- 6/26 Principal

(20.0000000)

SETTLE 7/11/13 Thu Accrual Period 6/25/13 - 7/24/13 Monthly

CALL? N Date 7/25/13 Px 100 Next payment 7/25/13 (0 day delay)

1st Idx 0.19528 LIBOR01M 0.19528

Original Face	$	7,000,000.00	
x Jun13 Factor		1.0000000000	✓ actual current factor
= current face	$	7,000,000.00	
Principal value	$	1,400,000.00	
+ 16 days accrued	$	3,773.78	✓ actual current coupon
= total funds	$	1,403,773.78	

TRACE ELIGIBLE

Text HighLight? Y

NOTES:

[redacted]

issued: 11/16/05

mature: 12/25/35

Collat;HOMEEQ5.16

5.69(292)94

Australia 61 2 9777 8600 Brazil 5511 3048 4500 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2977 6000
Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000 Copyright 2013 Bloomberg Finance L.P.
SN 207448 H621-34-1 03-Jul-13 21:54:42 PDT GMT-7:00

FNLC

Bilaga 52

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Bilaga 53

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:46

Message Status: PNRM
Seq Num: 20131960003700 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 07/15/2013 08:39:59 Value Date: 07/15/2013

Sender: 121000248, Receiver: 122243334
Amount: $4,476,773.78 # FNLC

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

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Amount	{2000}000447677378
Sender DI	{3100}121000248WELLS FARGO SF*
Sndr Ref	{3320}2013071500030961*
Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
Instr Amt	{3710}USD4476773,78*
BNF	{4200}D122243334*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY, 18TH FLOOR*
	SAN DIEGO*
	92101 CA US*
RFB	{4320}DE13196020761MTS*
ORG	{5000}DDE625003050091539740O2*
	SOLID VENTURE CAPITAL LTD.*
	869 HIGH ROAD*
	N12 8AQ LONDON*
	GB LONDON*
OGB	{5100}U422100*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
INS	{5200}D0200103483USD00149*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
OBI	{6000}SOLID VENTUREE CAPITAL LTD.*
	200000728*
	FNLC BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

SECURITIES SOLD

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/22/13	Sale	FIRST NLC TR REMIC SER 2005-3 CL M2 MONTHLY 0 DAY DELAY VAR CPN 1.213% DUE 12/25/35 DTD 11/16/05 FC 11/25/05 32113JBV6	-1,000,000	$21.00	$209,983.45
TOTAL SECURITIES SOLD					**$209,983.45**

ADDITIONS TO YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/02/13	Wire Transfer	FED FUNDS/ COMMERCEWEST	—	—	$2,000,000.00
08/06/13	Wire Transfer	FED FUNDS/COMMERCEWEST	—	—	2,400,000.00
08/19/13	Wire Transfer	FED FUNDS/COMMERCEWEST	—	—	3,945,000.00
08/21/13	Transfer A/C	FIRST NLC TR REMIC SER 2005-3 CL M2 MONTHLY 0 DAY DELAY VAR CPN 1.213% DUE 12/25/35 DTD 11/16/05 FC 11/25/05 32113JBV6	1,000,000	—	—
TOTAL ADDITIONS TO YOUR ACCOUNT					**$8,345,000.00**

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Bilaga 55

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SALE TRADE TICKET
Amer. RMBS Equity Fund IV sells, and ABS Investment Group buys...

* TRADE TICKET *		
ABS INVESTMENT GROUP		
TRADE DATE:	7/3/2013	
TRADER:	ABS Investment Group	
CUSIP:	362334MZ4	
BOND NAME:	GSAA 2006-6 AF7	
PRICE:	28.75	[28-24]
SETTLE:	7/11/2013	[THURSDAY]
BOND COUPON:	5.73751%	
DAYS ACCRUAL:	10	[10 DAYS ACCRUED]
ACCRUAL PAID:	6,886.61	
NEXT PAYMENT:	8/25/2013	[24 DAY DELAY]
SELLS (ORIG. FACE)	4,321,000.00	
FACTOR:	1	
CURRENT FACE:	4,321,000.00	
PRINCIPAL VALUE:	1,242,287.50	
TOTAL FUNDS:	1,249,174.11	
COMMENTS:	Amer. RMBS Equity Fund IV Sells and ABS Investment Group buys $4,321,000.00 original face.	

GSAA

Contacts

Seller: Jay Modi, Limited Partner
American RMBS Equity Fund IV, LP
Suite 104, 320 - 23 Ave. SW
Calgary, AB T2S 0J2
+1 (403)984-6240 (office)
+1 (403)701-6634 (mobile)
jay.modi@omniarchcapital.com

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga 57

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:46

Message Status: PNRM
Seq Num: 20131960003800 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 07/15/2013 08:39:59 Value Date: 07/15/2013

Sender: 121000248, Receiver: 122243334
Amount: $2,379,115.61 GSAA

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

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Acc Time {1110}07151127FT03
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Msg Type {1510}1000
IMAD {1520}20130715I1B7031R021900
Amount {2000}000237911561
Sender DI {3100}121000248WELLS FARGO SF*
Sndr Ref {3320}2013071500030798*
Rcvr DI {3400}122243334COMWST BK NWPT BCH*
Bus Func {3600}CTP
Instr Amt {3710}USD2379115,61*
BNF {4200}D122243334*
ABS INVESTMENT GROUP LLC*
707 BROADWAY, 18TH FLOOR*
SAN DIEGO*
92101 CA US*
RFB {4320}DE13196020831MTS*
ORG {5000}DDE625003050091539740002*
SOLID VENTURE CAPITAL LTD.*
869 HIGH ROAD*
N12 8AQ LONDON*
GB LONDON*
OGB {5100}U422100*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
INS {5200}D0200103483USD00149*
BNP PARIBAS SECURITIES SERVICES*
EUROPA-ALLEE 12*
60327 FRANKFURT GERMANY*
OBI {6000}SOLID VENTUREE CAPITAL LTD.*
200000728*
GSAA BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

					EBM.s noteringar	
Datum	**Text**	**Belopp**	**Saldo**		**KOMMENTAR**	**Värdepapper**
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

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Bilaga 59

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:47

Message Status: PNRM
Seq Num: 20131960017800 Related Seq Num: 20131960024400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/15/2013 13:29:44 Value Date: 07/15/2013

Sender: 122243334, Receiver: 021000018
Amount: $6,646,302.50

SAIL

Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

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Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20130715L1LFB75C000060
Amount      {2000}000664630250
Sender DI   {3100}122243334
Sndr Ref    {3320}20131960017800*
Rcvr DI     {3400}021000018
Bus Func    {3600}CTR
BNF         {4200}D8900511524*
            LPL FINANCIAL*
            2111 BUSINESS CENTER DRIVE*
            IRVINE , CA*
            92612*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FURTHER CREDIT: CLIENT ACCT. NO. "1*
            360-4701" , CLIENT NAME "ABS INVEST*
            M*
            ENT GROUP".*
```

SAIL

SECURITIES PURCHASED

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
07/16/13	Purchase	STRUCTURED ASSET INVT LN REMIC 2006-4 CL A5 MONTHLY 0 DAY DELAY VAR CPN 0.503% DUE 07/25/36 DTD 06/25/06 FC 07/25/06 86360WAE2 AS OF 07/09/13	30,000,000	$22.125	-$6,646,352.50
07/29/13	Purchase	GREENPOINT CR LLC REMIC SER 1999-5 CL M2 MONTHLY 14 DAY DELAY CPN 9.230% DUE 12/15/29 DTD 11/01/99 FC 12/15/99 395383AG7	2,250,000	71.00	-1,288,731.19
07/29/13	Purchase	STRUCTURED ASSET INVT LN REMIC 2006-4 CL A5 MONTHLY 0 DAY DELAY VAR CPN 0.503% DUE 07/25/36 DTD 06/25/06 FC 07/25/06 86360WAE2	13,492,000	21.8125	-2,944,304.30
TOTAL SECURITIES PURCHASED					**-$10,879,387.99**

ADDITIONS TO YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
07/15/13	Wire Transfer	FED FUNDS/COMMERCEW	—	—	$6,646,302.50
07/29/13	Wire Transfer	FED FUNDS/COMMERCE W	—	—	3,000,000.00
07/29/13	Wire Transfer	FED FUNDS/COMMERCE W	—	—	1,300,000.00
TOTAL ADDITIONS TO YOUR ACCOUNT					**$10,946,302.50**

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Bilaga 60

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ACCOUNT ACTIVITY SUMMARY

	Period Ending August 31, 2013	Year-to-Date
Securities Purchased	-$8,450,135.30	-$20,720,458.29
Securities Sold	209,983.45	209,983.45
Additions to Your Account	8,345,000.00	20,696,431.51
Withdrawals from Your Account	—	-5,129.01
Dividends, Interest and Capital Gains	7,078.35	42,451.18
Reinvestments	—	—
Net Change in Bank Deposit Sweep Balance[1]	—	—
Net Change in Money Market Fund Balance	-4,121,108.99	222,311.91
Fees and Expenses[2]	—	-966.93

SECURITIES PURCHASED

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/02/13	Purchase	ML ALT NT ASSET TR REMIC 2007-A2 CL A3D MONTHLY 0 DAY DELAY VAR CPN 0.493% DUE 03/25/37 DTD 03/30/07 FC 04/25/07 59024FAG9	20,000,000	$13.375	-$1,935,633.41
08/06/13	Purchase	ML ALT NT ASSET TR REMIC 2007-A2 CL A3D MONTHLY 0 DAY DELAY VAR CPN 0.493% DUE 03/25/37 DTD 03/30/07 FC 04/25/07 59024FAG9	24,354,840	13.50	-2,379,569.66

MANA Cusip kod

SECURITIES PURCHASED continue on page 5

1 Bank Deposit Sweep Accounts are FDIC insured, are not obligationsof LPL Financial or SIPC, and are not available for margin purposes. See the message section for further information.

2 Fees and expenses include account, custodial and advisory fees assessed during the statement period.

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Bilaga 61

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SECURITIES SOLD

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/22/13	Sale	FIRST NLC TR REMIC SER 2005-3 CL M2 MONTHLY 0 DAY DELAY VAR CPN 1.213% DUE 12/25/35 DTD 11/16/05 FC 11/25/05 32113JBV6	-1,000,000	$21.00	$209,983.45
TOTAL SECURITIES SOLD					**$209,983.45**

ADDITIONS TO YOUR ACCOUNT

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/02/13	Wire Transfer	FED FUNDS/ COMMERCEWEST	—	—	$2,000,000.00
08/06/13	Wire Transfer	FED FUNDS/COMMERCEWEST	—	—	2,400,000.00
08/19/13	Wire Transfer	FED FUNDS/COMMERCEWEST	—	—	3,945,000.00
08/21/13	Transfer A/C	FIRST NLC TR REMIC SER 2005-3 CL M2 MONTHLY 0 DAY DELAY VAR CPN 1.213% DUE 12/25/35 DTD 11/16/05 FC 11/25/05 32113JBV6	1,000,000	—	—
TOTAL ADDITIONS TO YOUR ACCOUNT					**$8,345,000.00**

COPY

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Bilaga 63

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:48

Message Status: PNRM
Seq Num: 20132070001900 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 07/26/2013 08:08:50 Value Date: 07/26/2013

Sender: 121000248, Receiver: 122243334
Amount: $19,722,155.83,

SAIL

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

	XFT811
Msg Disp	{1100}30P N
Acc Time	{1110}07260827FT03
OMAD	{1120}20130726L1LFB75C00000407260827FT03
Msg Type	{1510}1000
IMAD	{1520}20130726I1B7031R005846
Amount	{2000}001972215583
Sender DI	{3100}121000248WELLS FARGO SF*
Sndr Ref	{3320}2013072600006251*
Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
Instr Amt	{3710}USD19722155,83*
BNF	{4200}D122243334*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY, 18TH FLOOR*
	SAN DIEGO*
	92101 CA US*
RFB	{4320}DE13207000961MTS*
ORG	{5000}DDE62500305009153974002*
	SOLID VENTURE CAPITAL LTD.*
	869 HIGH ROAD*
	N128AQ LONDON*
	GB LONDON*
OGB	{5100}U422100*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
INS	{5200}D0200103483USD00149*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
OBI	{6000}SOLID VENTUREE CAPITAL LTD.*
	200000728*
	SAIL BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

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Bilaga 65

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:53

Message Status: PNRM
Seq Num: 20132180002000 Related Seq Num: 20132180003600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/06/2013 09:08:51 Value Date: 08/06/2013

Sender: 122243334, Receiver: 021000018
Amount: $2,400,000.00 MANA
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 021000018
Name: THE BANK OF NEW YORK MELLON
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130806L1LFB75C000005
Amount	{2000}000240000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132180002000*
Rcvr DI	{3400}021000018
Bus Func	{3600}CTR
BNF	{4200}D8900511524*
	LPL FINANCIAL*
	2111 BUSINESS CENTER DRIVE*
	IRVINE , CA*
	92612*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}FURTHER CREDIT: CLIENT ACCT. NO. "1*
	360-4701" , CLIENT ACCT. NAME "ABS *
	I*
	NVESTMENT GROUP".*

ACCOUNT ACTIVITY SUMMARY

	Period Ending August 31, 2013	Year-to-Date
Securities Purchased	-$8,450,135.30	-$20,720,458.29
Securities Sold	209,983.45	209,983.45
Additions to Your Account	8,345,000.00	20,696,431.51
Withdrawals from Your Account	—	-5,129.01
Dividends, Interest and Capital Gains	7,078.35	42,451.18
Reinvestments	—	—
Net Change in Bank Deposit Sweep Balance [1]	—	—
Net Change in Money Market Fund Balance	-4,121,108.99	222,311.91
Fees and Expenses [2]	—	-966.93

SECURITIES PURCHASED

Date	Activity Type	Description/SecurityID	Quantity	Price	Amount
08/02/13	Purchase	ML ALT NT ASSET TR REMIC 2007-A2 CL A3D MONTHLY 0 DAY DELAY VAR CPN 0.493% DUE 03/25/37 DTD 03/30/07 FC 04/25/07 59024FAG9	20,000,000	$13.375	-$1,935,633.41
08/06/13	Purchase	ML ALT NT ASSET TR REMIC 2007-A2 CL A3D MONTHLY 0 DAY DELAY VAR CPN 0.493% DUE 03/25/37 DTD 03/30/07 FC 04/25/07 59024FAG9	24,354,840	13.50	-2,379,569.66

* Cusip 4od

SECURITIES PURCHASED continue on page 5

1 Bank Deposit Sweep Accounts are FDIC insured, are not obligationsof LPL Financial or SIPC, and are not available for margin purposes. See the message section for further information.

2 Fees and expenses include account, custodial and advisory fees assessed during the statement period.

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Bilaga 67

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:54

Message Status: PNRM
Seq Num: 20132310002200 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 08/19/2013 08:09:33 Value Date: 08/19/2013

Sender: 121000248, Receiver: 122243334
Amount: $4,862,719.53

MANA

Debit info --
Sndr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

	XFT811
Msg Disp	{1100}30P N
Acc Time	{1110}08190829FT03
OMAD	{1120}20130819L1LFB75C00000508190829FT03
Msg Type	{1510}1000
IMAD	{1520}20130819I1B7031R003920
Amount	{2000}000486271953
Sender DI	{3100}121000248WELLS FARGO SF*
Sndr Ref	{3320}2013081900006231*
Rcvr DI	{3400}122243334COMWST BK NWPT BCH*
Bus Func	{3600}CTP
Instr Amt	{3710}USD4862719,53*
BNF	{4200}D122243334*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY, 18TH FLOOR*
	SAN DIEGO*
	92101 CA US*
RFB	{4320}DE13231002941MTS*
ORG	{5000}DDE62500305009153974002*
	SOLID VENTURE CAPITAL LTD.*
	869 HIGH ROAD*
	N128AQ LONDON*
	GB LONDON*
OGB	{5100}U422100*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
INS	{5200}D0200103483USD00149*
	BNP PARIBAS SECURITIES SERVICES*
	EUROPA-ALLEE 12*
	60327 FRANKFURT GERMANY*
OBI	{6000}SOLID VENTUREE CAPITAL LTD.*
	INTERNAL-CORE-NO. 200000728*
	MANA BOND*

Solid Venture Capital Ltd, UK, USD-konto 200000728 2013-02-01--

EBM.s noteringar

Datum	Text	Belopp	Saldo		KOMMENTAR	Värdepapper
2013-02-26	Försäljning värdepapper	$4 318 170,10	$4 318 170,10		SVC säljer till Close Brothers/Optimus	BOAMS
2013-02-28	Överföring	-$45 000,00	$4 273 170,10		Till Solid Equity Nordic AB	
2013-02-28	Överföring	-$125 000,00	$4 148 170,10		Till Strategi Placering AB	
2013-03-01	Överföring	-$3 463 317,66	$684 852,44		SVC köper från ABSIG	BOAMS
2013-03-05	Överföring	-$105 944,00	$578 908,44		Till ABS Investment Group	LMT 2008-6
2013-03-05	Överföring	-$450 000,00	$128 908,44		Till SVC Malta	
2013-04-11	Försäljning värdepapper	$1 296 251,04	$1 425 159,48		SVC säljer till Close Brothers/Optimus	MSAC
2013-04-12	Överföring	-$1 040 190,08	$384 969,40		SVC köper från ABSIG	MSAC
2013-04-12	Överföring	-$100 000,00	$284 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$175 000,00	$109 969,40		Till Solid Equity Nordic AB	
2013-04-18	Överföring	-$8 000,00	$101 969,40		Till Solid Music. Sydney Michael Alston	
2013-05-03	Överföring	-$100 000,00	$1 969,40		Till Solid Equity Nordic AB	
2013-05-16	Försäljning värdepapper	$3 762 750,00	$3 764 719,40		SVC säljer till Close Brothers/Optimus	LMT 2008
2013-05-21	Överföring	-$250 000,00	$3 514 719,40		Till Solid Equity Nordic AB	
2013-05-21	Överföring	-$450 000,00	$3 064 719,40		Till SVC Malta	
2013-05-21	Överföring	-$3 015 803,57	$48 915,83		SVC köper från ABS I G	LMT 2008
2013-06-18	Försäljning värdepapper	$2 712 910,14	$2 761 825,97		SVC säljer till Close Brothers/Optimus	BAFC
2013-06-21	Överföring	-$250 000,00	$2 511 825,97		Till Solid Equity Nordic AB	
2013-06-21	Överföring	-$2 169 886,94	$341 939,03		SVC köper från ABS I G	BAFC
2013-07-01	Överföring	-$340 000,00	$1 939,03		Till SVC Malta	
2013-07-12	Försäljning värdepapper	$2 638 375,61	$2 640 314,64		SVC säljer till Close Brothers/Optimus	GSAA
2013-07-12	Försäljning värdepapper	$4 966 773,78	$7 607 088,42		SVC säljer till Close Brothers/Optimus	FNLC
2013-07-15	Överföring	-$4 476 773,78	$3 130 314,64		SVC köper från ABS Investment Group	FNLC
2013-07-15	Överföring	-$2 379 115,61	$751 199,03		SVC köper från ABS Investment Group	GSAA
2013-07-15	Överföring	-$9 966,98	$741 232,05		Bankavgifter	
2013-07-17	Överföring	-$250 000,00	$491 232,05		Till SVC Malta	
2013-07-17	Överföring	-$250 000,00	$241 232,05		Till Boardwalk Co Ltd	
2013-07-17	Överföring	-$200 000,00	$41 232,05		Till Solid Equity Nordic AB	
2013-07-24	Försäljning värdepapper	$21 882 155,83	$21 923 387,88		SVC säljer till Close Brothers/Optimus	SAIL
2013-07-26	Överföring	-$750 000,00	$21 173 387,88		Till SVC Malta	
2013-07-26	Överföring	-$750 000,00	$20 423 387,88		Till Boardwalk Co Ltd	
2013-07-26	Överföring	-$200 000,00	$20 223 387,88		Till Solid Equity Nordic AB	
2013-07-26	Överföring	-$19 722 155,83	$501 232,05		SVC köper från ABS Investment Group	SAIL
2013-07-31	Överföring	-$225 000,00	$276 232,05		Till SVC Malta	
2013-07-31	Överföring	-$225 000,00	$51 232,05		Till Boardwalk Co Ltd	
2013-08-08	Överföring	$639 403,34	$690 635,39		SVC säljer tillbaka till ABS I G	FNLC
2013-08-08	Överföring	$25 000,00	$715 635,39		Från SVC Malta	
2013-08-08	Inköp värdepapper	-$710 504,18	$5 131,21		SVC köper tillbaka från Optimus	FNLC
2013-08-15	Försäljning värdepapper	$6 052 726,98	$6 057 858,19		SVC säljer till Close Brothers/Optimus	MANA
2013-08-19	Överföring	-$4 862 719,53	$1 195 138,66		SVC köper från ABS Investment Group	MANA
2013-08-19	Överföring	-$210 000,00	$985 138,66		Till SVC Malta	
2013-08-19	Överföring	-$200 000,00	$785 138,66		Till Solid Equity Nordic AB	
2013-08-26	Överföring	-$385 000,00	$400 138,66		Till SVC Malta	
2013-08-26	Överföring	-$385 000,00	$15 138,66		Till Boardwalk Co Ltd	
2014-07-03	Överföring	-$15 000,00	$138,66		Till SVC.s konto i Barclays Bank	
2016-05-11	Kontot avslutas	-$138,66	$0,00		Kontot avlutas	

EB-4689-16 **Överföringar till Assume Holding AB samt Dynamic Creation AB. Avser köp Positiv Pension AB**

BILAGA B

Kommentar

Sammanställning av överföringar till konton tillhörande Assume Holding AB samt Dynamic Creation AB under perioden 2013-06-25 - 2015-05-13. Totalt 14 362 319 USD. Avser enligt uppgifter från förundersökningen ABS Investment Group LLC köp av aktierna i Positiv Pension AB, 556913-1518. Inbetalare är främst ABS Investment Group LLC men även ABSIG LLC, Twelve Nine LLC samt MAQS Advokatbyrå Göteborg AB. Underlag till transaktionerna i respektive bilaga.

Lars Eriksson

Ekorevisor

				Uppgifter enligt underlag från bank		
Datum	**Belopp**	**Inbetalare**	**Konto**	**Avser**	**Motpart**	**Bilaga B**
2013-06-25	-5 750 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto x1134 samt Assume Holding AB kto xx8009 med 19 250 000 kr vardera via Fylgia Advokatfirma AB. Kto 52011182360	1
2013-07-01	-336 785	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	2
2013-07-01	-336 785	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	3
2013-07-05	-87 500	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	4
2013-07-05	-87 500	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	5
2013-07-18	-40 014	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	6
2013-07-18	-40 014	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	7
2013-07-30	-187 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	8
2013-07-30	-187 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	9
2013-08-20	-98 508	ABSIG LLC	1217728	Positiv Pension AB	Assume Holding AB kto 810599343508009	10
2013-08-20	-98 508	ABSIG LLC	1217728	Positiv Pension AB	Dynamic Creation AB kto 50441191134	11
2013-09-05	-90 324	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	12
2013-09-05	-90 324	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	13
2013-09-16	-88 600	ABSIG LLC	1217728	Positiv Pension AB	Assume Holding AB kto 810599343508009	14
2013-09-13	-88 600	ABSIG LLC	1217728	Positiv Pension AB	Dynamic Creation AB kto 50441191134	15
2013-09-25	-5 978	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	16
2013-09-25	-5 978	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	17
2013-10-10	-104 300	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	18
2013-10-10	-104 300	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	19
2013-10-10	-21 825	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	20
2013-10-10	-21 825	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	21
2013-11-08	-102 600	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	22
2013-11-08	-102 600	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	23
2013-12-16	-103 050	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	24
2013-12-16	-103 050	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	25
2014-01-21	-65 440	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	26
2014-01-21	-65 440	ABSIG LLC	1217728	Positiv Pension AB	Assume Holding AB kto 810599343508009	27
2014-02-11	-104 138	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	28
2014-02-11	-104 138	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	29
2014-03-20	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	30
2014-03-20	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	31
2014-03-20	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	32
2014-04-11	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	33
2014-04-11	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	34
2014-05-15	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	35

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				Uppgifter enligt underlag från bank		
Datum	**Belopp**	**Inbetalare**	**Konto**	**Avser**	**Motpart**	**Bilaga**
2014-05-15	-53 846	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	36
2014-06-13	-52 500	ABSIG LLC	1217728	Positiv Pension AB	Dynamic Creation AB kto 50441191134	37
2014-06-13	-52 500	ABSIG LLC	1217728	Positiv Pension AB	Assume Holding AB kto 810599343508009	38
2014-08-26	-145 000	ABSIG LLC	1217728	Positiv Pension AB	Dynamic Creation AB kto 50441191134	39
2014-08-26	-145 000	ABSIG LLC	1217729	Positiv Pension AB	Assume Holding AB kto 810599343508009	40
2014-09-15	-281 000	Twelve Nine LLC	211990	Positiv Pension AB	Dynamic Creation AB kto 50441191134	41
2014-09-15	-281 000	Twelve Nine LLC	211990	Positiv Pension AB	Assume Holding AB kto 810599343508009	42
2014-10-14	-139 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	43
2014-10-14	-139 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	44
2014-10-15	-139 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	45
2014-11-05	-70 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	46
2014-11-05	-70 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	47
2015-01-08	-375 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	48
2015-01-08	-375 000	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	49
2015-02-06	-662 651	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	50
2015-02-06	-662 651	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	51
2015-04-09	-287 356	ABS Investment Group LLC	92200070	Positiv Pension AB	Dynamic Creation AB kto 50441191134	52
2015-04-09	-287 356	ABS Investment Group LLC	92200070	Positiv Pension AB	Assume Holding AB kto 810599343508009	53
2015-05-04	-599 630	Solid Venture Capital Ltd.	67697266	Positiv Pension AB	Dynamic Creation AB kto 50441191134	54
2015-05-04	-599 630	Solid Venture Capital Ltd.	67697266	Positiv Pension AB	Assume Holding AB kto 810599343508009	54

-14 362 319

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Cash Management

Print Single Wire Transfer

Ref #: 657826
Created by: ABS Investment Group LLC - 06/24/2013 12:54 pm PDT
Approved by: ABS Investment Group LLC - 06/25/2013 10:15 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $5,750,000.00
Submit date: 06/25/2013

BENEFICIARY

Beneficiary's Full Name: Fylgia Advodatfirman AB
Beneficiary's Address 1: Nybrogatan 11, 5tr
Beneficiary's Address 2:
Beneficiary's City: Stockholm
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-102 04
Beneficiary's Account: IBAN SE5150000000052011182360
Special Instructions for the Beneficiary: Further credit: Client account of "ABS Investment Group".

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Kungsträdgårdsgatan 8
Institution City: Stockholm
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 111 47

Period 2013-01-01 - 2015-12-31

9900000100	05-08	05-08	BG 830-5252	9.096,00	V	1.378.803,32	588232	
9900000100	05-14	05-14	BG 830-5252	2.629,00	V	1.381.432,32	588238	
9900000100	05-16	05-16	BG 830-5252	15.617,00	V	1.397.049,32	588257	
5490990004	05-20	05-20	50371032601	375.000,00-	V	1.022.049,32	549070	
3140700035S	05-20	05-21	MOORE STEPHE	3.176,00-	V	1.018.873,32	588254	
3147700036S	05-27	05-28	MOORE STEPHE	2.464,00-	V	1.016.409,32	588250	
9900000100	05-30	05-30	BG 830-5252	375.000,00	V	1.391.409,32	588251	
9900000100	06-17	06-17	BG 830-5252	6.359,00	V	1.397.768,32	588266	
9900000100	06-19	06-19	BG 830-5252	1.250,00	V	1.399.018,32	588246	
9900000100	06-25	06-25	BG 830-5252	11.806,00	V	1.410.824,32	588264	
9900000100	06-26	06-26	BG 830-5252	14.518,00	V	1.425.342,32	588236	
9900000100	06-27	06-27	BG 830-5252	87.772,00	V	1.513.114,32	588253	
5872990008	06-28	06-28	PRELPURCHPRI	19.250.000,00	V	20.763.114,32	549081	*
5490990001	07-01	07-01	PLACKONTO	8.995.000,00-	AV		549099*	
9900000100	07-01	07-01	BG 830-5252	3.238,00	V	11.771.352,32	588245	
5841990687	07-02	07-02	H01323151670	2.227.495,99	V		549061	
5841990687	07-02	07-02	KOSTNAD	60,00-	V	13.998.788,31	549061	
9900000100	07-05	07-05	BG 830-5252	3.250,00	V	14.002.038,31	588249	
5841990687	07-08	07-08	H05323280306	594.361,25	V		549061	
5841990687	07-08	07-08	KOSTNAD	60,00-	V		549061	
5490990004	07-08	07-08	50371032601	500.000,00-	V		549070	
9900000100	07-08	07-08	BG 830-5252	12.941,00	V	14.109.280,56	588231	
5841990687	07-19	07-19	H18323560462	262.023,68	V		549061	
5841990687	07-19	07-19	KOSTNAD	60,00-	V	14.371.244,24	549061	
5841990687	07-31	07-31	H30323807388	1.218.211,50	V		549061	
5841990687	07-31	07-31	KOSTNAD	60,00-	V	15.589.395,74	549061	
3219700037S	08-08	08-09	MAQS LAW FIR	181.250,00-	V	15.408.145,74	588230	
3231700038S	08-18	08-19	SKATTEVERKET	197.379,00-	V	15.210.766,74	588257	
5841990687	08-21	08-21	H20324242852	632.578,97	V		549061	
5841990687	08-21	08-21	KOSTNAD	60,00-	V	15.843.285,71	549061	
5490990005	08-28	08-28	AKTIEKAP LSB	25.500,00-	V	15.817.785,71	549070	
5490990007	08-30	08-30	LSB INS. 1	990.000,00-	V	14.827.785,71	549070	
5490990004	09-02	09-02	50371032601	500.000,00-	V	14.327.785,71	549070	
5841990687	09-06	09-06	H05324631148	596.879,06	V		549061	
5841990687	09-06	09-06	KOSTNAD	60,00-	V	14.924.604,77	549061	
9900000100	09-09	09-09	BG 830-5252	11.901,00	V	14.936.505,77	588231	
9900000100	09-10	09-10	BG 830-5252	19.485,00	V	14.955.990,77	588239	

SE3
4to 5044119135
Dynamiq Creation AB
2013
/
Lars Eriksson
Ekorevisor

Bank: Swedbank AB
Avtalsid: 81059,9343508009
Kundnr: 65569131518
Partnamn: ASSUME HOLDING AB

Transaktions-datum	text konto	Belopp	Inbetalare/motpart	Bank
2013-06-28	Insättning PRELPURCHPRI	19 250 000,00		Clearing 5872

Vinster MBS hos ABS kopplat till MB.pdf

Cash Management

Print Single Wire Transfer

Ref #: 662537
Created by: ABS Investment Group LLC - 06/30/2013 11:15 am PDT
Approved by: ABS Investment Group LLC - 06/30/2013 11:15 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $336,785.00
Submit date: 07/01/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: CLOSING BALANCE

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 662538
Created by: ABS Investment Group LLC - 06/30/2013 11:25 am PDT
Approved by: ABS Investment Group LLC - 06/30/2013 11:25 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $336,785.00
Submit date: 07/01/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: CLOSING PAYMENT

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Cash Management

View Single Wire Transfer - International

Ref #: 666665
Created by: ABS Investment Group LLC - 07/05/2013 12:21 pm PDT
Approved by: ABS Investment Group LLC - 07/05/2013 12:27 pm PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $87,500.00
Submit date: 07/05/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: Remainder of "Equity" payment to Assume Holding AB.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

View Single Wire Transfer - International

Ref #: 666661
Created by: ABS Investment Group LLC - 07/05/2013 12:17 pm PDT
Approved by: ABS Investment Group LLC - 07/05/2013 12:27 pm PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $87,500.00
Submit date: 07/05/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: Remainder of "Equity" payment to Dynamiq Creation AB.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:47

Message Status: PNRM
Seq Num: 20131990003700 Related Seq Num: 20131990007200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/18/2013 08:44:12 Value Date: 07/18/2013

Sender: 122243334, Receiver: 121000248
Amount: $40,014.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130718L1LFB75C000009
Amount	{2000}000004001400
Sender DI	{3100}122243334
Sndr Ref	{3320}20131990003700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS*
	SWEDBANK*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 530 40*
BNF	{4200}DSE6580000810599343508009*
	ASSUME HOLDING AB*
	V DURSGATAN 5*
	GOTHENBURG*
	SWEDEN , SE-412 50*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}JULY 15 , 2013 CONTRACT ADDITIONAL *
	P*
	AYMENT.*

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:47

Message Status: PNRM
Seq Num: 20131990003800 Related Seq Num: 20131990007400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/18/2013 08:44:12 Value Date: 07/18/2013

Sender: 122243334, Receiver: 121000248
Amount: $40,014.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130718L1LFB75C000010
Amount	{2000}000004001400
Sender DI	{3100}122243334
Sndr Ref	{3320}20131990003800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS* SEB* GOTHENBURG* GOTHENBURG* SWEDEN , 405 04*
BNF	{4200}DSE5450000000050441191134* DYNAMIQ CREATION AB* KUPESK RSGATAN 63* V STRA FR LUNDA* SWEDEN , SE-421 60*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}JULY 15 , 2013 CONTRACT ADDITIONAL * P* AYMENT.*

Cash Management

Print Single Wire Transfer

Ref #: 682376
Created by: ABS Investment Group LLC - 07/30/2013 01:10 pm PDT
Approved by: ABS Investment Group LLC - 07/30/2013 01:10 pm PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $187,000.00
Submit date: 07/30/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: Additional payment on remaining accounts of 139.596.349

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 682383
Created by: ABS Investment Group LLC - 07/30/2013 01:17 pm PDT
Approved by: ABS Investment Group LLC - 07/30/2013 01:17 pm PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $187,000.00
Submit date: 07/30/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: Additional payment on remaining accounts of 139.596.349

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Cash Management

Print Single Wire Transfer

Ref #: 695375
Created by: A.B.S.I.G. LLC - 08/20/2013 04:18 am PDT
Approved by: A.B.S.I.G. LLC - 08/20/2013 04:18 am PDT

SENDER

Name: A.B.S.I.G. LLC
Tax ID #: 262582511
Address: 707 BROADWAY 18TH FLOOR
City: SAN DIEGO
State: California
ZIP/Postal Code: 92101
Phone Number: 9492516959

Account to Debit: ABSIG 1217728:*7728
Amount: $ $98,508.00
Submit date: 08/20/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: Additional payment on remaining accounts of SEK 73.177.501

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 695376
Created by: A.B.S.I.G. LLC - 08/20/2013 04:22 am PDT
Approved by: A.B.S.I.G. LLC - 08/20/2013 04:22 am PDT

SENDER

Name: A.B.S.I.G. LLC
Tax ID #: 262582511
Address: 707 BROADWAY 18TH FLOOR
City: SAN DIEGO
State: California
ZIP/Postal Code: 92101
Phone Number: 9492516959

Account to Debit: ABSIG 1217728:*7728
Amount: $ $98,508.00
Submit date: 08/20/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: Additional payment on remaining accounts of SEK 73.177.501

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Cash Management

Print Single Wire Transfer

Ref #: 705756
Created by: ABS Investment Group LLC - 09/05/2013 03:52 am PDT
Approved by: ABS Investment Group LLC - 09/05/2013 03:52 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $90,324.00
Submit date: 09/05/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: July 2013 monthly payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

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Cash Management

Print Single Wire Transfer

Ref #: 705755
Created by: ABS Investment Group LLC - 09/05/2013 03:46 am PDT
Approved by: ABS Investment Group LLC - 09/05/2013 03:46 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $90,324.00
Submit date: 09/05/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: July 2013 monthly payment.

INTERMEDIARY INSTITUTION *(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Cash Management

Print Single Wire Transfer

Ref #: 711594
Created by: A.B.S.I.G. LLC - 09/16/2013 04:52 am PDT
Approved by: A.B.S.I.G. LLC - 09/16/2013 04:52 am PDT

SENDER

Name: A.B.S.I.G. LLC
Tax ID #: 262582511
Address: 707 BROADWAY 18TH FLOOR
City: SAN DIEGO
State: California
ZIP/Postal Code: 92101
Phone Number: 9492516959

Account to Debit: ABSIG 1217728:*7728
Amount: $ $88,600.00
Submit date: 09/16/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: August 2013, monthly payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 711595
Created by: A.B.S.I.G. LLC - 09/16/2013 04:57 am PDT
Approved by: A.B.S.I.G. LLC - 09/16/2013 04:57 am PDT

SENDER

Name: A.B.S.I.G. LLC
Tax ID #: 262582511
Address: 707 BROADWAY 18TH FLOOR
City: SAN DIEGO
State: California
ZIP/Postal Code: 92101
Phone Number: 9492516959

Account to Debit: ABSIG 1217728:*7728
Amount: $ $88,600.00
Submit date: 09/16/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE-421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: August 2013, monthly payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Cash Management

Print Single Wire Transfer

Ref #: 718011
Created by: ABS Investment Group LLC - 09/25/2013 10:54 am PDT
Approved by: ABS Investment Group LLC - 09/25/2013 10:54 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $5,978.00
Submit date: 09/25/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: Payment shortfall for July and August.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

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Cash Management

Print Single Wire Transfer

Ref #: 718018
Created by: ABS Investment Group LLC - 09/25/2013 11:02 am PDT
Approved by: ABS Investment Group LLC - 09/25/2013 11:02 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $5,978.00
Submit date: 09/25/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: Payment shortfall for July and August.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

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Cash Management

Print Single Wire Transfer

Ref #: 727964
Created by: ABS Investment Group LLC - 10/10/2013 09:58 am PDT
Approved by: ABS Investment Group LLC - 10/10/2013 09:58 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $104,300.00
Submit date: 10/10/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: September payment.

INTERMEDIARY INSTITUTION *(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 727969
Created by: ABS Investment Group LLC - 10/10/2013 10:01 am PDT
Approved by: ABS Investment Group LLC - 10/10/2013 10:01 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $104,300.00
Submit date: 10/10/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: September payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Vinster MBS hos ABS kopplat till MB.pdf

Cash Management

Print Single Wire Transfer

Ref #: 727950
Created by: ABS Investment Group LLC - 10/10/2013 09:46 am PDT
Approved by: ABS Investment Group LLC - 10/10/2013 09:46 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $21,825.00
Submit date: 10/10/2013

BENEFICIARY

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: "Catch-up" payment for July and August 2013.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

Cash Management

Print Single Wire Transfer

Ref #: 727959
Created by: ABS Investment Group LLC - 10/10/2013 09:52 am PDT
Approved by: ABS Investment Group LLC - 10/10/2013 09:52 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: Checking:*0070
Amount: $ $21,825.00
Submit date: 10/10/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: "Catch-up" payment for July and August 2013.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

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Print Single Wire Transfer

Ref #: 745579
Created by: ABS Investment Group LLC - 11/08/2013 06:19 am PST
Approved by: ABS Investment Group LLC - 11/08/2013 06:19 am PST

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $102,600.00
Submit date: 11/08/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: October 2013 payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

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Print Single Wire Transfer

Ref #: 745572
Created by: ABS Investment Group LLC - 11/08/2013 06:13 am PST
Approved by: ABS Investment Group LLC - 11/08/2013 06:14 am PST

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $102,600.00
Submit date: 11/08/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: October 2013 payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

Vinster MBS hos ABS kopplat till MB.pdf

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Print Single Wire Transfer

Ref #: 767405
Created by: ABS Investment Group LLC - 12/15/2013 06:33 am PST
Approved by: ABS Investment Group LLC - 12/15/2013 06:35 am PST

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $103,050.00
Submit date: 12/16/2013

BENEFICIARY

Beneficiary's Full Name: Assume Holding AB
Beneficiary's Address 1: Vädursgatan 5
Beneficiary's Address 2:
Beneficiary's City: Gothenburg
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 412 50
Beneficiary's Account: IBAN SE6580000810599343508009
Special Instructions for the Beneficiary: November 2013 payment

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code SWEDSESS
Local Clearing Code:
Institution Name: Swedbank
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 530 40

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Print Single Wire Transfer

Ref #: 767406
Created by: ABS Investment Group LLC - 12/15/2013 06:40 am PST
Approved by: ABS Investment Group LLC - 12/15/2013 06:41 am PST

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $103,050.00
Submit date: 12/16/2013

BENEFICIARY

Beneficiary's Full Name: Dynamiq Creation AB
Beneficiary's Address 1: Kupeskärsgatan 63
Beneficiary's Address 2:
Beneficiary's City: Västra Frölunda
Beneficiary's Region/State:
Beneficiary's Country: SWEDEN
ZIP/Postal Code: SE 421 60
Beneficiary's Account: IBAN SE5450000000050441191134
Special Instructions for the Beneficiary: November 2013 payment.

INTERMEDIARY INSTITUTION*(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code ESSESESS
Local Clearing Code:
Institution Name: SEB
Institution Address: Gothenburg
Institution City: Gothenburg
Institution Region/State:
Institution Country SWEDEN
ZIP/Postal Code: 405 04

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:24

Message Status: PNRM
Seq Num: 20140210003000 Related Seq Num: 20140210005700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/21/2014 08:30:41 Value Date: 01/21/2014

Sender: 122243334, Receiver: 121000248
Amount: $65,440.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140121L1LFB75C000007
Amount	{2000}000006544000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140210003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE545000000005044119134*
	DYNAMIQ CREATION AB*
	KUPESK RSGATAN 63*
	V STRA FR LUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}DECEMBER 2013 , MONTHLY PAYMENT.*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:55:22

Message Status: PNRM
Seq Num: 20140210002900 Related Seq Num: 20140210005600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/21/2014 08:30:37 Value Date: 01/21/2014

Sender: 122243334, Receiver: 121000248
Amount: $65,440.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140121L1LFB75C000006
Amount	{2000}000006544000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140210002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS*
	SWEDBANK*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 530 40*
BNF	{4200}DSE6580008105999343508009*
	ASSUME HOLDING AB*
	V DURSGATAN 5*
	GOTHENBURG*
	SWEDEN , SE 412 50*
ORG	{5000}D1217728*
	A B S I G LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}DECEMBER 2013 , MONTHLY PAYMENT.*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:27

Message Status: PNRM
Seq Num: 20140420012000 Related Seq Num: 20140420013400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/11/2014 12:23:09 Value Date: 02/11/2014

Sender: 122243334, Receiver: 121000248
Amount: $104,138.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140211L1LFB75C000031
Amount      {2000}000010413800
Sender DI   {3100}122243334
Sndr Ref    {3320}20140420012000*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BESSESESS*
            SEB*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 405 04*
BNF         {4200}DSE5450000000050441191134*
            DYNAMIQ CREATION AB*
            KUPESK RSGATAN 63*
            V STRA FR LUNDA*
            SWEDEN , SE 421 60*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FEBRUARY 2014 , MONTHLY PAYMENT.*
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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:27

Message Status: PNRM
Seq Num: 20140420011900 Related Seq Num: 20140420013300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/11/2014 12:17:38 Value Date: 02/11/2014

Sender: 122243334, Receiver: 121000248
Amount: $104,138.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140211L1LFB75C000030
Amount      {2000}000010413800
Sender DI   {3100}122243334
Sndr Ref    {3320}20140420011900*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE6580000810599343508009*
            ASSUME HOLDING AB*
            V DURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}FEBRUARY 2014 , MONTHLY PAYMENT.*
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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:30

Message Status: PNRM
Seq Num: 20140790002700 Related Seq Num: 20140790007400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/20/2014 08:30:34 Value Date: 03/20/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140320L1LFB75C000017
Amount      {2000}000005384600
Sender DI   {3100}122243334
Sndr Ref    {3320}20140790002700*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BESSESESS*
            SEB*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 405 04*
BNF         {4200}DSE5450000000050441191134*
            DYNAMIQ CREATION AB*
            KUPESK RSGATAN 63*
            V STRA FR LUNDA*
            SWEDEN , SE 421 60*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}MARCH 2004 , MONTHLY PAYMENT (PARTI*
            A*
            L).*
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Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:30

Message Status: CANC
Seq Num: 20140790002600 Related Seq Num:
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/20/2014 08:30:31 Value Date: 03/20/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520} IMAD
Amount	{2000}000005384600
Sender DI	{3100}122243334
Sndr Ref	{3320}20140790002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE65800081059934350800 9*
	ASSUME HOLDING AB*
	V DURSGATAN 5*
	GOTHENBURG*
	SWEDEN , SE 412 50*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}MARCH 2014 , MONTHLY PAYMENT (PARTI*
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	L).*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:31

Message Status: PNRM
Seq Num: 20140790007800 Related Seq Num: 20140790014900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/20/2014 10:53:22 Value Date: 03/20/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140320L1LFB75C000036
Amount	{2000}000005384600
Sender DI	{3100}122243334
Sndr Ref	{3320}20140790007800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS*
	SWEDBANK*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 530 40*
BNF	{4200}DSE6580000810599343508009*
	ASSUME HOLDING AB*
	V DURSGATAN 5*
	GOTHENBURG*
	SWEDEN , SE 412 50*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}MARCH 2014 , MONTHLY PAYMENT (PARTI*
	A*
	L).*

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:33

Message Status: PNRM
Seq Num: 20141010003100 Related Seq Num: 20141010006000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/11/2014 09:15:12 Value Date: 04/11/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140411L1LFB75C000008
Amount	{2000}000005384600
Sender DI	{3100}122243334
Sndr Ref	{3320}20141010003100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE5450000000050441191134*
	DYNAMIQ CREATION AB*
	KUPESK RSGATAN 63*
	V STRA FR LUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}APRIL 2014 , MONTHLY PAYMENT (PARTI*
	A*
	L).*

Vinster MBS hos ABS kopplat till MB.pdf

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:32

Message Status: PNRM
Seq Num: 20141010003000 Related Seq Num: 20141010005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/11/2014 09:15:12 Value Date: 04/11/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140411L1LFB75C000007
Amount      {2000}000005384600
Sender DI   {3100}122243334
Sndr Ref    {3320}20141010003000*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE6580000810599343508009*
            ASSUME HOLDING AB*
            V DURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}APRIL 2014 , MONTHLY PAYMENT (PARTI*
            A*
            L).*
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Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:35

Message Status: PNRM
Seq Num: 20141350002800 Related Seq Num: 20141350007600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/15/2014 08:35:48 Value Date: 05/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140515L1LFB75C000013
Amount      {2000}000005384600
Sender DI   {3100}122243334
Sndr Ref    {3320}20141350002800*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BESSESESS*
            SEB*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 405 04*
BNF         {4200}DSE5450000000050441191134*
            DYNAMIQ CREATION AB*
            KUPESK RSGATAN 63*
            V STRA FR LUNDA*
            SWEDEN , SE 421 60*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}MAY 2014 , MONTHLY PAYMENT (PARTIAL*
            )*
            .*
```

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:35

Message Status: PNRM
Seq Num: 20141350002700 Related Seq Num: 20141350007500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/15/2014 08:35:48 Value Date: 05/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $53,846.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20140515L1LFB75C000012
Amount      {2000}000005384600
Sender DI   {3100}122243334
Sndr Ref    {3320}20141350002700*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE65800008105999435080009*
            ASSUME HOLDING AB*
            V DURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}MAY 2014 , MONTHLY PAYMENT (PARTIAL*
            )*
            .*
```

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1207
37

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:56:18

Message Status: PNRM
Seq Num: 20141640002700 Related Seq Num: 20141640013900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/13/2014 08:08:14 Value Date: 06/13/2014

Sender: 122243334, Receiver: 121000248
Amount: $52,500.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140613L1LFB75C000045
Amount	{2000}000005250000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141640002700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE5450000000050441191134*
	DYNAMIQ CREATION AB*
	KUPESK RSGATAN 63*
	V STRA FR LUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D1217728*
	A B S I G LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}JUNE 2014 , MONTHLY PAYMENT (PARTIA*
	L*
	).*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:55:40

Message Status: PNRM
Seq Num: 20141640002600 Related Seq Num: 20141640014000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/13/2014 08:08:14 Value Date: 06/13/2014

Sender: 122243334, Receiver: 121000248
Amount: $52,500.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140613L1LFB75C000046
Amount	{2000}000005250000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141640002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS* SWEDBANK* GOTHENBURG* GOTHENBURG* SWEDEN , 530 40*
BNF	{4200}DSE6580000810599343508009* ASSUME HOLDING AB* V DURSGATAN 5* GOTHENBURG* SWEDEN , SE 412 50*
ORG	{5000}D1217728* A B S I G LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}JUNE 2014 , MONTHLY PAYMENT (PARTIA* L*).*

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:56:33

Message Status: PNRM
Seq Num: 20142380002900 Related Seq Num: 20142380006700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/26/2014 08:32:53 Value Date: 08/26/2014

Sender: 122243334, Receiver: 121000248
Amount: $145,000.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140826L1LFB75C000015
Amount	{2000}000014500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142380002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE5450000000050441191134*
	DYNAMIQ CREATION AB*
	KUPESK RSGATAN 63*
	V STRA FR LUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D1217728*
	A B S I G LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}FIRST PAYMENT - AMENDMENT DATED 22*
	AUG 2014.*

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:56:34

Message Status: PNRM
Seq Num: 20142380003000 Related Seq Num: 20142380006800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/26/2014 08:32:53 Value Date: 08/26/2014

Sender: 122243334, Receiver: 121000248
Amount: $145,000.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140826L1LFB75C000016
Amount	{2000}000014500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142380003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS* SWEDBANK* GOTHENBURG* GOTHENBURG* SWEDEN , 530 40*
BNF	{4200}DSE6580000810599343508009* ASSUME HOLDING AB* V DURSGATAN 5* GOTHENBURG* SWEDEN , SE 412 50*
ORG	{5000}D1217728* A B S I G LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}FIRST PAYMENT - AMENDMENT DATED 22* AUG 2014.*

Wire Transfer Detail

PRINT / DOWNLOAD

Print | Show New | Log Off

Primary Company: TWELVE NINE LLC

Status: A | Reference Number 3606 | Current Date 09/15/2014 08:01 PST

Beneficiary		Beneficiary Bank	
Template Type:	Freeform	Bank Name:	Skandinaviska Enskilda Banken AB
Name:	Dynamiq Creation AB	Address 1:	Gothenburg
Address 1:	Kupeskarsgatan 63	Address 2:	
Address 2:	Vastra Frolunda	City:	Gothenburg
Address 3:	SE 42160 Sweden	State:	
Account Name:	Dynamiq Creation AB	Zip Code:	
Account No.:	SE5450000000050441191134	Country:	Sweden
Contact Name:		SWIFT:	ESSESESS
Phone Number:			
Fax Number:			
Email Address:			

Receiving Bank		Intermediary Bank	
Bank Name:		Bank Name:	
Address 1:		Address 1:	
Address 2:		Address 2:	
City:		City:	
State:		State:	
Zip Code:		Zip Code:	
Country:		Country:	
ABA:		ABA:	

Wire Information

Company:	TWELVE NINE LLC	Created Date/Time:	09/14/2014 12:25 PST
Account:	211990 - Twelve Nine	Created By:	MBISHOP
Amount:	USD 281,000.00	Denied Date/Time:	
Value Date:	09/15/2014	Denied By:	
Company Address1:	707 BROADWAY 18TH FLOOR	Approved Date/Time:	09/14/2014 12:25 PST
Company Address2:		Approved By:	MBISHOP
Company City:	SAN DIEGO	Received Date/Time:	
Company State:	CA	Processed Date/Time:	
Company Zip:	92101		
Bank Reference:			
Fed Reference:			
FRB Error Category:			
FRB Error Code:			
FRB Error Description:			

PARTIAL PAYMENT, SECOND PAYMENT UNDER THE AMENDMENT, SECTION 3.2.1(B)...

INTERNET WIRE REQUEST

PURPOSE OF WIRE PAYMENT

AVAILABLE BALANCE 823,824.05

CALL BACK BY: DK DATE & TIME 9-15-14 8:10

SPOKE WITH: MARK

ENTERED BY :

APPROVED BY: D. Ryan

☒ OFAC ☒ WIRE AGREEMENT ☒ FEE 45

Wire Transfer Detail

PRINT / DOWNLOAD

Print | Show New | Log Off

Primary Company: TWELVE NINE LLC

Status: A | Reference Number 3607 | Current Date 09/15/2014 08:01 PST

Beneficiary		Beneficiary Bank	
Template Type:	Freeform	Bank Name:	Swedbank
Name:	Assume Holding AB	Address 1:	Gothenburg
Address 1:	Vadursgatan 5	Address 2:	
Address 2:	Gothenburg	City:	Gothenburg
Address 3:	SE 41250 Sweden	State:	
Account Name:	Assume Holding AB	Zip Code:	
Account No.:	SE6580000810599343508009	Country:	Sweden
Contact Name:		SWIFT:	SWEDSESS
Phone Number:			
Fax Number:			
Email Address:			

Receiving Bank		Intermediary Bank	
Bank Name:		Bank Name:	
Address 1:		Address 1:	
Address 2:		Address 2:	
City:		City:	
State:		State:	
Zip Code:		Zip Code:	
Country:		Country:	
ABA:		ABA:	

Wire Information

Company:	TWELVE NINE LLC	Created Date/Time:	09/14/2014 12:36 PST
Account:	211990 - Twelve Nine	Created By:	MBISHOP
Amount:	USD 281,000.00	Denied Date/Time:	
Value Date:	09/15/2014	Denied By:	
Company Address1:	707 BROADWAY 18TH FLOOR	Approved Date/Time:	09/14/2014 12:37 PST
Company Address2:		Approved By:	MBISHOP
Company City:	SAN DIEGO	Received Date/Time:	
Company State:	CA	Processed Date/Time:	
Company Zip:	92101		
Bank Reference:			
Fed Reference:			
FRB Error Category:			
FRB Error Code:			
FRB Error Description:			

PARTIAL PAYMENT, SECOND PAYMENT UNDER THE AMENDMENT, SECTION 3.2.1(B)...

INTERNET WIRE REQUEST

PURPOSE OF WIRE PAYMENT

AVAILABLE BALANCE 542,824.05

CALL BACK BY: _____ DATE & TIME 9-15-14 8:10

SPOKE WITH: MARK

ENTERED BY : _____

APPROVED BY: D Duncan

☒ OFAC ☒ WIRE AGREEMENT ☒ FEE 45

126 42.1

SAN DIEGO PRIVATE BANK WIRE TRANSFER NOTICE SEPTEMBER 15, 2014
NEWPORT PRIVATE BANK DIVISION
18552 MACARTHUR BLVD. STE 220 ACCOUNT 000000211990
IRVINE, CA 92612
(949)345-7600

AS PER YOUR INSTRUCTIONS, YOUR ACCOUNT HAS BEEN DEBITED FOR THE FOLLOWING WIRE TRANSFERS.

$281000.00	Swedbank	Assume Holding AB
10476	111111111	SE5450000000050441191134
Skandinav		

TWELVE NINE LLC
707 BROADWAY 18TH FLOOR
SAN DIEGO CA 92101

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:47

Message Status: CANC
Seq Num: 20142870010000 Related Seq Num:
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/14/2014 10:41:23 Value Date: 10/14/2014

Sender: 122243334, Receiver: 121000248
Amount: $139,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520} IMAD
Amount {2000}000013900000
Sender DI {3100}122243334
Sndr Ref {3320}20142870010000*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BESSESESS*
SEB*
GOTHENBURG*
GOTHENBURG*
SWEDEN , 405 04*
BNF {4200}DSE545000000005044119113 4*
DYNAMIQ CREATION AB*
KUPESK RSGATAN 63*
V STRA FR LUNDA*
SWEDEN , SE 421 60*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
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Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:48

Message Status: PNRM
Seq Num: 20142870011500 Related Seq Num: 20142870015900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/14/2014 11:00:54 Value Date: 10/14/2014

Sender: 122243334, Receiver: 121000248
Amount: $139,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20141014L1LFB75C000036
Amount      {2000}000013900000
Sender DI   {3100}122243334
Sndr Ref    {3320}20142870011500*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE6580000810599343508009*
            ASSUME HOLDING AB*
            V DURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
            .*
```

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:49

Message Status: PNRM
Seq Num: 20142880005700 Related Seq Num: 20142880008800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/15/2014 09:43:26 Value Date: 10/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $139,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20141015L1LFB75C000020
Amount      {2000}000013900000
Sender DI   {3100}122243334
Sndr Ref    {3320}20142880005700*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BESSESESS*
            SEB*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 405 04*
BNF         {4200}DSE545000000005044119134*
            DYNAMIQ CREATION AB*
            KUPESK RSGATAN 63*
            V STRA FR LUNDA*
            SWEDEN , SE 421 60*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
            .*
```

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:54

Message Status: PNRM
Seq Num: 20143090010700 Related Seq Num: 20143090013600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/05/2014 12:23:23 Value Date: 11/05/2014

Sender: 122243334, Receiver: 121000248
Amount: $70,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20141105L1LFB75C000023
Amount      {2000}000007000000
Sender DI   {3100}122243334
Sndr Ref    {3320}20143090010700*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BESSESESS*
            SKANDINAVISKA ENSKILDA BANKEN*
            SERGELS TORG 2*
            10640 STOCKHOLM*
BNF         {4200}DSE5450000000050441191134*
            DYNAMIQ CREATION AB*
            KUPESK RSGATAN 63*
            V STRA FR LUNDA*
            SWEDEN , SE 421 60*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
            .*
```

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:53

Message Status: PNRM
Seq Num: 20143090010600 Related Seq Num: 20143090013500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/05/2014 12:17:23 Value Date: 11/05/2014

Sender: 122243334, Receiver: 121000248
Amount: $70,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20141105L1LFB75C000022
Amount      {2000}000007000000
Sender DI   {3100}122243334
Sndr Ref    {3320}20143090010600*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE6580000810599343508009*
            ASSUME HOLDING AB*
            V DURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
            .*
```

Vinster MBS hos ABS kopplat till MB.pdf

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:50

Message Status: PNRM
Seq Num: 20150080001600 Related Seq Num: 20150080004800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:53 Value Date: 01/08/2015

Sender: 122243334, Receiver: 121000248
Amount: $375,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000004
Amount	{2000}000037500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080001600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE545000000005044191134*
	DYNAMIQ CREATION AB*
	KUPESKARSGATAN 63*
	VASTRA FROLUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
	(APPROX. SEK 3 , 000 , 000).*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:51

Message Status: PNRM
Seq Num: 20150080001800 Related Seq Num: 20150080004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:54 Value Date: 01/08/2015

Sender: 122243334, Receiver: 121000248
Amount: $375,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000003
Amount	{2000}000037500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080001800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BSWEDSESS* SWEDBANK* GOTHENBURG* GOTHENBURG* SWEDEN , 530 40*
BNF	{4200}DSE6580000810599343508009* ASSUME HOLDING AB* VADURSGATAN 5* GOTHENBURG* SWEDEN , SE 412 50*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}PARTIAL PAYMENT UNDER THE AMENDMENT* (APPROX. SEK 3 , 000 , 000).*

Vinster MBS hos ABS kopplat till MB.pdf

50

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:54

Message Status: PNRM
Seq Num: 20150370020400 Related Seq Num: 20150370042000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/06/2015 11:18:19 Value Date: 02/06/2015

Sender: 122243334, Receiver: 121000248
Amount: $662,651.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150206L1LFB75C000171
Amount	{2000}000066265100
Sender DI	{3100}122243334
Sndr Ref	{3320}20150370020400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BESSESESS*
	SEB*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 405 04*
BNF	{4200}DSE5450000000050441191134*
	DYNAMIQ CREATION AB*
	KUPESKARSGATAN 63*
	VASTRA FROLUNDA*
	SWEDEN , SE 421 60*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
	(APPROX. SEK 5.500.000).*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:55

51

Message Status: PNRM
Seq Num: 20150370021200 Related Seq Num: 20150370042100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/06/2015 11:22:21 Value Date: 02/06/2015

Sender: 122243334, Receiver: 121000248
Amount: $662,651.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20150206L1LFB75C000172
Amount      {2000}000066265100
Sender DI   {3100}122243334
Sndr Ref    {3320}20150370021200*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BSWEDSESS*
            SWEDBANK*
            GOTHENBURG*
            GOTHENBURG*
            SWEDEN , 530 40*
BNF         {4200}DSE65800008105993435080009*
            ASSUME HOLDING AB*
            VADURSGATAN 5*
            GOTHENBURG*
            SWEDEN , SE 412 50*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}PARTIAL PAYMENT UNDER THE AMENDMENT*
            (APPROX. SEK 5.500.000).*
```

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

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User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:09

Message Status: PNRM
Seq Num: 20150990006300 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/09/2015 09:23:08 Value Date: 04/09/2015

Sender: COMMFXWF, Receiver: ESSESESS
Amount: $287,356.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: ESSESESS
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5450000000050441191134 (Account)
BNF Name: DYNAMIQ CREATION AB
BNF Addr1: KUPESKARSGATAN 63
BNF Addr2: VASTRA FROLUNDA
BNF Addr3: SWEDEN , SE 421 60

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53

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:09

Message Status: PNRM
Seq Num: 20150990005500 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/09/2015 09:17:38 Value Date: 04/09/2015

Sender: COMMFXWF, Receiver: SWEDSESS
Amount: $287,356.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: SWEDSESS
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE6580000810599343508009 (Account)
BNF Name: ASSUME HOLDING AB
BNF Addr1: VADURSGATAN 5
BNF Addr2: GOTHENBURG
BNF Addr3: SWEDEN , SE 412 50

BG 721-3

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Client Name:	SOLID VENTURE CAPITAL LTD
Document ID:	BFE39FFECBC94FD797C896983B836335
Sign and Submit the following transactions (1)	
Payment Type:	Currency/International Payment
Delivery Option:	Urgent Payment
Debit Account Bank Identifier :	209561
Debit Account Number:	67697266
Debit Account Currency:	Euro
Debit Amount:	
Payment Currency:	Swedish Krona
Payment Amount:	10044992.00
Transaction Reference Number:	BX15043023705757
Transaction Type Code:	
Customer Reference:	
Ordering Party Name:	
Ordering Party Address:	
Ordering Party Country Code:	
Ordering Party Country Name:	
Ordering Party Bank Identifier:	
Ordering Party Identifier:	
Value Date:	May 04, 2015
Beneficiary Account Number:	: SE63 5000 0000 0500 1116 9796
Beneficiary Name:	MAQS ADVOKATBYRA GOTEBORG AB
Beneficiary Address:	
Beneficiary Country Name:	Sweden
Beneficiary Bank National Clearing Code(NCC):	
Beneficiary Bank Identifier Type:	
Beneficiary Bank Name:	SKANDINAVISKA ENSKILDA BANKEN
Beneficiary Bank Account Number:	
Beneficiary Bank SWIFTBIC:	ESSESESS
Beneficiary Type:	
Beneficiary SWIFT Business Identification Code:	
Payment Details:	ABSIG LLC
Intermediary Bank Identifier:	
Intermediary Bank Free - Format:	
Charges Indicator:	SHA
Booked Rate:	9.297500
Deal Number:	8595207
Exchange Rate:	
Regulatory Reporting Code:	
Regulatory Reporting Country:	
Regulatory Reporting Line1:	
Regulatory Reporting Line2:	
Regulatory Reporting Line3:	

Kurs 150504
USD 8.376
= 1.199.259 USD
/2 = 599 629 USD

10 044 992/2 = 5.022.496 kr

Lars Eriksson
Ekorevisor

Vinster MBS hos ABS kopplat till MB.pdf

54.1

Kontohistorik inlåning med saldo

Sidor:
Bank: Swedbank AB
Avtalsid: 81059,9343508009
AvtalsStatusKod: L
Kundnr: 65569131518
Partnamn: ASSUME HOLDING AB
KundrollTyp: Avtalsägare

Transaktionsdatum	Beloppet avser	Referens	Clearing	Kassa	Löpnr	Belopp	Saldo
2014-10-15	Internationell bet	141015734240	89011	920	19663	1 005 734,50	1 459 136,15
2014-10-22	Överföring via Internet	810599144538007	81059	969	51703	-600 000,00	859 136,15
2014-10-22	Överföring via Internet	810599138489506	81059	969	82888	-200 000,00	659 136,15
2014-10-22	Överföring	MVG Invest	81059	969	16155	1 500 000,00	2 159 136,15
2014-11-03	BG KONTOINSÄTTNING	SK5569131518	99000	0	0	7 282,00	2 166 418,15
2014-11-06	Pris internat bet	141106087737	89011	920	26002	-40,00	2 166 378,15
2014-11-06	Pris avisering	141106087737	89011	920	26003	-10,00	2 166 368,15
2014-11-06	Internationell bet	141106087737	89011	920	26001	512 848,00	2 679 216,15
2014-11-10	Överföring via Internet	810599144538007	81059	969	28429	-250 000,00	2 429 216,15
2014-11-18	BG-BET. VIA INTERNET	Deposition TDC	89011	969	90676	-2 000 000,00	429 216,15
2014-11-19	BG-BET. VIA INTERNET	Lassarev	89011	969	3065	-4 063,00	425 153,15
2014-11-24	Överföring via Internet	810599138489506	81059	969	9252	-25 000,00	400 153,15
2014-11-24	Överföring via Internet	810599144538007	81059	969	70182	-400 000,00	153,15
2014-12-23	SWEDBANK FÖRSÄKRING AB		89011	942	1782	24 988,51	25 141,66
2015-01-09	Pris internat bet	150109095384	89011	920	15283	-40,00	25 101,66
2015-01-09	Pris avisering	150109095384	89011	920	15284	-10,00	25 091,66
2015-01-09	Internationell bet	150109095384	89011	920	15282	2 997 300,00	3 022 391,66
2015-01-20	Enligt avisering Swedbank/Sparbank		89011	976	47358	-900,00	3 021 491,66
2015-01-22	Uttag	FÖRVARV Q3 2014	81059	615	8147	-11 607,21	3 009 884,45
2015-01-30	BG-BET. VIA INTERNET	Lassarev	89011	969	8800	-813,00	3 009 071,45
2015-02-09	Pris internat bet	150209544241	89011	920	29011	-40,00	3 009 031,45
2015-02-09	Pris avisering	150209544241	89011	920	29012	-10,00	3 009 021,45
2015-02-09	Internationell bet	150209544241	89011	920	29010	5 539 033,44	8 548 054,89
2015-02-10	Överföring via Internet	81059743518656	81059	969	53745	-1 972 000,00	6 576 054,89
2015-02-10	Överföring via Internet	78631116424	81059	969	89900	-1 914 000,00	4 662 054,89
2015-02-10	Överföring via Internet	810599743850316	81059	969	19918	-1 914 000,00	2 748 054,89
2015-02-10	SWEDBANK FÖRSÄKRING AB	8612408132068258	81059	985	61786	-1 200 000,00	1 548 054,89
2015-02-10	BG KONTOINSÄTTNING	SK5569131518	99000	0	0	813,00	1 548 867,89
2015-02-13	SWEDBANK FÖRSÄKRING AB		89011	942	58879	798 096,91	2 346 964,80
2015-03-05	Uttag	FÖRVARV Q4 2014	81059	615	8752	-12 101,51	2 334 863,29
2015-03-16	BG-BET. VIA INTERNET	Lassarev	89011	969	25322	-17 391,00	2 317 472,29
2015-04-09	BG-BET. VIA INTERNET	Maqs	89011	969	6267	-95 545,00	2 221 927,29
2015-04-09	BG-BET. VIA INTERNET	Maqs	89011	969	39215	-56 250,00	2 165 677,29
2015-04-09	Uttag	FÖRVARV Q1 2015	81059	615	9406	-13 499,58	2 152 177,71
2015-04-10	Pris internat bet	150410508621	89011	920	28264	-40,00	2 152 137,71
2015-04-10	Pris avisering	150410508621	89011	920	28265	-10,00	2 152 127,71
2015-04-10	Internationell bet	150410508621	89011	920	28263	2 511 232,82	4 663 360,53
2015-05-08	BG-BET. VIA INTERNET	Lassarev	89011	969	32117	-4 125,00	4 659 235,53
2015-05-13	Överföring via Internet	810599333298785	81059	969	49090	-1 000 000,00	3 659 235,53
2015-05-13	Insättning	SLUTBET PP	54900	990	7	5 022 495,00	8 681 730,53
2015-05-18	Överföring	Lån 0700 Sverige	81059	969	35297	1 000 000,00	9 681 730,53
2015-05-27	Överföring via Internet	81059743518656	81059	969	68906	-2 295 000,00	7 386 730,53
2015-05-27	Överföring via Internet	78631116424	81059	969	64101	-2 227 500,00	5 159 230,53
2015-05-27	Överföring via Internet	810599743850316	81059	969	59498	-2 227 500,00	2 931 730,53
2015-06-05	BG-BET. VIA INTERNET	Lassarev	89011	969	2544	-2 109,00	2 929 621,53
2015-07-06	BG-BET. VIA INTERNET	Moore Stephens	89011	969	1669	-19 756,00	2 909 865,53
2015-07-07	BG-BET. VIA INTERNET	Lassarev	89011	969	25403	-844,00	2 909 021,53
2015-07-29	BG-BET. VIA INTERNET	Maqs	89011	969	6795	-31 250,00	2 877 771,53
2015-08-26	Uttag	FÖRVAROD Q2 -15	81059	615	1069	-12 685,95	2 865 085,58
2015-09-11	BG-BET. VIA INTERNET	Lassarev	89011	969	55892	-1 266,00	2 863 819,58
2015-09-24	Överföring via Internet	Realbridge AB	81059	969	11659	-1 500 000,00	1 363 819,58
2015-09-28	KONTOKÖP KORT	POSOne.com,	88500	919	4772	-497,50	1 363 322,08
2015-11-05	BG-BET. VIA INTERNET	Lassarev	89011	969	6020	-1 266,00	1 362 056,08
2015-12-11	Uttag	FÖRV ARV Q3-15	81059	615	2535	-11 703,25	1 350 352,83

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Period 2013-01-01 - 2015-12-31

SEB
kto 5044119135
Dynamic Creation AB
2015
Lars Eriksson
Eforerison

5490990005	03-31	03-31	LÅN 1/2	2.500.000,00-	V	3.716.895,82	549070
5490990005	04-01	04-01	LÅN 2/2 AA	2.500.000,00-	V	1.216.895,82	549070
6682000000	04-08	04-08	AXEL ARIGATO	100.000,00	V	1.316.895,82	588265
6682000000	04-09	04-09	AXEL ARIGATO	2.400.000,00	V	3.716.895,82	588276
5082700063S	04-09	04-10	MAQS ADVOKAT	95.545,00-	V		588230
6682000000	04-10	04-10	AXEL ARIGATO	2.500.000,00	V		588231
5841990687	04-10	04-10	H10339026861	2.502.201,22	V		549061
5841990687	04-10	04-10	KOSTNAD	60,00-	V	8.623.492,04	549061
9900000100	04-14	04-14	BG 830-5252	50.000,00	V	8.673.492,04	588268
5490990007	04-23	04-23	MAMMON	67.500,00-	V		549070
5490990007	04-23	04-23	INVENTICO	67.500,00-	V	8.538.492,04	549070
5490990005	05-07	05-07	BILLITON	2.950.000,00-	V	5.588.492,04	549070
5490990005	05-08	05-08	LÅN TRIVEBO	1.500.000,00-	V	4.088.492,04	549070
5490990006	05-13	05-13	SLUTBET PP	5.022.495,00	V	9.110.987,04	549070
5490990007	05-20	05-20	SKATT HENRIK	50.000,00-	V		549070
5490990007	05-20	05-20	SKATT PETER	50.000,00-	V	9.010.987,04	549070
5490990502	06-01	06-01	BANKTJÄNSTER	1.200,00-	V	9.009.787,04	549050
9900000100	06-23	06-23	BG 830-5252	50.000,00	V	9.059.787,04	588273
5490990005	09-14	09-14	GOLFHÖJDEN	2.000.000,00-	V		549070
9900000100	09-14	09-14	BG 830-5252	50.000,00	V	7.109.787,04	588269
5490990007	09-16	09-16	UTLÄGG LOKAL	76.108,00-	V		549070
9900000100	09-16	09-16	BG 830-5252	25.369,00	V	7.059.048,04	588234
5490990005	10-09	10-09	HENRIK UTDEL	152.000,00-	V		549070
5490990004	10-09	10-09	SPARRE UTDEL	22.000,00-	V		549070
5490990005	10-09	10-09	SPARRE UTDEL	130.000,00-	V	6.755.048,04	549070
9900000100	10-14	10-14	BG 830-5252	50.000,00	V	6.805.048,04	588274
5289700065S	10-18	10-19	MOORE STEPHE	27.688,00-	V		588268
5289700064S	10-18	10-19	BISNODE SVER	7.538,00-	V	6.769.822,04	588268
5292700067S	10-19	10-20	LIVE SCORE B	60.568,00-	V		588280
5292700066S	10-19	10-20	FOOTBALLADDI	5.250,00-	V	6.704.004,04	588280
5490990004	10-21	10-21	LÅN PADRION	1.000.000,00-	V		549070
5490990004	10-21	10-21	LÅN PADRINO	1.900.000,00-	V	3.804.004,04	549070
5098857013	11-09	11-09	ÅTERB LÅN	5.422.795,00	V	9.226.799,04	509885
9900000100	11-12	11-12	BG 830-5252	25.238,00	V	9.252.037,04	588273
9900000100	12-15	12-15	BG 830-5252	50.000,00	V	9.302.037,04	588264
5098856821	12-16	12-16	LÅN TRIVEBO	5.000.075,00-	V	4.301.962,04	509885
9020414018	12-18	12-18	TRIVEBO FAST	4.950.000,00	V	9.251.962,04	588250

*

EB-4689-16 Betalningar som avser köpet av fastigheten 64 Ritz Cove

Kommentar

Sammanställning av överföringar från bankkonton tillhörande ABS Investment Group LLC samt Twelve Nine LLC. Överföringarna avser fastigheten 64 Ritz Cove.
Mottagare är The Escrow Firm Inc. Belopp i USD.

Lars Eriksson
Ekorevisor

					Uppgifter enligt underlag från bank		
Date	**Description**	**Amount**	**Bankkonto**	**Kontohavare**	**Avser**	**Motpart**	**Underlag**
2013-7/09	WIRE-OUT 20131900002000	-126 000,00	92200070	ABS Investment Group	Fastighet 64 Ritz Cove	The Escrow Firm, Inc	C1
2013-8/07	WIRE-OUT 20132190003300	-504 000,00	123044	Twelve Nine LLC	Fastighet 64 Ritz Cove	The Escrow Firm, Inc	C2
2013-8/08	WIRE-OUT 20132200003200	-5 673 885,01	123044	Twelve Nine LLC	Fastighet 64 Ritz Cove	The Escrow Firm, Inc	C3
		-6 303 885,01					

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C1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:45

Message Status: PNRM
Seq Num: 20131900002000 Related Seq Num: 20131900003700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/09/2013 08:37:13 Value Date: 07/09/2013

Sender: 122243334, Receiver: 121137522
Amount: $126,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130709L1LFB75C000005
Amount	{2000}000012600000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131900002000*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1892072396*
	THE ESCROW FIRM , INC.*
	29982 IVY GLENN DRIVE , #200*
	LAGUNA NIGUEL , CA*
	92677*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}REFERENCE ESCROW NO. 098-020149-KO *
	,*
	PROPERTY ADDRESS 64 RITZ COVE DRIV*
	E , DANA POINT , CA 92629.*

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C2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:46

Message Status: PNRM
Seq Num: 20132190003300 Related Seq Num: 20132190005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/07/2013 09:03:16 Value Date: 08/07/2013

Sender: 122243334, Receiver: 121137522
Amount: $504,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130807L1LFB75C000005
Amount	{2000}000050400000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132190003300*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1892072396*
	THE ESCROW FIRM , INC.*
	29982 IVY GLENN DRIVE , #200*
	LAGUNA NIGUEL , CA*
	92677*
ORG	{5000}D1230044*
	TWELVE NINE LLC*
	64 RITZ COVE ,*
	DANA POINT , CA*
	US , 92629*
OBI	{6000}REFERENCE NO. 098-020149-KO , "INCR*
	E*
	ASED DEPOSIT".*

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C3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:47

Message Status: PNRM
Seq Num: 20132200003200 Related Seq Num: 20132200012900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/08/2013 08:28:20 Value Date: 08/08/2013

Sender: 122243334, Receiver: 121137522
Amount: $5,673,885.01
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130808L1LFB75C000032
Amount	{2000}000567388501
Sender DI	{3100}122243334
Sndr Ref	{3320}20132200003200*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1892072396*
	THE ESCROW FIRM , INC.*
	29982 IVY GLENN DRIVE , #200*
	LAGUNA NIGUEL , CA*
	92677*
ORG	{5000}D1230044*
	TWELVE NINE LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}REFERENCE NO. 098-020149-KO.*

EB-4689-16 Överföringar till Maine Street Films från Twelve Nine LLC

BILAGA D

Kommentar:

Sammanställning av överföringar från Twelve Nine LLC konto 1230044
till Main Street Films. Totalt har det skett fem överföringar med totalt 4 400 000 USD.

Lars Eriksson
Ekorevisor

Date	Description	Amount	Balance	Motpart	Underlag
2013-10/16	WIRE-OUT 20132890008800	-900 000,00	255 662,64	Maine Street Films	D1
2013-10/21	WIRE-OUT 20132940002800	-1 000 000,00	4 955 643,42	Maine Street Films	D2
2013-10/22	WIRE-OUT 20132950002200	-1 000 000,00	3 955 624,20	Maine Street Films	D3
2013-10-23	WIRE-OUT 20132960007800	-500 000,00	3 455 604,98	Maine Street Films	D4
2013-10/24	WIRE-OUT 20132970002400	-1 000 000,00	2 455 585,76	Maine Street Films	D5
		-4 400 000,00			

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BILAGA D1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:48

Message Status: PNRM
Seq Num: 20132890008800 Related Seq Num: 20132890011400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/16/2013 10:34:32 Value Date: 10/16/2013

Sender: 122243334, Receiver: 121137522
Amount: $900,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131016L1LFB75C000025
Amount	{2000}000090000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132890008800*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1894634458* MAIN STREET FILMS* 1176 MAIN STREET , SUITE 300* IRVINE , CA* 92614*
ORG	{5000}D1230044* TWELVE NINE LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}GE (GREAT EXPECTATIONS) ACCOUNT*

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BILAGA D2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:48

Message Status: PNRM
Seq Num: 20132940002800 Related Seq Num: 20132940004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/21/2013 08:29:11 Value Date: 10/21/2013

Sender: 122243334, Receiver: 121137522
Amount: $1,000,000.00
Debit info --
Account: 1230044, Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131021L1LFB75C000007
Amount	{2000}000100000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132940002800*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1894634433*
	MAIN STREET FILMS*
	1176 MAIN STREET , SUITE 300*
	IRVINE , CA*
	92614*
ORG	{5000}D1230044*
	TWELVE NINE LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}MAIN STREET FILMS INC - BARELY LETH*
	AL ACCOUNT.*

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BILAGA D3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:49

Message Status: PNRM
Seq Num: 20132950002200 Related Seq Num: 20132950004900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/22/2013 07:54:37 Value Date: 10/22/2013

Sender: 122243334, Receiver: 121137522
Amount: $1,000,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20131022L1LFB75C000009
Amount      {2000}000100000000
Sender DI   {3100}122243334
Sndr Ref    {3320}20132950002200*
Rcvr DI     {3400}121137522
Bus Func    {3600}CTR
BNF         {4200}D1894634433*
            MAIN STREET FILMS*
            1176 MAIN STREET , SUITE 300*
            IRVINE , CA*
            92614*
ORG         {5000}D1230044*
            TWELVE NINE LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}MAIN STREET FILMS INC , BARELY LETH*
            A*
            L ACCOUNT. REGARDING NOTE DATED 10-*
            22-2013.*
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BILAGA D4

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:49

Message Status: PNRM
Seq Num: 20132960007800 Related Seq Num: 20132960010200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/23/2013 11:14:38 Value Date: 10/23/2013

Sender: 122243334, Receiver: 121137522
Amount: $500,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20131023L1LFB75C000020
Amount {2000}000050000000
Sender DI {3100}122243334
Sndr Ref {3320}20132960007800*
Rcvr DI {3400}121137522
Bus Func {3600}CTR
BNF {4200}D1894634433*
MAIN STREET FILMS*
1176 MAIN STREET , SUITE 300*
IRVINE , CA*
92614*
ORG {5000}D1230044*
TWELVE NINE LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}MAIN STREET FILMS INC , BARELY LETH*
A*
L ACCOUNT. REGARDING NOTE DATED 10-*
23-2013.*

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BILAGA D5

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:49

Message Status: PNRM
Seq Num: 20132970002400 Related Seq Num: 20132970004000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/24/2013 08:33:57 Value Date: 10/24/2013

Sender: 122243334, Receiver: 121137522
Amount: $1,000,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121137522
Name: COMERICA BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131024L1LFB75C000006
Amount	{2000}000100000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132970002400*
Rcvr DI	{3400}121137522
Bus Func	{3600}CTR
BNF	{4200}D1894634433*
	MAIN STREET FILMS*
	1176 MAIN STREET , SUITE 300*
	IRVINE , CA*
	92614*
ORG	{5000}D1230044*
	TWELVE NINE LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}MAIN STREET FILMS INC , BARELY LETH*
	A*
	L ACCOUNT. REGARDING NOTE DATED 10-*
	23-2013.*

EB-4689-16 Överföringar till Vindsintressenterna i Stockholm AB från ABS Investment Group LLC

BILAGA E

Kommentar

Sammanställning av överföringar från ABS Investment Group LLC konto 9220070 till Vindsintressenterna i Stockholm AB. Under perioden 2012-10-29 - 2013-10-17 har det skett nio överföringar om totalt 4 589 520 USD.

Lars Eriksson

Ekorevisor

			Uppgifter enligt underlag från bank		
Date	**Description**	**Amount**	**Avser**	**Motpart**	**Underlag**
2012-10/29	WIRE-OUT 20123030013600	-1 210 000,00	Lägenhet Stockholm. Engelbrektsgatan 10	Vindsintressenterna i Stockholm AB	E1
2012-11/29	WIRE-OUT 20123340002700	-623 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E2
2013-1/02	WIRE-OUT 20130020003100	-623 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E3
2013-1/17	OUTGOING WIRES FOR 1/17/13	-256 000,00	Lägenhet Stockholm. Faktura 164,165	Vindsintressenterna i Stockholm AB	E4
2013-3/01	OUTGOING WIRES FOR 3/1/13	-630 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E5
2013-4/01	OUTGOING WIRES FOR 4/1/2013	-630 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E6
2013-6/06	WIRE-OUT 20131570002600	-80 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E7
2013-8/29	WIRE-OUT 20132410011100	-460 000,00	Lägenhet Stockholm	Vindsintressenterna i Stockholm AB	E8
2013-10/17	WIRE-OUT 20132900002700	-77 520,00	Lägenhet Stockholm. Faktura 179 Bishop	Vindsintressenterna i Stockholm AB	E9
		-4 589 520,00			

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BILAGA E1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:16

Message Status: PNRM
Seq Num: 20123030013600 Related Seq Num: 20123030015400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/29/2012 11:35:12 Value Date: 10/29/2012

Sender: 122243334, Receiver: 121000248
Amount: $1,210,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20121029L1LFB75C000048
Amount {2000}000121000000
Sender DI {3100}122243334
Sndr Ref {3320}20123030013600*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BDABASESX*
DANSKE BANK*
NORMALMSTORG 1*
STOCKHOLM*
SWEDEN , S-103 92*
BNF {4200}DSE61120000000013450150979*
VINDSINTRESSENTERNA I STOCKHOLM AB*
NOR M LARSTRAND 82*
STOCKHOLM*
SWEDEN , 112*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}NOV 1 , 2012 , PAYMENT , ENGELBREKT*
SGA*
TAN 10.*

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BILAGA E2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:26

Message Status: PNRM
Seq Num: 20123340002700 Related Seq Num: 20123340006000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/29/2012 09:06:48 Value Date: 11/29/2012

Sender: 122243334, Receiver: 121000248
Amount: $623,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20121129L1LFB75C000005
Amount {2000}000062300000
Sender DI {3100}122243334
Sndr Ref {3320}20123340002700*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BDABASESX*
DANSKE BANK*
NORMALMSTORG 1*
STOCKHOLM*
SWEDEN , S-103 92*
BNF {4200}DSE611200000000134501509 79*
VINDSINTRESSENTERNA I STOCKHOLM AB*
NOR M LARSTRAND 82*
STOCKHOLM*
SWEDEN , 112 35*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*

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BILAGA E3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:43

Message Status: PNRM
Seq Num: 20130020003100 Related Seq Num: 20130020008100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/02/2013 08:51:50 Value Date: 01/02/2013

Sender: 122243334, Receiver: 121000248
Amount: $623,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20130102L1LFB75C000009
Amount {2000}000062300000
Sender DI {3100}122243334
Sndr Ref {3320}20130020003100*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BDABASESX*
DANSKE BANK*
NORMALMSTORG 1*
STOCKHOLM*
SWEDEN , S-103 92*
BNF {4200}DSE611200000000134501509 79*
VINDSINTRESSENTERNA I STOCKHOLM AB*
NORR M LARSTRAND 82*
STOCKHOLM*
SWEDEN , 112 35*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*

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BILAGA E4

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:44

Message Status: PNRM
Seq Num: 20130170002500 Related Seq Num: 20130170007300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/17/2013 08:33:33 Value Date: 01/17/2013

Sender: 122243334, Receiver: 121000248
Amount: $256,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20130117L1LFB75C000017
Amount {2000}000025600000
Sender DI {3100}122243334
Sndr Ref {3320}20130170002500*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BDABASESX*
DANSKE BANK*
NORMALMSTORG 1*
STOCKHOLM*
SWEDEN , S-103 92*
BNF {4200}DSE61120000000013450150979*
VINDSINTRESSENTERNA I STOCKHOLM AB*
NORR M LARSTRAND 82*
STOCKHOLM*
SWEDEN*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}FAKTURA #164 & FAKTURA #165.*

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BILAGA E5

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:36

Message Status: PNRM
Seq Num: 20130600011200 Related Seq Num: 20130600013800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/01/2013 10:33:45 Value Date: 03/01/2013

Sender: 122243334, Receiver: 121000248
Amount: $630,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130301L1LFB75C000026
Amount	{2000}000063000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130600011200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE61120000000013450150979* VINDSINTRESSENTERNA I STOCKHOLM AB* NORR M LARSTRAND 82* STOCKHOLM* SWEDEN , 112 35*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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BILAGA E6

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:45

Message Status: PNRM
Seq Num: 20130910003300 Related Seq Num: 20130910011800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/01/2013 08:01:32 Value Date: 04/01/2013

Sender: 122243334, Receiver: 121000248
Amount: $630,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130401L1LFB75C000018
Amount	{2000}000063000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130910003300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX*
	DANSKE BANK*
	NORMALMSTORG 1*
	STOCKHOLM*
	SWEDEN , S-103 92*
BNF	{4200}DSE611200000001345O150979*
	VINDSINTRESSENTERNA I STOCKHOLM AB*
	NORR M LARSTRAND 82*
	STOCKHOLM*
	SWEDEN , 112 35*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*

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BILAGA E7

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:07

Message Status: PNRM
Seq Num: 20131570002600 Related Seq Num: 20131570005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/06/2013 08:34:40 Value Date: 06/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $80,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130606L1LFB75C000011
Amount	{2000}000008000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131570002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX*
	DANSKE BANK*
	NORMALMSTORG 1*
	STOCKHOLM*
	SWEDEN , S-103 92*
BNF	{4200}DSE61120000000013450150979*
	VINDSINTRESSENTERNA I STOCKHOLM AB*
	NORR M LARSTRAND 82*
	STOCKHOLM*
	SWEDEN , 112 35*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}FAKTURA , EGNELBREKTSGATAN...*

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BILAGA E8

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:55

Message Status: PNRM
Seq Num: 20132410011100 Related Seq Num: 20132410012100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/29/2013 11:49:36 Value Date: 08/29/2013

Sender: 122243334, Receiver: 121000248
Amount: $460,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20130829L1LFB75C000031
Amount      {2000}000046000000
Sender DI   {3100}122243334
Sndr Ref    {3320}20132410011100*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BDABASESX*
            DANSKE BANK*
            NORMALMSTORG 1*
            STOCKHOLM*
            SWEDEN , S-103 92*
BNF         {4200}DSE611200000001345O150979*
            VINDSINTRESSENTERNA I STOCKHOLM AB*
            NORR M LARSTRAND 82*
            STOCKHOLM*
            SWEDEN , 112 35*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
```

Vinster MBS hos ABS kopplat till MB.pdf

BILAGA E9

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:05

Message Status: PNRM
Seq Num: 20132900002700 Related Seq Num: 20132900004800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/17/2013 08:37:41 Value Date: 10/17/2013

Sender: 122243334, Receiver: 121000248
Amount: $77,520.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20131017L1LFB75C000008
Amount      {2000}000007752000
Sender DI   {3100}122243334
Sndr Ref    {3320}20132900002700*
Rcvr DI     {3400}121000248
Bus Func    {3600}CTR
BBK         {4100}BDABASESX*
            DANSKE BANK*
            NORMALMSTORG 1*
            STOCKHOLM*
            SWEDEN , S-103 92*
BNF         {4200}DSE611200000000013450150979*
            VINDSINTRESSENTERNA I STOCKHOLM AB*
            NORR M LARSTRAND 82*
            STOCKHOLM*
            SWEDEN , 112 35*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
OBI         {6000}BISHOP - FAKTURA #179*
```

EB-4689-16 Överföringar till Annika Olbin Bishop från ABS Investment Group LLC

BILAGA F

Kommentar

Sammanställning av överföringar från ABS Investment Group kto 92200070 i Commerce West Bank till Annika Olbin Bishops bankkonto i Danske bank. Under perioden 2012-2015 har det skett 131 st. överföringar på totalt 3 246 970 USD till Annika Olbin Bishops. Bankkonto i Danske bank. Transaktionsunderlag finns i bilagorna.

Period	Belopp	Antal transaktioner	Valuta
2012-2015	-3 246 970	131	USD

Lars Eriksson

Ekorevisor

Datum	Belopp	Motpart	Bilaga F
2012-1/25	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	1
2012-2/13	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	2
2012-2/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	3
2012-2/22	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	4
2012-02-28	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	5
2012-4/03	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	6
2012-4/18	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	7
2012-4/23	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	8
2012-5/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	9
2012-5/21	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	10
2012-6/01	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	11
2012-7/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	12
2012-7/26	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	13
2012-7/30	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	14
2012-8/06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	15
2012-8/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	16
2012-8/13	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	17
2012-8/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	18
2012-8/16	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	19
2012-8/23	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	20
2012-8/27	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	21
2012-8/29	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	22
2012-8/31	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	23
2012-9/07	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	24
2012-9/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	25
2012-9/12	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	26
2012-9/14	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	27
2012-9/18	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	28
2012-9/20	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	29
2012-9/24	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	30
2012-9/26	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	31
2012-9/28	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	32
2012-12/03	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	33

2012-12/06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	34
2012-12/07	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	35
2012-12/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	36
2012-12/12	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	37
2012-12/14	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	38
2012-12/18	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	39
2013-3/04	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	40
2013-3/06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	41
2013-3/07	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	42
2013-3/22	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	43
2013-3/25	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	44
2013-4/01	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	45
2013-4/03	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	46
2013-4/05	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	47
2013-4/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	48
2013-4/17	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	49
2013-4/19	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	50
2013-4/22	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	51
2013-4/24	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	52
2013-05-06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	53
2013-5/08	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	54
2013-5/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	55
2013-5/13	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	56
2013-5/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	57
2013-5/17	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	58
2013-5/20	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	59
2013-5/28	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	60
2013-5/30	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	61
2013-5/31	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	62
2013-6/07	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	63
2013-6/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	64
2013-6/12	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	65
2013-6/14	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	66
2013-8/29	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	67
2013-8/30	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	68
2013-9/03	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	69
2013-9/05	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	70
2013-9/06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	71
2013-10/18	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	72
2013-10/21	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	73
2013-10/23	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	74
2013-10/25	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	75
2013-10/29	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	76
2013-11-01	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	77
2013-11/05	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	78
2013-11/07	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	79
2013-11/12	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	80
2013-11/14	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	81
2013-11/15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	82
2013-11/19	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	83

2013-11/21	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	84
2013-11/25	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	85
2013-11/27	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	86
2013-12-02	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	87
2013-12/04	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	88
2013-12/06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	89
2013-12/10	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	90
2013-12/27	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	91
2013-12/30	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	92
2014-01-03	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	93
2014-01-06	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	94
2014-01-08	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	95
2014-03-25	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	96
2014-04-29	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	97
2014-07-15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	98
2014-07-28	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	99
2014-10-15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	100
2014-10-22	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	101
2014-10-27	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	102
2014-11-05	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	103
2014-11-24	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	104
2014-11-28	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	105
2014-12-08	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	106
2014-12-15	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	107
2014-12-30	-19 000	Annika Olbin Bishop. Danske bank kto 13370666855	108
2015-01-05	-18 500	Annika Olbin Bishop. Danske bank kto 13370666855	109
2015-01-08	-18 500	Annika Olbin Bishop. Danske bank kto 13370666855	110
2015-03-09	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	111
2015-03-11	-50 000	Annika Olbin Bishop. Danske bank kto 13370666855	112
2015-03-12	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	113
2015-03-26	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	114
2015-03-31	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	115
2015-04-01	-60 000	Annika Olbin Bishop. Danske bank kto 13370666855	116
2015-04-09	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	117
2015-07-09	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	118
2014-12-13	-19 000	Annika Olbin Bishop. Danske bank kto 13370666855	119
2015-01-05	-18 500	Annika Olbin Bishop. Danske bank kto 13370666855	120
2015-01-08	-18 500	Annika Olbin Bishop. Danske bank kto 13370666855	121
2015-03-09	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	122
2015-03-11	-50 000	Annika Olbin Bishop. Danske bank kto 13370666855	123
2015-03-12	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	124
2015-03-26	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	125
2015-03-31	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	126
2015-04-01	-60 000	Annika Olbin Bishop. Danske bank kto 13370666855	127
2015-04-09	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	128
2015-07-09	-100 000	Annika Olbin Bishop. Danske bank kto 13370666855	129
2015-11-30	-20 000	Annika Olbin Bishop. Danske bank kto 13370666855	130
2015-12-21	-34 970	Annika Olbin Bishop. Danske bank kto 13370666855	131

-3 246 970

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 1

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:37:31

Message Status: PNRM
Seq Num: 20120250007300 Related Seq Num: 20120250009900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/25/2012 12:09:07 Value Date: 01/25/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120125L1LFB75C000022
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120250007300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 2

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:37:39

Message Status: PNRM
Seq Num: 20120440002200 Related Seq Num: 20120440003900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/13/2012 08:45:37 Value Date: 02/13/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120213L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120440002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 3

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:37:46

Message Status: PNRM
Seq Num: 20120460002000 Related Seq Num: 20120460005700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/15/2012 08:45:01 Value Date: 02/15/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120215L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120460002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 4

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FX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:37:53

Message Status: PNRM
Seq Num: 20120530002300     Related Seq Num: 20120530004200
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 02/22/2012 08:25:04     Value Date: 02/22/2012

Sender:  122243334,     Receiver:  121000248
Amount:  $20,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    ABS INVESTMENT GROUP LLC
    Addr1:   707 BROADWAY 18TH FLOOR
    Addr2:   SAN DIEGO CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    121000248
    Name:    WELLS FARGO BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: INTERNTL
Category:           Linesheet:           Create Template:

Message Text:

   Sndr Info   {1500}30        P
   Msg Type    {1510}1000
   IMAD        {1520}20120222L1LFB75C000005
   Amount      {2000}000002000000
   Sender DI   {3100}122243334
   Sndr Ref    {3320}20120530002300*
   Rcvr DI     {3400}121000248
   Bus Func    {3600}CTR
   BBK         {4100}BDABASESX*
               DANSKE BANK*
               NORMALMSTORG 1*
               STOCKHOLM*
               SWEDEN , S-103 92*
   BNF         {4200}DSE5012000000013370666855*
               ANNIKA OLBIN*
               TEGNERGATAN 5*
               STOCKHOLM*
               SWEDEN , 11140*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               707 BROADWAY 18TH FLOOR ,*
               SAN DIEGO , CA*
               US , 92101*
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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 5

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:08

Message Status: PNRM
Seq Num: 20120600003000 Related Seq Num: 20120600007000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/29/2012 08:59:43 Value Date: 02/29/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120229L1LFB75C000018
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120600003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000001337066685 5* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 6

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:26

Message Status: PNRM
Seq Num: 20120940002600 Related Seq Num: 20120940004200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/03/2012 08:45:29 Value Date: 04/03/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120403L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120940002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 7

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:31

Message Status: PNRM
Seq Num: 20121090002100 Related Seq Num: 20121090004100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/18/2012 08:37:28 Value Date: 04/18/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120418L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121090002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 8

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:32

Message Status: PNRM
Seq Num: 20121140001500 Related Seq Num: 20121140005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/23/2012 08:49:33 Value Date: 04/23/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120423L1LFB75C000013
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121140001500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK AS, SVERIGE FILIAL* NORRMALMSTORG 1* 103 92 STOCKHOLM*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 9

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:35

Message Status: PNRM
Seq Num: 20121360001900 Related Seq Num: 20121360005700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/15/2012 07:55:45 Value Date: 05/15/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120515L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121360001900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 10

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:36

Message Status: PNRM
Seq Num: 20121420002200 Related Seq Num: 20121420003000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/21/2012 08:08:54 Value Date: 05/21/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120521L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121420002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM , STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 11

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:40

Message Status: PNRM
Seq Num: 20121530002100 Related Seq Num: 20121530005700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/01/2012 07:52:25 Value Date: 06/01/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120601L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121530002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 12

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:38:50

Message Status: PNRM
Seq Num: 20121920001500     Related Seq Num: 20121920004400
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 07/10/2012 07:52:38     Value Date: 07/10/2012

Sender:  122243334,     Receiver:  121000248
Amount:  $20,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    ABS INVESTMENT GROUP LLC
    Addr1:   707 BROADWAY 18TH FLOOR
    Addr2:   SAN DIEGO CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    121000248
    Name:    WELLS FARGO BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: INTERNTL
Category:           Linesheet:           Create Template:

Message Text:

   Sndr Info   {1500}30        P
   Msg Type    {1510}1000
   IMAD        {1520}20120710L1LFB75C000006
   Amount      {2000}000002000000
   Sender DI   {3100}122243334
   Sndr Ref    {3320}20121920001500*
   Rcvr DI     {3400}121000248
   Bus Func    {3600}CTR
   BBK         {4100}BDABASESX*
               DANSKE BANK*
               NORMALMSTORG 1*
               STOCKHOLM*
               SWEDEN , S-103 92*
   BNF         {4200}DSE501200000000133706668555*
               ANNIKA OLBIN*
               TEGNERGATAN 5*
               STOCKHOLM*
               SWEDEN , 11140*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               707 BROADWAY 18TH FLOOR ,*
               SAN DIEGO , CA*
               US , 92101*
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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 13

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:00

Message Status: PNRM
Seq Num: 20122080011300 Related Seq Num: 20122080011700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/26/2012 11:59:52 Value Date: 07/26/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120726L1LFB75C000027
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122080011300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 14

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:01

Message Status: PNRM
Seq Num: 20122120002600 Related Seq Num: 20122120005600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/30/2012 07:58:45 Value Date: 07/30/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120730L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122120002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 15

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:06

Message Status: PNRM
Seq Num: 20122190001500 Related Seq Num: 20122190002300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/06/2012 07:53:45 Value Date: 08/06/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120806L1LFB75C000001
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122190001500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 16

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:07

Message Status: PNRM
Seq Num: 20122230002200 Related Seq Num: 20122230003400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/10/2012 08:02:19 Value Date: 08/10/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120810L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122230002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 17

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:09

Message Status: PNRM
Seq Num: 20122260003200 Related Seq Num: 20122260006500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/13/2012 07:40:51 Value Date: 08/13/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120813L1LFB75C000018
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122260003200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 18

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:10

Message Status: PNRM
Seq Num: 20122280001700 Related Seq Num: 20122280003500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/15/2012 08:34:31 Value Date: 08/15/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120815L1LFB75C000006
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122280001700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 19

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:11

Message Status: PNRM
Seq Num: 20122290011500 Related Seq Num: 20122290012900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/16/2012 13:10:53 Value Date: 08/16/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120816L1LFB75C000031
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122290011500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 20

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:16

Message Status: PNRM
Seq Num: 20122360009400 Related Seq Num: 20122360010700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/23/2012 12:45:36 Value Date: 08/23/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120823L1LFB75C000029
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122360009400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:17

Message Status: PNRM
Seq Num: 20122400001400 Related Seq Num: 20122400004500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/27/2012 08:53:46 Value Date: 08/27/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120827L1LFB75C000012
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122400001400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

F 22

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:17

Message Status: PNRM
Seq Num: 20122420002100 Related Seq Num: 20122420003600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/29/2012 08:45:57 Value Date: 08/29/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120829L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122420002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:18

Message Status: PNRM
Seq Num: 20122440002600 Related Seq Num: 20122440005200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/31/2012 08:55:57 Value Date: 08/31/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120831L1LFB75C000011
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122440002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 24

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:21

Message Status: PNRM
Seq Num: 20122510002300 Related Seq Num: 20122510004200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/07/2012 09:00:55 Value Date: 09/07/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120907L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122510002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 25

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:22

Message Status: PNRM
Seq Num: 20122540002800 Related Seq Num: 20122540005200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/10/2012 09:12:44 Value Date: 09/10/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120910L1LFB75C000012
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122540002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 26

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:24

Message Status: PNRM
Seq Num: 20122560002000 Related Seq Num: 20122560004800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/12/2012 09:17:40 Value Date: 09/12/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120912L1LFB75C000001
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122560002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 27

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:25

Message Status: PNRM
Seq Num: 20122580002600 Related Seq Num: 20122580007300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/14/2012 09:06:34 Value Date: 09/14/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120914L1LFB75C000016
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122580002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:25

Message Status: PNRM
Seq Num: 20122620001900 Related Seq Num: 20122620002300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/18/2012 08:14:45 Value Date: 09/18/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120918L1LFB75C000001
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122620001900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:26

Message Status: PNRM
Seq Num: 20122640002800 Related Seq Num: 20122640004900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/20/2012 08:53:57 Value Date: 09/20/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120920L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122640002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:27

Message Status: PNRM
Seq Num: 20122680002500 Related Seq Num: 20122680005100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/24/2012 08:47:27 Value Date: 09/24/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120924L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122680002500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

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User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:31

Message Status: PNRM
Seq Num: 20122700002000 Related Seq Num: 20122700005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/26/2012 08:45:51 Value Date: 09/26/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120926L1LFB75C000010
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122700002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:32

Message Status: PNRM
Seq Num: 20122720002200 Related Seq Num: 20122720002900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/28/2012 08:41:33 Value Date: 09/28/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120928L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122720002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:26

Message Status: PNRM
Seq Num: 20123380003900 Related Seq Num: 20123380010100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/03/2012 08:38:08 Value Date: 12/03/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121203L1LFB75C000019
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123380003900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:29

Message Status: PNRM
Seq Num: 20123410014600 Related Seq Num: 20123410016700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/06/2012 13:20:38 Value Date: 12/06/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121206L1LFB75C000046
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123410014600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:30

Message Status: PNRM
Seq Num: 20123420003900 Related Seq Num: 20123420007100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/07/2012 09:03:11 Value Date: 12/07/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121207L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123420003900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:31

Message Status: PNRM
Seq Num: 20123450002900 Related Seq Num: 20123450005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/10/2012 08:48:12 Value Date: 12/10/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121210L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123450002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:34

Message Status: PNRM
Seq Num: 20123470002900 Related Seq Num: 20123470005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/12/2012 08:54:19 Value Date: 12/12/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121212L1LFB75C000006
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123470002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:34

Message Status: PNRM
Seq Num: 20123490003500 Related Seq Num: 20123490009000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/14/2012 08:59:01 Value Date: 12/14/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121214L1LFB75C000011
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123490003500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:35

Message Status: PNRM
Seq Num: 20123530003000 Related Seq Num: 20123530006500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/18/2012 09:13:36 Value Date: 12/18/2012

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121218L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123530003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:37

Message Status: PNRM
Seq Num: 20130630002600 Related Seq Num: 20130630008000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/04/2013 08:30:26 Value Date: 03/04/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130304L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130630002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:39

Message Status: PNRM
Seq Num: 20130650002900 Related Seq Num: 20130650007400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/06/2013 08:33:46 Value Date: 03/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130306L1LFB75C000010
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130650002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:40

Message Status: PNRM
Seq Num: 20130660002500 Related Seq Num: 20130660004900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/07/2013 08:05:08 Value Date: 03/07/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130307L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130660002500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:42

Message Status: PNRM
Seq Num: 20130810002500 Related Seq Num: 20130810006400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/22/2013 07:57:44 Value Date: 03/22/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130322L1LFB75C000014
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130810002500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:42

Message Status: PNRM
Seq Num: 20130840003400 Related Seq Num: 20130840007500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/25/2013 07:57:29 Value Date: 03/25/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130325L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130840003400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:44

Message Status: PNRM
Seq Num: 20130910002900 Related Seq Num: 20130910012100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/01/2013 08:01:21 Value Date: 04/01/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130401L1LFB75C000022
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130910002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:47

Message Status: PNRM
Seq Num: 20130930003300 Related Seq Num: 20130930006800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/03/2013 07:35:53 Value Date: 04/03/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130403L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130930003300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:48

Message Status: PNRM
Seq Num: 20130950002600 Related Seq Num: 20130950005800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/05/2013 08:17:38 Value Date: 04/05/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130405L1LFB75C000010
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130950002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:51

Message Status: PNRM
Seq Num: 20131050001900 Related Seq Num: 20131050007900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/15/2013 08:14:26 Value Date: 04/15/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130415L1LFB75C000013
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131050001900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:53

Message Status: PNRM
Seq Num: 20131070001400 Related Seq Num: 20131070006500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/17/2013 08:01:19 Value Date: 04/17/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130417L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131070001400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:53

Message Status: PNRM
Seq Num: 20131090003000 Related Seq Num: 20131090006400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/19/2013 08:14:44 Value Date: 04/19/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130419L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131090003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:54

Message Status: PNRM
Seq Num: 20131120009400 Related Seq Num: 20131120011400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/22/2013 11:44:04 Value Date: 04/22/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130422L1LFB75C000027
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131120009400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:55

Message Status: PNRM
Seq Num: 20131140002300 Related Seq Num: 20131140006700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/24/2013 07:29:39 Value Date: 04/24/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130424L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131140002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:57

Message Status: PNRM
Seq Num: 20131260012400 Related Seq Num: 20131260013200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/06/2013 12:22:40 Value Date: 05/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130506L1LFB75C000027
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131260012400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:58

Message Status: PNRM
Seq Num: 20131280002200 Related Seq Num: 20131280003700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/08/2013 08:20:44 Value Date: 05/08/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130508L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131280002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:59

Message Status: PNRM
Seq Num: 20131300002000 Related Seq Num: 20131300005200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/10/2013 08:12:22 Value Date: 05/10/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130510L1LFB75C000006
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131300002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:59

Message Status: PNRM
Seq Num: 20131330001800 Related Seq Num: 20131330006300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/13/2013 08:37:56 Value Date: 05/13/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130513L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131330001800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:01

Message Status: PNRM
Seq Num: 20131350002700 Related Seq Num: 20131350005700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/15/2013 08:13:49 Value Date: 05/15/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130515L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131350002700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:01

Message Status: PNRM
Seq Num: 20131370002900 Related Seq Num: 20131370007600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/17/2013 08:42:33 Value Date: 05/17/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130517L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131370002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:01

Message Status: PNRM
Seq Num: 20131400003000 Related Seq Num: 20131400006600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/20/2013 08:31:01 Value Date: 05/20/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130520L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131400003000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:05

Message Status: PNRM
Seq Num: 20131480004500 Related Seq Num: 20131480007100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/28/2013 08:29:55 Value Date: 05/28/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130528L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131480004500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:06

Message Status: PNRM
Seq Num: 20131500002700 Related Seq Num: 20131500006500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/30/2013 08:34:09 Value Date: 05/30/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130530L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131500002700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:06

Message Status: PNRM
Seq Num: 20131510003100 Related Seq Num: 20131510007100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/31/2013 08:44:31 Value Date: 05/31/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130531L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131510003100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:08

Message Status: PNRM
Seq Num: 20131580002400 Related Seq Num: 20131580005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/07/2013 08:35:57 Value Date: 06/07/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130607L1LFB75C000011
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131580002400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:08

Message Status: PNRM
Seq Num: 20131610002300 Related Seq Num: 20131610005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/10/2013 08:12:01 Value Date: 06/10/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130610L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131610002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 65

FX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:38

Message Status: PNRM
Seq Num: 20131630002400 Related Seq Num: 20131630004400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/12/2013 08:13:00 Value Date: 06/12/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130612L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131630002400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 66

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:39

Message Status: PNRM
Seq Num: 20131650002300 Related Seq Num: 20131650005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/14/2013 08:24:22 Value Date: 06/14/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130614L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131650002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 67

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:56

Message Status: PNRM
Seq Num: 20132410013900 Related Seq Num: 20132410017000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/29/2013 12:46:38 Value Date: 08/29/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130829L1LFB75C000051
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132410013900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:57

Message Status: PNRM
Seq Num: 20132420003200 Related Seq Num: 20132420006700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/30/2013 08:25:45 Value Date: 08/30/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130830L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132420003200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:58

Message Status: PNRM
Seq Num: 20132460003600 Related Seq Num: 20132460007200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/03/2013 08:58:37 Value Date: 09/03/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130903L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132460003600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 70

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:58

Message Status: PNRM
Seq Num: 20132480002700 Related Seq Num: 20132480004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/05/2013 08:22:06 Value Date: 09/05/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130905L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132480002700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:00

Message Status: PNRM
Seq Num: 20132490002900 Related Seq Num: 20132490005100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/06/2013 08:07:35 Value Date: 09/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130906L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132490002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:06

Message Status: PNRM
Seq Num: 20132910002400 Related Seq Num: 20132910007100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/18/2013 08:27:55 Value Date: 10/18/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131018L1LFB75C000016
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132910002400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:06

Message Status: PNRM
Seq Num: 20132940002400 Related Seq Num: 20132940004200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/21/2013 08:29:10 Value Date: 10/21/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131021L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132940002400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:07

Message Status: PNRM
Seq Num: 20132960002100 Related Seq Num: 20132960003500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/23/2013 08:34:41 Value Date: 10/23/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131023L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132960002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:07

Message Status: PNRM
Seq Num: 20132980002200 Related Seq Num: 20132980005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/25/2013 08:17:24 Value Date: 10/25/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131025L1LFB75C000013
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132980002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:08

Message Status: PNRM
Seq Num: 20133020002100 Related Seq Num: 20133020004100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/29/2013 08:18:19 Value Date: 10/29/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131029L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133020002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX*
	DANSKE BANK*
	NORMALMSTORG 1*
	STOCKHOLM*
	SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855*
	ANNIKA OLBIN*
	TEGNERGATAN 5*
	STOCKHOLM*
	SWEDEN , 11140*
ORG	{5000}D92200070*
	ABS INVESTMENT GROUP LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:08

Message Status: PNRM
Seq Num: 20133050002300 Related Seq Num: 20133050005000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/01/2013 08:13:53 Value Date: 11/01/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131101L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133050002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:09

Message Status: PNRM
Seq Num: 20133090002600 Related Seq Num: 20133090004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/05/2013 08:20:24 Value Date: 11/05/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131105L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133090002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:09

Message Status: PNRM
Seq Num: 20133110001700 Related Seq Num: 20133110003000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/07/2013 08:20:18 Value Date: 11/07/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131107L1LFB75C000001
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133110001700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000001337066685 5* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:10

Message Status: PNRM
Seq Num: 20133160004700 Related Seq Num: 20133160007500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/12/2013 08:26:45 Value Date: 11/12/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131112L1LFB75C000012
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133160004700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 81

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:11

Message Status: PNRM
Seq Num: 20133180001800 Related Seq Num: 20133180003100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/14/2013 08:21:36 Value Date: 11/14/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131114L1LFB75C000001
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133180001800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:11

Message Status: PNRM
Seq Num: 20133190002300 Related Seq Num: 20133190006200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/15/2013 08:26:40 Value Date: 11/15/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131115L1LFB75C000013
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133190002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:12

Message Status: PNRM
Seq Num: 20133230001800 Related Seq Num: 20133230004800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/19/2013 08:38:58 Value Date: 11/19/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131119L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133230001800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:12

Message Status: PNRM
Seq Num: 20133250001900 Related Seq Num: 20133250003600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/21/2013 08:21:33 Value Date: 11/21/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNIL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131121L1LFB75C000004
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133250001900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:13

Message Status: PNRM
Seq Num: 20133290002800 Related Seq Num: 20133290004900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/25/2013 08:37:27 Value Date: 11/25/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131125L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133290002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:14

Message Status: PNRM
Seq Num: 20133310002800 Related Seq Num: 20133310006000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/27/2013 08:15:44 Value Date: 11/27/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131127L1LFB75C000005
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133310002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:14

Message Status: PNRM
Seq Num: 20133360002100 Related Seq Num: 20133360004200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/02/2013 08:40:39 Value Date: 12/02/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131202L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133360002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:15

Message Status: PNRM
Seq Num: 20133380002000 Related Seq Num: 20133380003900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/04/2013 08:11:45 Value Date: 12/04/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131204L1LFB75C000002
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133380002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:15

Message Status: PNRM
Seq Num: 20133400002800 Related Seq Num: 20133400005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/06/2013 08:41:25 Value Date: 12/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131206L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133400002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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FX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:17

Message Status: PNRM
Seq Num: 20133440002000 Related Seq Num: 20133440004000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/10/2013 08:02:04 Value Date: 12/10/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131210L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133440002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:19

Message Status: PNRM
Seq Num: 20133610001800 Related Seq Num: 20133610005100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/27/2013 08:03:17 Value Date: 12/27/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131227L1LFB75C000007
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133610001800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:22

Message Status: PNRM
Seq Num: 20133640002600 Related Seq Num: 20133640006700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/30/2013 08:20:38 Value Date: 12/30/2013

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131230L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133640002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000001337066685 5* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:22

Message Status: PNRM
Seq Num: 20140030002200 Related Seq Num: 20140030004300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/03/2014 08:15:31 Value Date: 01/03/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140103L1LFB75C000006
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140030002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:22

Message Status: PNRM
Seq Num: 20140060002400 Related Seq Num: 20140060004200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/06/2014 08:19:20 Value Date: 01/06/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140106L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140060002400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 95

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:23

Message Status: PNRM
Seq Num: 20140080002600 Related Seq Num: 20140080005200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2014 08:34:04 Value Date: 01/08/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140108L1LFB75C000008
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140080002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:31

Message Status: PNRM
Seq Num: 20140840002200 Related Seq Num: 20140840006900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/25/2014 08:32:41 Value Date: 03/25/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140325L1LFB75C000011
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140840002200*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 97

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:34

Message Status: PNRM
Seq Num: 20141190001700 Related Seq Num: 20141190005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/29/2014 08:16:41 Value Date: 04/29/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140429L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141190001700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:41

Message Status: PNRM
Seq Num: 20141960002000 Related Seq Num: 20141960005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/15/2014 08:42:01 Value Date: 07/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140715L1LFB75C000006
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141960002000*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* TEGNERGATAN 5* STOCKHOLM* SWEDEN , 11140*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 99

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:42

Message Status: PNRM
Seq Num: 20142090003700 Related Seq Num: 20142090006900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/28/2014 08:35:47 Value Date: 07/28/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
  Account: 92200070 Inst: 01 Br: 01 Type: D8
  Name: Abs Investment Group LLC
  Addr1: 707 Broadway 18th Floor
  Addr2: San Diego CA 92101
  Addr3:
  Addr4:

Credit info --
  Rcvr: 121000248
  Name: WELLS FARGO BANK, NA
  Addr1:
  Addr2:
  Addr3:
  Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140728L1LFB75C000012
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142090003700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 100

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:48

Message Status: PNRM
Seq Num: 20142880002800 Related Seq Num: 20142880008000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/15/2014 09:00:34 Value Date: 10/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141015L1LFB75C000014
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142880002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 101

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:50

Message Status: PNRM
Seq Num: 20142950002600 Related Seq Num: 20142950005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/22/2014 09:22:03 Value Date: 10/22/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141022L1LFB75C000009
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142950002600*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 102

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:50

Message Status: PNRM
Seq Num: 20143000016100 Related Seq Num: 20143000020900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/27/2014 13:20:59 Value Date: 10/27/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141027L1LFB75C000063
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143000016100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 103

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:53

Message Status: PNRM
Seq Num: 20143090010500 Related Seq Num: 20143090013400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/05/2014 12:14:53 Value Date: 11/05/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141105L1LFB75C000021
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143090010500*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 104

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:58

Message Status: PNRM
Seq Num: 20143280002300 Related Seq Num: 20143280017800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/24/2014 08:50:43 Value Date: 11/24/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141124L1LFB75C000047
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143280002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 105

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:59

Message Status: PNRM
Seq Num: 20143320005300 Related Seq Num: 20143320009200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/28/2014 09:32:00 Value Date: 11/28/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141128L1LFB75C000019
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143320005300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE501200000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 106

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:01

Message Status: PNRM
Seq Num: 20143420002800 Related Seq Num: 20143420006800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/08/2014 08:50:55 Value Date: 12/08/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141208L1LFB75C000011
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143420002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:03

Message Status: PNRM
Seq Num: 20143490005300 Related Seq Num: 20143490006600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/15/2014 09:06:29 Value Date: 12/15/2014

Sender: 122243334, Receiver: 121000248
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141215L1LFB75C000015
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143490005300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:48

Message Status: PNRM
Seq Num: 20143640016100 Related Seq Num: 20143640022000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/30/2014 12:42:58 Value Date: 12/30/2014

Sender: 122243334, Receiver: 121000248
Amount: $19,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141230L1LFB75C000068
Amount	{2000}000001900000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143640016100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:49

Message Status: PNRM
Seq Num: 20150050002100 Related Seq Num: 20150050003500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/05/2015 09:00:06 Value Date: 01/05/2015

Sender: 122243334, Receiver: 121000248
Amount: $18,500.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150105L1LFB75C000001
Amount	{2000}000001850000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150050002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 110

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:50

Message Status: PNRM
Seq Num: 20150080001700 Related Seq Num: 20150080004600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:54 Value Date: 01/08/2015

Sender: 122243334, Receiver: 121000248
Amount: $18,500.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000002
Amount	{2000}000001850000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080001700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE50120000000133706668555* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 111

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:57

Message Status: PNRM
Seq Num: 20150680002200 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/09/2015 08:48:48 Value Date: 03/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 112

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:00

Message Status: PNRM
Seq Num: 20150700003800 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/11/2015 09:28:13 Value Date: 03/11/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $50,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

F 113

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:00

Message Status: PNRM
Seq Num: 20150710002400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/12/2015 08:48:57 Value Date: 03/12/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 114

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:05

Message Status: PNRM
Seq Num: 20150850001400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/26/2015 08:47:14 Value Date: 03/26/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
    Account: 92200070 Inst: 01 Br: 01 Type: D8
    Name: Abs Investment Group LLC
    Addr1: 707 Broadway 18th Floor
    Addr2: San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr: DABASESX
    Name:
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 115

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:06

Message Status: PNRM
Seq Num: 20150900002400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/31/2015 08:42:03 Value Date: 03/31/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 116

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:07

Message Status: PNRM
Seq Num: 20150910022200 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/01/2015 10:54:54 Value Date: 04/01/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $60,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 117

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:10

Message Status: PNRM
Seq Num: 20150990006900 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/09/2015 09:28:40 Value Date: 04/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 118

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:29

Message Status: PNRM
Seq Num: 20151900001700 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 07/09/2015 08:04:07 Value Date: 07/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (IBAN)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 119

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:06

Message Status: PNRM
Seq Num: 20143640016100 Related Seq Num: 20143640022000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/30/2014 12:42:58 Value Date: 12/30/2014

Sender: 122243334, Receiver: 121000248
Amount: $19,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141230L1LFB75C000068
Amount	{2000}000001900000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143640016100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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F 120

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:08

Message Status: PNRM
Seq Num: 20150050002100 Related Seq Num: 20150050003500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/05/2015 09:00:06 Value Date: 01/05/2015

Sender: 122243334, Receiver: 121000248
Amount: $18,500.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150105L1LFB75C000001
Amount	{2000}000001850000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150050002100*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 121

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:08

Message Status: PNRM
Seq Num: 20150080001700 Related Seq Num: 20150080004600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:54 Value Date: 01/08/2015

Sender: 122243334, Receiver: 121000248
Amount: $18,500.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000002
Amount	{2000}000001850000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080001700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX* DANSKE BANK* NORMALMSTORG 1* STOCKHOLM* SWEDEN , S-103 92*
BNF	{4200}DSE5012000000013370666855* ANNIKA OLBIN* ENGELBREKTSGATAN 10 , 5TR* STOCKHOLM* SWEDEN , 11432*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:16

F 122

Message Status: PNRM
Seq Num: 20150680002200 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/09/2015 08:48:48 Value Date: 03/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 123

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:18

Message Status: PNRM
Seq Num: 20150700003800 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/11/2015 09:28:13 Value Date: 03/11/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $50,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 124

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:18

Message Status: PNRM
Seq Num: 20150710002400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/12/2015 08:48:57 Value Date: 03/12/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 125

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:24

Message Status: PNRM
Seq Num: 20150850001400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/26/2015 08:47:14 Value Date: 03/26/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:25

Message Status: PNRM
Seq Num: 20150900002400 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 03/31/2015 08:42:03 Value Date: 03/31/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:26

Message Status: PNRM
Seq Num: 20150910022200 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/01/2015 10:54:54 Value Date: 04/01/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $60,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 128

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:28

Message Status: PNRM
Seq Num: 20150990006900 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 04/09/2015 09:28:40 Value Date: 04/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 129

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:46

Message Status: PNRM
Seq Num: 20151900001700 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 07/09/2015 08:04:07 Value Date: 07/09/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $100,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (IBAN)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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F 130

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:59:03

Message Status: PNRM
Seq Num: 20153340001200 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 11/30/2015 08:35:23 Value Date: 11/30/2015

Sender: COMMFXWF, Receiver: DABASESX
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: DABASESX
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE5012000000013370666855 (Account)
BNF Name: ANNIKA OLBIN
BNF Addr1: ENGELBREKTSGATAN 10 , 5TR
BNF Addr2: STOCKHOLM
BNF Addr3: SWEDEN , 11432

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box F 131

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:59:07

Message Status: PNRM
Seq Num: 20153550001300 Related Seq Num:
Pay Method: FED Input Message ID: FTR811
Date Recvd: 12/21/2015 08:07:41 Value Date: 12/21/2015

Sender: 026009593, Receiver: 122243334
Amount: $34,970.00
Debit info --
Sndr: 026009593
Name: BANK OF AMERICA, N.A., NY
Addr1:
Addr2:
Addr3:
Addr4:

Credit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode:
Category: Linesheet: Create Template:

Message Text:

```
            XFT811
   Msg Disp {1100}30P N
   Acc Time {1110}12210649FT03
   OMAD     {1120}20151221L1LFB75C00000712210649FT03
   Msg Type {1510}1000
   IMAD     {1520}20151221B6B7HU2R003662
   Amount   {2000}000003497000
   Sender DI{3100}026009593BK AMER NYC*
   Sndr Ref {3320}2015122100177690*
   Rcvr DI  {3400}122243334COMWST BK NWPT BCH*
   Bus Func {3600}CTP
   Charges  {3700}SUSD30,00*
   Instr Amt{3710}USD35000,00*
   BNF      {4200}D92200070*
            ABS INVESTMENT GROUP*
            4 PARK PLAZA*
            92614 IRVINE, CA*
   RFB      {4320}3376-53557449808*
   ORG      {5000}DSE50120000000133706668555*
            ANNIKA OLBIN BISHOP*
            ENGELBREKTSGATAN 10,5 LGH*
            114 32  STOCKHOLM*
   OGB      {5100}BDABASESX*
            DANSKE BANK*
            NORRMALMSTORG 1*
            STOCKHOLM,SE 103 92*
   INS      {5200}BDABADKKK*
            DANSKE BANK A/S*
            (FRMLY:DEN DANSKE BK AKTIESELSKAB)*
            12 HOLMES KANAL DK 1092*
            COPENHAGEN, DENMARK*
   OBI      {6000}FURTHER CREDIT: ACCOUNT NUMBER*
            `92200070`, ACCOUNT NAME `ABS*
            INVESTMENT GROUP`*
```

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BILAGA G

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:18

Message Status: PNRM
Seq Num: 20151390001000 Related Seq Num:
Pay Method: FX Output Message ID: 103
Date Recvd: 05/19/2015 07:19:55 Value Date: 05/19/2015

Sender: COMMFXWF, Receiver: ESSESESS
Amount: $1,040,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: ESSESESS
Name:
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

BNF ID: SE2850000000050371014042 (IBAN)
BNF Name: KUSTNARA FASTIGHETSMAKLARE AB
BNF Addr1: KROKELYCKAN 38
BNF Addr2: VASTRA FROLUNDA
BNF Addr3: SWEDEN , 426 70

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BILAGA H

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:50

Message Status: PNRM
Seq Num: 20133400002900 Related Seq Num: 20133400005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/06/2013 08:41:25 Value Date: 12/06/2013

Sender: 122243334, Receiver: 121000248
Amount: $1,000,000.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131206L1LFB75C000009
Amount	{2000}000100000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133400002900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK PLC* 1 CHURCHILL PLACE* LONDON* UNITED KINGDOM , EC14 5HP*
BNF	{4200}DGB53BARC20473587914200* CHADBOURNE & PARKE* 45 KING WILLIAM STREET* LONDON* UNITED KINGDOM , EC4R 9AN*
ORG	{5000}D1230044* TWELVE NINE LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}ATTORNEY TRUST ACCOUNT , FOR THE BE* N* EFIT OF CLIENT: "ASTON INVESTMENT P* ARTNERS LIMITED".*
BBK Info	{6300}204735*

EB-4689-16 Överföringar till Mark Bishop från ABS Investment Group LLC

BILAGA I

Kommentar

Sammanställning av överföringar från ABS Investment Group LLC konto 92200070 Commerce West Bank till två bankkonton tillhörande Mark Bishop. Under perioden 2012-2015 har det skett 74 st. överföringar om totalt 960 800 USD. Enligt de flesta underlag så anges Consluting Fee som information från avsändaren till mottagaren. Det är vanligt att det sker flera överföringar varje månad. Transaktionsunderlag finns i bilagorna.

Period	Belopp	Antal transaktioner	Valuta
2012-2015	-960 800	74	USD

Lars Eriksson

Ekorevisor

		Uppgifter enligt underlag från bank	
Datum	Belopp	Motpart	Bilaga I
2012-1/25	-25 000	Mark Bishop kto 153497855814	1
2012-2/28	-25 000	Mark Bishop kto 153497855814	2
2012-3/26	-25 000	Mark Bishop kto 153497855814	3
2012-4/30	-25 000	Mark Bishop kto 153497855814	4
2012-5/29	-25 000	Mark Bishop kto 153497855814	5
2012-7/02	-12 000	Mark Bishop kto 153497855814	6
2012-7/30	-12 000	Mark Bishop kto 153497855814	7
2012-8/24	-12 000	Mark Bishop kto 153497855814	8
2012-9/24	-12 000	Mark Bishop kto 153497855814	9
2012-10/29	-12 000	Mark Bishop kto 153497855814	10
2012-12/03	-12 000	Mark Bishop kto 153497855814	11
2013-1/03	-12 000	Mark Bishop kto 153497855814	12
2013-2/04	-12 000	Mark Bishop kto 153497855814	13
2013-3/04	-12 000	Mark Bishop kto 153497855814	14
2013-4/01	-11 800	Mark Bishop kto 153497855814	15
2013-4/29	-11 800	Mark Bishop kto 153497855814	16
2013-5/09	-10 000	Mark Bishop kto 14658887	17
2013-5/20	-11 800	Mark Bishop kto 153497855814	18
2013-7/01	-11 800	Mark Bishop kto 153497855814	19
2013-7/29	-11 800	Mark Bishop kto 153497855814	20
2013-8/29	-11 800	Mark Bishop kto 153497855814	21
2013-12/09	-11 800	Mark Bishop kto 153497855814	22
2013-12/09	-12 000	Mark Bishop kto 153497855814	23

		Uppgifter enligt underlag från bank	
Datum	**Belopp**	**Motpart**	**Bilaga**
2013-12/27	-11 800	Mark Bishop kto 153497855814	24
2014-01-21	-11 800	Mark Bishop kto 153497855814	25
2014-01-22	-10 000	Mark Bishop kto 153497855814	26
2014-01-24	-11 800	Mark Bishop kto 153497855814	27
2014-02-07	-11 800	Mark Bishop kto 153497855814	28
2014-02-11	-11 800	Mark Bishop kto 153497855814	29
2014-04-14	-11 800	Mark Bishop kto 153497855814	30
2014-06-02	-11 800	Mark Bishop kto 153497855814	31
2014-08-22	-11 800	Mark Bishop kto 153497855814	32
2014-09-09	-11 800	Mark Bishop kto 153497855814	33
2014-10-14	-12 000	Mark Bishop kto 153497855814	34
2014-11-03	-12 000	Mark Bishop kto 153497855814	35
2014-12-23	-12 000	Mark Bishop kto 153497855814	36
2015-01-08	-12 000	Mark Bishop kto 153497855814	37
2015-01-28	-12 000	Mark Bishop kto 153497855814	38
2015-02-09	-12 000	Mark Bishop kto 153497855814	39
2015-03-09	-12 000	Mark Bishop kto 153497855814	40
2015-03-16	-12 000	Mark Bishop kto 153497855814	41
2015-03-19	-12 000	Mark Bishop kto 153497855814	42
2015-03-30	-12 000	Mark Bishop kto 153497855814	43
2015-04-09	-12 000	Mark Bishop kto 153497855814	44
2015-04-21	-12 000	Mark Bishop kto 153497855814	45
2015-05-11	-12 000	Mark Bishop kto 153497855814	46
2015-05-15	-12 000	Mark Bishop kto 153497855814	47
2015-05-19	-20 000	Mark Bishop kto 153497855814	48
2015-06-22	-12 000	Mark Bishop kto 153497855814	49
2015-06-24	-12 000	Mark Bishop kto 153497855814	50
2015-07-08	-12 000	Mark Bishop kto 153497855814	51
2015-07-20	-12 000	Mark Bishop kto 153497855814	52
2015-01-08	-12 000	Mark Bishop kto 153497855814	53
2015-01-28	-12 000	Mark Bishop kto 153497855814	54
2015-02-09	-12 000	Mark Bishop kto 153497855814	55
2015-03-09	-12 000	Mark Bishop kto 153497855814	56
2015-03-16	-12 000	Mark Bishop kto 153497855814	57
2015-03-19	-12 000	Mark Bishop kto 153497855814	58
2015-03-30	-12 000	Mark Bishop kto 153497855814	59
2015-04-09	-12 000	Mark Bishop kto 153497855814	60
2015-04-21	-12 000	Mark Bishop kto 153497855814	61
2015-05-11	-12 000	Mark Bishop kto 153497855814	62
2015-05-15	-12 000	Mark Bishop kto 153497855814	63

		Uppgifter enligt underlag från bank	
Datum	**Belopp**	**Motpart**	**Bilaga**
2015-05-19	-20 000	Mark Bishop kto 153497855814	64
2015-06-22	-12 000	Mark Bishop kto 153497855814	65
2015-06-24	-12 000	Mark Bishop kto 153497855814	66
2015-07-08	-12 000	Mark Bishop kto 153497855814	67
2015-07-20	-12 000	Mark Bishop kto 153497855814	68
2015-08-04	-12 000	Mark Bishop kto 153497855814	69
2015-09-14	-12 000	Mark Bishop kto 153497855814	70
2015-09-30	-12 000	Mark Bishop kto 153497855814	71
2015-10-20	-12 000	Mark Bishop kto 153497855814	72
2015-10-30	-13 000	Mark Bishop kto 153497855814	73
2015-11-24	-10 000	Mark Bishop kto 153497855814	74
	-960 800		

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Bilaga1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:37:30

Message Status: PNRM
Seq Num: 20120250007200 Related Seq Num: 20120250010600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/25/2012 12:00:36 Value Date: 01/25/2012

Sender: 122243334, Receiver: 122235821
Amount: $25,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120125L1LFB75C000028
Amount	{2000}000002500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120250007200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BBK	{4100}F122235821* US BANK* 7733 GIRARD AVE* LA JOLLA , CA* 92037*
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE.*

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Bilaga2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:02

Message Status: PNRM
Seq Num: 20120590002000 Related Seq Num: 20120590005000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/28/2012 07:46:15 Value Date: 02/28/2012

Sender: 122243334, Receiver: 122235821
Amount: $25,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120228L1LFB75C000008
Amount	{2000}000002500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120590002000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BBK	{4100}F122235821* US BANK* 7733 GIRARD AVE* LA JOLLA , CA* 92037*
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:23

Message Status: PNRM
Seq Num: 20120860002700 Related Seq Num: 20120860007100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/26/2012 08:36:41 Value Date: 03/26/2012

Sender: 122243334, Receiver: 122235821
Amount: $25,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120326L1LFB75C000018
Amount	{2000}000002500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20120860002700*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BBK	{4100}F122235821* US BANK* 7733 GIRARD AVE* LA JOLLA , CA* 92037*
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE.*

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Bilaga4

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:33

Message Status: PNRM
Seq Num: 20121210007900 Related Seq Num: 20121210009000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/30/2012 12:06:17 Value Date: 04/30/2012

Sender: 122243334, Receiver: 122235821
Amount: $25,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120430L1LFB75C000024
Amount	{2000}000002500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121210007900*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE.*

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Bilaga5

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:38

Message Status: PNRM
Seq Num: 20121500002800 Related Seq Num: 20121500005000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/29/2012 07:32:27 Value Date: 05/29/2012

Sender: 122243334, Receiver: 122235821
Amount: $25,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120529L1LFB75C000005
Amount	{2000}000002500000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121500002800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE.*

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Bilaga6

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:38:47

Message Status: PNRM
Seq Num: 20121840003200 Related Seq Num: 20121840008100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/02/2012 07:41:16 Value Date: 07/02/2012

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120702L1LFB75C000013
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20121840003200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}JUNE CONSULTING AFTER WITHHOLDING.*

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Bilaga7

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:03

Message Status: PNRM
Seq Num: 20122120003400 Related Seq Num: 20122120006600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/30/2012 07:59:04 Value Date: 07/30/2012

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120730L1LFB75C000015
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122120003400*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 7555 EADS AVENUE , #2* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}JULY 2012 CONSULTING FEE , LESS COU* R* T ORDERED WITHHOLDING.*

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Bilaga8

```
GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:41:16

Message Status: PNRM
Seq Num: 20122370002100     Related Seq Num: 20122370004900
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 08/24/2012 08:38:18     Value Date: 08/24/2012

Sender:  122243334,     Receiver:  122235821
Amount:  $12,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    ABS INVESTMENT GROUP LLC
    Addr1:   707 BROADWAY 18TH FLOOR
    Addr2:   SAN DIEGO CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    122235821
    Name:    US BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: DOMESTIC
Category:           Linesheet:           Create Template:

Message Text:

   Sndr Info   {1500}30        P
   Msg Type    {1510}1000
   IMAD        {1520}20120824L1LFB75C000007
   Amount      {2000}000001200000
   Sender DI   {3100}122243334
   Sndr Ref    {3320}20122370002100*
   Rcvr DI     {3400}122235821
   Bus Func    {3600}CTR
   BNF         {4200}D153497855814*
               MARK BISHOP*
               7555 EADS AVENUE , #2*
               LA JOLLA , CA*
               92037*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               707 BROADWAY 18TH FLOOR ,*
               SAN DIEGO , CA*
               US , 92101*
   OBI         {6000}AUGUST COMPENSATION AFTER WITHHOLDI*
               NG.*
```

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Bilaga9

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:30

Message Status: PNRM
Seq Num: 20122680015100 Related Seq Num: 20122680015700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/24/2012 13:09:36 Value Date: 09/24/2012

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120924L1LFB75C000043
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20122680015100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}SEPTEMBER 2012 CONSULTING LESS WITH* HOLDING.*

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Bilaga10

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:16

Message Status: PNRM
Seq Num: 20123030003800 Related Seq Num: 20123030008300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/29/2012 08:46:17 Value Date: 10/29/2012

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121029L1LFB75C000021
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123030003800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga11

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:27

Message Status: PNRM
Seq Num: 20123380005800 Related Seq Num: 20123380008800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/03/2012 08:38:34 Value Date: 12/03/2012

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121203L1LFB75C000009
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20123380005800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:43

Message Status: PNRM
Seq Num: 20130030004600 Related Seq Num: 20130030008700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/03/2013 09:39:43 Value Date: 01/03/2013

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130103L1LFB75C000015
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130030004600*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE AFTER WITHHOLDING.*

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Bilaga13

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:27

Message Status: PNRM
Seq Num: 20130350004000 Related Seq Num: 20130350008300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/04/2013 08:31:22 Value Date: 02/04/2013

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130204L1LFB75C000013
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130350004000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE AFTER WITHHOLDING.*

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Bilaga14

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:38

Message Status: PNRM
Seq Num: 20130630003700 Related Seq Num: 20130630010100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/04/2013 08:30:40 Value Date: 03/04/2013

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20130304L1LFB75C000025
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20130630003700*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            707 BROADWAY , 18TH FLOOR*
            SAN DIEGO , CA*
            92101*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
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Bilaga15

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:45

Message Status: PNRM
Seq Num: 20130910005500 Related Seq Num: 20130910014100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/01/2013 08:01:48 Value Date: 04/01/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130401L1LFB75C000039
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20130910005500*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga16

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:56

Message Status: PNRM
Seq Num: 20131190003700 Related Seq Num: 20131190009400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/29/2013 08:16:56 Value Date: 04/29/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130429L1LFB75C000022
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131190003700*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BALANCE OF CONSULTING FEE , AFTER W* I* THHOLDING.*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:43:58

Message Status: PNRM
Seq Num: 20131290004000 Related Seq Num: 20131290006800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/09/2013 08:29:32 Value Date: 05/09/2013

Sender: 122243334, Receiver: 314074269
Amount: $10,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 314074269
Name: U S A A FEDERAL SAVINGS BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130509L1LFB75C000016
Amount	{2000}000001000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131290004000*
Rcvr DI	{3400}314074269
Bus Func	{3600}CTR
BNF	{4200}D14658887* MARK BISHOP* 29 HILLGATE PLACE* ALISO VIEJO , CA* 92656*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONGRATULATIONS*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:02

Message Status: PNRM
Seq Num: 20131400004000 Related Seq Num: 20131400008300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/20/2013 08:31:23 Value Date: 05/20/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130520L1LFB75C000024
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131400004000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga19

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:43

Message Status: PNRM
Seq Num: 20131820005000 Related Seq Num: 20131820007900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/01/2013 09:10:49 Value Date: 07/01/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130701L1LFB75C000013
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20131820005000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga20

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:49

Message Status: PNRM
Seq Num: 20132100004600 Related Seq Num: 20132100008700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/29/2013 08:14:17 Value Date: 07/29/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130729L1LFB75C000014
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132100004600*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga21

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:56

Message Status: PNRM
Seq Num: 20132410015800 Related Seq Num: 20132410017900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/29/2013 13:04:12 Value Date: 08/29/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20130829L1LFB75C000059
Amount      {2000}000001180000
Sender DI   {3100}122243334
Sndr Ref    {3320}20132410015800*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            707 BROADWAY , 18TH FLOOR*
            SAN DIEGO , CA*
            92101*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
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Vinster MBS hos ABS kopplat till MB.pdf

Bilaga22

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:16

Message Status: PNRM
Seq Num: 20133430004100 Related Seq Num: 20133430007600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/09/2013 08:33:23 Value Date: 12/09/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131209L1LFB75C000013
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133430004100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga23

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:16

Message Status: PNRM
Seq Num: 20133430004500 Related Seq Num: 20133430007900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/09/2013 08:33:27 Value Date: 12/09/2013

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131209L1LFB75C000016
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133430004500*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}DECEMBER ADVANCE.*

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Bilaga24

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:20

Message Status: PNRM
Seq Num: 20133610002600 Related Seq Num: 20133610005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/27/2013 08:03:20 Value Date: 12/27/2013

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131227L1LFB75C000011
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20133610002600*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE , AFTER WITHHOLDING.*

Vinster MBS hos ABS kopplat till MB.pdf

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:24

Message Status: PNRM
Seq Num: 20140210003200 Related Seq Num: 20140210005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/21/2014 08:30:43 Value Date: 01/21/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140121L1LFB75C000009
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140210003200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BISHOP CONSULTING FEE AFTER WITHHOL* DING.*

Vinster MBS hos ABS kopplat till MB.pdf

Bilaga26

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:25

Message Status: PNRM
Seq Num: 20140220002800 Related Seq Num: 20140220005600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/22/2014 08:22:00 Value Date: 01/22/2014

Sender: 122243334, Receiver: 314074269
Amount: $10,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 314074269
Name: U S A A FEDERAL SAVINGS BANK
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140122L1LFB75C000006
Amount	{2000}000001000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140220002800*
Rcvr DI	{3400}314074269
Bus Func	{3600}CTR
BNF	{4200}D14658887* MARK BISHOP* 29 HILLGATE PLACE* ALISO VIEJO , CA* 92656*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga27

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:25

Message Status: PNRM
Seq Num: 20140240003600 Related Seq Num: 20140240005900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/24/2014 08:27:23 Value Date: 01/24/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140124L1LFB75C000009
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140240003600*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CONSULTING FEE , AFTER WITHHOLDING.*

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Bilaga28

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:26

Message Status: PNRM
Seq Num: 20140380002300 Related Seq Num: 20140380004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/07/2014 08:01:53 Value Date: 02/07/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140207L1LFB75C000004
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140380002300*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BISHOP - CONSULTING FEE AFTER WITHH* OLDING.*

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Bilaga29

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:26

Message Status: PNRM
Seq Num: 20140420002900 Related Seq Num: 20140420005400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/11/2014 08:28:45 Value Date: 02/11/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140211L1LFB75C000008
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20140420002900*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BISHOP - CONSULTING FEE AFTER WITHH* OLDING.*

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Bilaga30

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:33

Message Status: PNRM
Seq Num: 20141040003200 Related Seq Num: 20141040004400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/14/2014 08:40:13 Value Date: 04/14/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140414L1LFB75C000005
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141040003200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BISHOP CONSULTING FEE , AFTER WITHH* O* LDING.*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:38

Message Status: PNRM
Seq Num: 20141530004200 Related Seq Num: 20141530005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/02/2014 08:36:38 Value Date: 06/02/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140602L1LFB75C000008
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20141530004200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga32

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:43

Message Status: PNRM
Seq Num: 20142340004000 Related Seq Num: 20142340006200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/22/2014 08:33:50 Value Date: 08/22/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140822L1LFB75C000010
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142340004000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 707 BROADWAY , 18TH FLOOR* SAN DIEGO , CA* 92101*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:44

Message Status: PNRM
Seq Num: 20142520005200 Related Seq Num: 20142520006100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/09/2014 10:07:46 Value Date: 09/09/2014

Sender: 122243334, Receiver: 122235821
Amount: $11,800.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20140909L1LFB75C000012
Amount	{2000}000001180000
Sender DI	{3100}122243334
Sndr Ref	{3320}20142520005200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga34

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:47

Message Status: PNRM
Seq Num: 20142870004200 Related Seq Num: 20142870009400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/14/2014 08:50:36 Value Date: 10/14/2014

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20141014L1LFB75C000020
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20142870004200*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            64 RITZ COVE DRIVE*
            DANA POINT , CA*
            92629*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
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Bilaga35

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:54:52

Message Status: PNRM
Seq Num: 20143070013800 Related Seq Num: 20143070017900
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/03/2014 12:08:53 Value Date: 11/03/2014

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141103L1LFB75C000048
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143070013800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga36

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:04

Message Status: PNRM
Seq Num: 20143570002600 Related Seq Num: 20143570005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/23/2014 08:40:19 Value Date: 12/23/2014

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20141223L1LFB75C000006
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20143570002600*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga37

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:51

Message Status: PNRM
Seq Num: 20150080002200 Related Seq Num: 20150080006400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:57 Value Date: 01/08/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000015
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080002200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga38

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:52

Message Status: PNRM
Seq Num: 20150280002800 Related Seq Num: 20150280005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/28/2015 08:40:22 Value Date: 01/28/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150128L1LFB75C000005
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150280002800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga39

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:55

Message Status: PNRM
Seq Num: 20150400001800 Related Seq Num: 20150400005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/09/2015 08:47:36 Value Date: 02/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150209L1LFB75C000003
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150400001800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga40

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:55:58

Message Status: PNRM
Seq Num: 20150680003100 Related Seq Num: 20150680012100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/09/2015 08:48:55 Value Date: 03/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150309L1LFB75C000003
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150680003100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga41

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:02

Message Status: PNRM
Seq Num: 20150750005400 Related Seq Num: 20150750010500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/16/2015 08:41:41 Value Date: 03/16/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20150316L1LFB75C000008
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20150750005400*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            64 RITZ COVE DRIVE*
            DANA POINT , CA*
            92629*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
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Bilaga42

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:03

Message Status: PNRM
Seq Num: 20150780002700 Related Seq Num: 20150780026600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/19/2015 08:46:24 Value Date: 03/19/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150319L1LFB75C000103
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150780002700*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga43

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:06

Message Status: PNRM
Seq Num: 20150890002200 Related Seq Num: 20150890018700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/30/2015 08:43:41 Value Date: 03/30/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150330L1LFB75C000009
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150890002200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:10

Message Status: PNRM
Seq Num: 20150990038900 Related Seq Num: 20150990052800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/09/2015 13:08:02 Value Date: 04/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20150409L1LFB75C000154
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20150990038900*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            64 RITZ COVE DRIVE*
            DANA POINT , CA*
            92629*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            4 PARK PLAZA , SUITE 500 ,*
            IRVINE , CA*
            US , 92614*
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Bilaga45

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:11

Message Status: PNRM
Seq Num: 20151110002900 Related Seq Num: 20151110028400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/21/2015 08:45:24 Value Date: 04/21/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150421L1LFB75C000107
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151110002900*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga46

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:16

Message Status: PNRM
Seq Num: 20151310009400 Related Seq Num: 20151310013200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/11/2015 09:02:56 Value Date: 05/11/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150511L1LFB75C000004
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151310009400*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga47

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:18

Message Status: PNRM
Seq Num: 20151350046100 Related Seq Num: 20151350056400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/15/2015 13:16:39 Value Date: 05/15/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150515L1LFB75C000229
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151350046100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga48

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:19

Message Status: PNRM
Seq Num: 20151390001200 Related Seq Num: 20151390008300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/19/2015 07:19:56 Value Date: 05/19/2015

Sender: 122243334, Receiver: 122235821
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150519L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151390001200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:23

Message Status: PNRM
Seq Num: 20151730003200 Related Seq Num: 20151730015100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/22/2015 08:05:32 Value Date: 06/22/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150622L1LFB75C000001
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151730003200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga50

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:25

Message Status: PNRM
Seq Num: 20151750002000 Related Seq Num: 20151750003800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/24/2015 08:03:06 Value Date: 06/24/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150624L1LFB75C000005
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151750002000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga51

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:56:29

Message Status: PNRM
Seq Num: 20151890002500 Related Seq Num: 20151890007400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/08/2015 08:05:27 Value Date: 07/08/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150708L1LFB75C000017
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151890002500*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga52

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:56:30

Message Status: PNRM
Seq Num: 20152010003000     Related Seq Num: 20152010014700
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 07/20/2015 08:04:22     Value Date: 07/20/2015

Sender:  122243334,     Receiver:  122235821
Amount:  $12,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    Abs Investment Group LLC
    Addr1:   707 Broadway 18th Floor
    Addr2:   San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    122235821
    Name:    US BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: DOMESTIC
Category:           Linesheet:           Create Template:

Message Text:

   Sndr Info   {1500}30        P
   Msg Type    {1510}1000
   IMAD        {1520}20150720L1LFB75C000034
   Amount      {2000}000001200000
   Sender DI   {3100}122243334
   Sndr Ref    {3320}20152010003000*
   Rcvr DI     {3400}122235821
   Bus Func    {3600}CTR
   BNF         {4200}D153497855814*
               MARK BISHOP*
               64 RITZ COVE DRIVE*
               DANA POINT , CA*
               92629*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               4 PARK PLAZA , SUITE 500 ,*
               IRVINE , CA*
               US , 92614*
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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:09

Message Status: PNRM
Seq Num: 20150080002200 Related Seq Num: 20150080006400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/08/2015 08:49:57 Value Date: 01/08/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150108L1LFB75C000015
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150080002200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga54

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:10

Message Status: PNRM
Seq Num: 20150280002800 Related Seq Num: 20150280005300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 01/28/2015 08:40:22 Value Date: 01/28/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150128L1LFB75C000005
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150280002800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga55

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:14

Message Status: PNRM
Seq Num: 20150400001800 Related Seq Num: 20150400005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 02/09/2015 08:47:36 Value Date: 02/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150209L1LFB75C000003
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150400001800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga56

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:16

Message Status: PNRM
Seq Num: 20150680003100 Related Seq Num: 20150680012100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/09/2015 08:48:55 Value Date: 03/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150309L1LFB75C000003
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150680003100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga57

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:21

Message Status: PNRM
Seq Num: 20150750005400 Related Seq Num: 20150750010500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/16/2015 08:41:41 Value Date: 03/16/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150316L1LFB75C000008
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150750005400*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga58

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:22

Message Status: PNRM
Seq Num: 20150780002700 Related Seq Num: 20150780026600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/19/2015 08:46:24 Value Date: 03/19/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150319L1LFB75C000103
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150780002700*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*

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Bilaga59

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:24

Message Status: PNRM
Seq Num: 20150890002200 Related Seq Num: 20150890018700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 03/30/2015 08:43:41 Value Date: 03/30/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20150330L1LFB75C000009
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20150890002200*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            64 RITZ COVE DRIVE*
            DANA POINT , CA*
            92629*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            707 BROADWAY 18TH FLOOR ,*
            SAN DIEGO , CA*
            US , 92101*
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Bilaga60

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:29

Message Status: PNRM
Seq Num: 20150990038900 Related Seq Num: 20150990052800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/09/2015 13:08:02 Value Date: 04/09/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150409L1LFB75C000154
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20150990038900*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga61

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:29

Message Status: PNRM
Seq Num: 20151110002900 Related Seq Num: 20151110028400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 04/21/2015 08:45:24 Value Date: 04/21/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150421L1LFB75C000107
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151110002900*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga62

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:34

Message Status: PNRM
Seq Num: 20151310009400 Related Seq Num: 20151310013200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/11/2015 09:02:56 Value Date: 05/11/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

```
Sndr Info   {1500}30        P
Msg Type    {1510}1000
IMAD        {1520}20150511L1LFB75C000004
Amount      {2000}000001200000
Sender DI   {3100}122243334
Sndr Ref    {3320}20151310009400*
Rcvr DI     {3400}122235821
Bus Func    {3600}CTR
BNF         {4200}D153497855814*
            MARK BISHOP*
            64 RITZ COVE DRIVE*
            DANA POINT , CA*
            92629*
ORG         {5000}D92200070*
            ABS INVESTMENT GROUP LLC*
            4 PARK PLAZA , SUITE 500 ,*
            IRVINE , CA*
            US , 92614*
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Bilaga63

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GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua     Bank: COMMERCEWEST BANK     Date: 05/06/19 11:57:36

Message Status: PNRM
Seq Num: 20151350046100     Related Seq Num: 20151350056400
Pay Method: FED Output     Message ID: FTI0811
Date Recvd: 05/15/2015 13:16:39     Value Date: 05/15/2015

Sender:  122243334,     Receiver:  122235821
Amount:  $12,000.00
Debit info --
    Account: 92200070  Inst: 01  Br: 01  Type: D8
    Name:    Abs Investment Group LLC
    Addr1:   707 Broadway 18th Floor
    Addr2:   San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr:    122235821
    Name:    US BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice:             Dept:    DEPT1     Trancode: DOMESTIC
Category:           Linesheet:           Create Template:

Message Text:

   Sndr Info   {1500}30        P
   Msg Type    {1510}1000
   IMAD        {1520}20150515L1LFB75C000229
   Amount      {2000}000001200000
   Sender DI   {3100}122243334
   Sndr Ref    {3320}20151350046100*
   Rcvr DI     {3400}122235821
   Bus Func    {3600}CTR
   BNF         {4200}D153497855814*
               MARK BISHOP*
               64 RITZ COVE DRIVE*
               DANA POINT , CA*
               92629*
   ORG         {5000}D92200070*
               ABS INVESTMENT GROUP LLC*
               4 PARK PLAZA , SUITE 500 ,*
               IRVINE , CA*
               US , 92614*
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Bilaga64

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:37

Message Status: PNRM
Seq Num: 20151390001200 Related Seq Num: 20151390008300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 05/19/2015 07:19:56 Value Date: 05/19/2015

Sender: 122243334, Receiver: 122235821
Amount: $20,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150519L1LFB75C000003
Amount	{2000}000002000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151390001200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga65

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:41

Message Status: PNRM
Seq Num: 20151730003200 Related Seq Num: 20151730015100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/22/2015 08:05:32 Value Date: 06/22/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150622L1LFB75C000001
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151730003200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga66

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:43

Message Status: PNRM
Seq Num: 20151750002000 Related Seq Num: 20151750003800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 06/24/2015 08:03:06 Value Date: 06/24/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150624L1LFB75C000005
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151750002000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga67

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:46

Message Status: PNRM
Seq Num: 20151890002500 Related Seq Num: 20151890007400
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/08/2015 08:05:27 Value Date: 07/08/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150708L1LFB75C000017
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20151890002500*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga68

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:57:48

Message Status: PNRM
Seq Num: 20152010003000 Related Seq Num: 20152010014700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/20/2015 08:04:22 Value Date: 07/20/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150720L1LFB75C000034
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20152010003000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga69

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:58:44

Message Status: PNRM
Seq Num: 20152160001800 Related Seq Num: 20152160004700
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/04/2015 08:05:15 Value Date: 08/04/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150804L1LFB75C000009
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20152160001800*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga70

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:58:49

Message Status: PNRM
Seq Num: 20152570002200 Related Seq Num: 20152570005500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/14/2015 08:06:25 Value Date: 09/14/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150914L1LFB75C000007
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20152570002200*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:58:52

Message Status: PNRM
Seq Num: 20152730003700 Related Seq Num: 20152730006200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/30/2015 09:03:23 Value Date: 09/30/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
    Account: 92200070 Inst: 01 Br: 01 Type: D8
    Name: Abs Investment Group LLC
    Addr1: 707 Broadway 18th Floor
    Addr2: San Diego CA 92101
    Addr3:
    Addr4:

Credit info --
    Rcvr: 122235821
    Name: US BANK, NA
    Addr1:
    Addr2:
    Addr3:
    Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20150930L1LFB75C000010
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20152730003700*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga72

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:58:56

Message Status: PNRM
Seq Num: 20152930002100 Related Seq Num: 20152930006000
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/20/2015 08:27:16 Value Date: 10/20/2015

Sender: 122243334, Receiver: 122235821
Amount: $12,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20151020L1LFB75C000009
Amount	{2000}000001200000
Sender DI	{3100}122243334
Sndr Ref	{3320}20152930002100*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

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Bilaga73

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:58:58

Message Status: PNRM
Seq Num: 20153030002000 Related Seq Num: 20153030010500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/30/2015 08:04:25 Value Date: 10/30/2015

Sender: 122243334, Receiver: 322271627
Amount: $13,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 322271627
Name: JPMORGAN CHASE BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20151030L1LFB75C000015
Amount	{2000}000001300000
Sender DI	{3100}122243334
Sndr Ref	{3320}20153030002000*
Rcvr DI	{3400}322271627
Bus Func	{3600}CTR
BNF	{4200}D988872505* CYNTHIA KNIGHT* LA JOLLA* LA JOLLA , CA* 92037*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*
OBI	{6000}MONTHLY WITHHOLDING - MARK BISHOP*

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Bilaga74

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:59:03

Message Status: PNRM
Seq Num: 20153280004000 Related Seq Num: 20153280008100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/24/2015 08:52:44 Value Date: 11/24/2015

Sender: 122243334, Receiver: 122235821
Amount: $10,000.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 122235821
Name: US BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: DOMESTIC
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20151124L1LFB75C000021
Amount	{2000}000001000000
Sender DI	{3100}122243334
Sndr Ref	{3320}20153280004000*
Rcvr DI	{3400}122235821
Bus Func	{3600}CTR
BNF	{4200}D153497855814* MARK BISHOP* 64 RITZ COVE DRIVE* DANA POINT , CA* 92629*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 4 PARK PLAZA , SUITE 500 ,* IRVINE , CA* US , 92614*

EB-4689-16 Överföringar till Solid Venture Capital Ltd avsende ersättning MBS:er Från bankkonto 92200070 tillhörande ABS Investment Group LLC

Kommentar

Sammanställning av överföringar från bankkonton tillhörande ABS Investment Group LLC. Konto 92200070.
Överföringarna avser ersättning i samband med MBS:er.
Det har skett sju överföringar i perioden 2012-08-22 - 2012-12-12 om 863 579 USD

Lars Eriksson

Ekorevisor

BILAGA J

			Uppgifter enligt underlag från bank		
Date	**Description**	**Amount**	**Avser**	**Motpart**	**Underlag**
2012-8/22	WIRE-OUT 20122350002300	-98 209,54	Ersättning CWL och GSAMP	Solid Venture Capital Ltd.	JI
2012-8/23	OUTGOING WIRES 08.23.12	-129 510,83	Ersättning CMLTI och PCHLT	Solid Venture Capital Ltd.	J2
				.	
2012-9/24	WIRE-OUT 20122680013900	-133 989,16	Ersättning LMT	Solid Venture Capital Ltd.	J3
2012-10/17	WIRE-OUT 20122910004000	-52 391,00	Ersättning MARM	Solid Venture Capital Ltd.	J4
2012-11/21	WIRE-OUT 20123260010300	-98 154,00	Ersättning CFAB	Solid Venture Capital Ltd.	J5
2012-12/12	WIRE-OUT 20123470002800	-251 343,28	Ersättning CWALT och INDX	Solid Venture Capital Ltd.	J6
		-763 597,81			

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BILAGA J1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:14

Message Status: PNRM
Seq Num: 20122350002300 Related Seq Num: 20122350004600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/22/2012 08:43:06 Value Date: 08/22/2012

Sender: 122243334, Receiver: 121000248
Amount: $98,209.54
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120822L1LFB75C000002
Amount	{2000}000009820954
Sender DI	{3100}122243334
Sndr Ref	{3320}20122350002300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK* 1250 HIGH ROAD* LONDON* UNITED KINGDOM , N20 0PB*
BNF	{4200}DGB04BARC20956133313980* SOLID VENTURE CAPITAL LTD.* 869 HIGH ROAD* LONDON* UNITED KINGDOM , N12 8QA*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BOND SALE PROCEEDS , CWL AND GSAMP.*
BBK Info	{6300}209561*

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BILAGA J2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:15

Message Status: PNRM
Seq Num: 20122360008300 Related Seq Num: 20122360010600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/23/2012 12:20:05 Value Date: 08/23/2012

Sender: 122243334, Receiver: 121000248
Amount: $129,510.83
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120823L1LFB75C000028
Amount	{2000}000012951083
Sender DI	{3100}122243334
Sndr Ref	{3320}20122360008300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK* 1250 HIGH ROAD* LONDON* UNITED KINGDOM , N20 0PB*
BNF	{4200}DGB04BARC20956133313980* SOLID VENTURE CAPITAL LTD.* 869 HIGH ROAD* LONDON* UNITED KINGDOM , N12 8QA*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}BOND SALE PROCEEDS , CMLTI AND PCHL* T* .*
BBK Info	{6300}209561*

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BILAGA J3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:41:29

Message Status: PNRM
Seq Num: 20122680013900 Related Seq Num: 20122680015500
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 09/24/2012 12:45:03 Value Date: 09/24/2012

Sender: 122243334, Receiver: 121000248
Amount: $133,989.16
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20120924L1LFB75C000041
Amount	{2000}000013398916
Sender DI	{3100}122243334
Sndr Ref	{3320}20122680013900*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK* 1250 HIGH ROAD* LONDON* UNITED KINGDOM , N20 0PB*
BNF	{4200}DGB04BARC20956133313980* SOLID VENTURE CAPITAL LTD* 869 HIGH ROAD* LONDON* UNITED KINGDOM , N22 8HH*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}LMT BOND.*
BBK Info	{6300}209561*

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BILAGA J4

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:11

Message Status: PNRM
Seq Num: 20122910004000 Related Seq Num: 20122910004600
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/17/2012 09:55:42 Value Date: 10/17/2012

Sender: 122243334, Receiver: 121000248
Amount: $52,391.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info {1500}30 P
Msg Type {1510}1000
IMAD {1520}20121017L1LFB75C000003
Amount {2000}000005239100
Sender DI {3100}122243334
Sndr Ref {3320}20122910004000*
Rcvr DI {3400}121000248
Bus Func {3600}CTR
BBK {4100}BBARCGB22*
BARCLAYS BANK*
1250 HIGH ROAD*
LONDON*
UNITED KINGDOM , N20 0PB*
BNF {4200}DGB04BARC20956133313980*
SOLID VENTURE CAPITAL LTD*
869 HIGH ROAD*
LONDON , LONDON*
UNITED KINGDOM , N22 8HH*
ORG {5000}D92200070*
ABS INVESTMENT GROUP LLC*
707 BROADWAY 18TH FLOOR ,*
SAN DIEGO , CA*
US , 92101*
OBI {6000}MARM BOND.*
BBK Info {6300}209561*

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BILAGA J5

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:22

Message Status: PNRM
Seq Num: 20123260010300 Related Seq Num: 20123260012100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/21/2012 11:46:15 Value Date: 11/21/2012

Sender: 122243334, Receiver: 121000248
Amount: $98,154.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121121L1LFB75C000023
Amount	{2000}000009815400
Sender DI	{3100}122243334
Sndr Ref	{3320}20123260010300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK* 1250 HIGH ROAD* LONDON* UNITED KINGDOM , N20 0PB*
BNF	{4200}DGB04BARC20956133313980* SOLID VENTURE CAPITAL LTD* 869 HIGH ROAD* LONDON* UNITED KINGDOM , N22 8HH*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}CFAB BOND.*
BBK Info	{6300}209561*

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BILAGA J6

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:42:33

Message Status: PNRM
Seq Num: 20123470002800 Related Seq Num: 20123470005800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 12/12/2012 08:54:17 Value Date: 12/12/2012

Sender: 122243334, Receiver: 121000248
Amount: $251,343.28
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: ABS INVESTMENT GROUP LLC
Addr1: 707 BROADWAY 18TH FLOOR
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20121212L1LFB75C000005
Amount	{2000}000025134328
Sender DI	{3100}122243334
Sndr Ref	{3320}20123470002800*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BBARCGB22* BARCLAYS BANK* 1250 HIGH ROAD* LONDON* UNITED KINGDOM , N20 0PB*
BNF	{4200}DGB04BARC20956133313980* SOLID VENTURE CAPITAL LTD* 869 HIGH ROAD* LONDON* UNITED KINGDOM , N22 8HH*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}ARB CWALT AND INDX.*
BBK Info	{6300}209561*

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EB-4689-16 Överföringat till Zeptunus Ltd. avseende Transaction Fees

BILAGA K

Kommentar

Överföringar till Zeptunus Ltd. Avser enligt underlagen Transaction Fees.
Ulf Deckmark var under 2013 ensam ägare till Zeptunus Ltd.

Lars Eriksson

Ekorevisor

					Uppgifter enligt underlag från bank		
Date	**Description**	**Amount**	**Konto**	**Kontohavare**	**Avser**	**Motpart**	**Underlag**
2013-7/31	WIRE-OUT 20132120003400	-305 350,00	92200070	ABS Investment Group LLC	Provision Ulf Deckmark	Zeptunus Ltd	K1
2013-10/15	WIRE-OUT 20132880003700	-87 732,00	92200070	ABS Investment Group LLC	Provision Ulf Deckmark	Zeptunus Ltd	K2
2013-8/20	WIRE-OUT 20132320003300	-175 464,00	1217728	ABSIG LLC	Provision Ulf Deckmark	Zeptunus Ltd	K3
		-568 546,00					

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BILAGA K1

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:44:52

Message Status: PNRM
Seq Num: 20132120003400 Related Seq Num: 20132120006100
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 07/31/2013 08:44:28 Value Date: 07/31/2013

Sender: 122243334, Receiver: 121000248
Amount: $305,350.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130731L1LFB75C000012
Amount	{2000}000030535000
Sender DI	{3100}122243334
Sndr Ref	{3320}20132120003400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BRBOSIMDX* ROYAL BANK OF SCOTLAND INTERNATIONA* VICTORY HOUSE* PROSPECT HILL* DOUGLAS*
BNF	{4200}DGB60RBOS165880586085 45* ZEPTUNUS LIMITED* 1ST FLR , JUBILEE BLDGS , VICTORIA * ST* DOUGLAS*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}TRANSACTION FEES.*
BBK Info	{6300}16 58 80*

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BILAGA K2

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/02/19 14:55:00

Message Status: PNRM
Seq Num: 20132320003300 Related Seq Num: 20132320007300
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 08/20/2013 08:26:03 Value Date: 08/20/2013

Sender: 122243334, Receiver: 121000248
Amount: $175,464.00
Debit info --
Account: 1217728 Inst: 01 Br: 01 Type: D7
Name: A B S I G LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20130820L1LFB75C000011
Amount	{2000}000017546400
Sender DI	{3100}122243334
Sndr Ref	{3320}20132320003300*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BRBOSIMDX* ROYAL BANK OF SCOTLAND INTL. LTD.* PO BOX 151 , 2 VICTORIA ST* DOUGLAS* ISLE OF MAN , IM99 1NJ*
BNF	{4200}DGB60RBOS16588058608545* ZEPTUNUS LIMITED* 1ST FLR , JUBILEE BLDGS , VICTORIA * ST* DOUGLAS*
ORG	{5000}D1217728* A B S I G LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}TRANSACTION AND SERVICE FEES DUE.*
BBK Info	{6300}16 58 80*

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BILAGA K3

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/06/19 11:45:04

Message Status: PNRM
Seq Num: 20132880003700 Related Seq Num: 20132880007800
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 10/15/2013 08:30:35 Value Date: 10/15/2013

Sender: 122243334, Receiver: 121000248
Amount: $87,732.00
Debit info --
Account: 92200070 Inst: 01 Br: 01 Type: D8
Name: Abs Investment Group LLC
Addr1: 707 Broadway 18th Floor
Addr2: San Diego CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: DEPT1 Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131015L1LFB75C000007
Amount	{2000}000008773200
Sender DI	{3100}122243334
Sndr Ref	{3320}20132880003700*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BRBOSIMDX* ROYAL BANK OF SCOTLAND INTL. LTD.* PO BOX 151 , 2 VICTORIA ST* DOUGLAS* ISLE OF MAN , IM99 1NJ*
BNF	{4200}DGB60RBOS16588058608545* ZEPTUNUS LIMITED* 1ST FLR , JUBILEE BLDGS , VICTORIA * ST* DOUGLAS*
ORG	{5000}D92200070* ABS INVESTMENT GROUP LLC* 707 BROADWAY 18TH FLOOR ,* SAN DIEGO , CA* US , 92101*
OBI	{6000}TRANSACTION AND SERVICE FEES DUE ZE* PTUNUS ON 10-15-2013.*
BBK Info	{6300}16 58 80*

Vinster MBS hos ABS kopplat till MB.pdf

BILAGA L

GFX/PAYplus Connect Message Print - Message Inquiry Display Dialog Box

User: thua Bank: COMMERCEWEST BANK Date: 05/01/19 16:13:50

Message Status: PNRM
Seq Num: 20133090011400 Related Seq Num: 20133090013200
Pay Method: FED Output Message ID: FTI0811
Date Recvd: 11/05/2013 12:08:10 Value Date: 11/05/2013

Sender: 122243334, Receiver: 121000248
Amount: $460,125.00
Debit info --
Account: 1230044 Inst: 01 Br: 01 Type: D7
Name: TWELVE NINE LLC
Addr1: 707 Broadway, 18th floor
Addr2: SAN DIEGO CA 92101
Addr3:
Addr4:

Credit info --
Rcvr: 121000248
Name: WELLS FARGO BANK, NA
Addr1:
Addr2:
Addr3:
Addr4:

Advice: Dept: NETBANK Trancode: INTERNTL
Category: Linesheet: Create Template:

Message Text:

Sndr Info	{1500}30 P
Msg Type	{1510}1000
IMAD	{1520}20131105L1LFB75C000031
Amount	{2000}000046012500
Sender DI	{3100}122243334
Sndr Ref	{3320}20133090011400*
Rcvr DI	{3400}121000248
Bus Func	{3600}CTR
BBK	{4100}BDABASESX*
	DANSKE BANK*
	GOTHENBURG*
	GOTHENBURG*
	SWEDEN , 411 14*
BNF	{4200}DSE8512000000013861401738*
	BANKIRFIRMAN WILLGODT KULLGREN AB*
	PR STG RDSGATAN 22*
	G TEBORG*
	SWEDEN , 412 71*
ORG	{5000}D1230044*
	TWELVE NINE LLC*
	707 BROADWAY 18TH FLOOR ,*
	SAN DIEGO , CA*
	US , 92101*
OBI	{6000}CAPITAL CONTRIBUTION FOR 40 PERCENT*
	INTEREST IN GOTHENBURG CORPORATE F*
	INANCE AB.*

EB-4689-16 Kontoutdrag kto 123044 tillhörande Twelve Nine LLC

BILAGA M

Kommentar:
Jag har överfört kontoinformation från kontoutdrag kto 1230044 Commerce West Bank till nedan exceltabell. Kontot tillhör Twelve Nine LLC. Kontoanalysen avser 2013. Kontoutdag finns inte för 2012. Avstämt mot kontoutdrag. Belopp i USD.

Transaktioner under 2013 har skett i perioden 2013-08-06 - 2013-12-18.
Insättningar uteslutande från ABS Investment Group LCC vilket är avstämt mot deras bankkonto.
Uttagen redovisas i nedan tabell. Utgående saldo per 2013-21-31 är 268 631 USD

Sammanställning:

Inbetalare	Mottagare av pengar	Belopp	Belopp
ABS Investment Group LLC kto 92200070		11 982 062	
ABS Investment Group LLC kto 1229475		900 000	
	The Escrow Firm		-6 177 885
	Maine Street Films		-4 400 000
	Chadbourne & Parke*		-1 000 000
	Bankfirman Willgodt Kullgren AB		-460 125
	Ricardo Salas		-314 176
	Summa	**12 882 062**	**-12 352 186**

Lars Eriksson
Ekorevisor

				Motpartuppgifter	
Date	**Description**	**Amount**	**Balance**	**Avser**	**Motpart**
2013-8/06	IB Transfer from D *****070 to	510 000,00	510 000,00		ABS Investment Group LLC kto x070
2013-8/07	WIRE Out Fee	-19,22	509 980,78		
2013-8/07	WIRE-OUT 20132190003300	-504 000,00	5 980,78	Fastighet 64 Ritz Cove	The Escrow Firm
2013-8/08	IB Transfer from D *****070 to	6 500 000,00	6 505 980,78		ABS Investment Group LLC kto x070
2013-8/08	WIRE Out Fee	-19,22	6 505 961,56		
2013-8/08	WIRE-OUT 20132200003200	-5 673 885,01	832 076,55	Fastighet 64 Ritz Cove	The Escrow Firm
2013-8/15	WIRE Out Fee	-19,22	832 057,33		
2013-8/15	WIRE-OUT 20132270003400	-314 175,86	517 881,47		Ricardo Salas
2013-9/05	IB Transfer from D ****044 to	-40 000,00	477 881,47		ABS Investment Group LLC kto x070
2013-9/16	WIRE out Fee	-19,22	477 862,25		
2013-9/16	WIRE-OUT 20132590004000	-6 920,49	470 941,76		
2013-9/16	IB Transfer from D ****044 to	-77 000,00	393 941,76		ABS Investment Group LLC kto x070
2013-10/02	PAID SDGE SD GAS ELEC WEB	-32,90	393 908,86		
2013-10/04	IB Transfer from D ****044 to	-50 000,00	343 908,86		ABS Investment Group LLC kto x070
2013-10/15	IB Transfer from D ****044 to	-87 732,00	256 176,86		ABS Investment Group LLC kto x070
2013-10/15	Check nr 91010	-495,00	255 681,86		
2013-10/16	IB Transfer from D ****475 to	900 000,00	1 155 681,86		ABS Investment Group LLC kto x475
2013-10/16	wire out Fee	-19,22	1 155 662,64		
2013-10/16	WIRE-OUT 20132890008800	-900 000,00	255 662,64		Maine Street Films
2013-10/18	IB Transfer from D *****070 to	5 700 000,00	5 955 662,64		ABS Investment Group LLC kto x070
2013-10/21	wire out Fee	-19,22	5 955 643,42		
2013-10/21	WIRE-OUT 20132940002800	-1 000 000,00	4 955 643,42		Maine Street Films
2013-10/22	WIRE out Fee	-19,22	4 955 624,20		
2013-10/22	WIRE-OUT 20132950002200	-1 000 000,00	3 955 624,20		Maine Street Films
2013-10-23	wire out Fee	-19,22	3 955 604,98		
2013-10-23	WIRE-OUT 20132960007800	-500 000,00	3 455 604,98		Maine Street Films
2013-10/24	WIRE out Fee	-19,22	3 455 585,76		
2013-10/24	WIRE-OUT 20132970002400	-1 000 000,00	2 455 585,76		Maine Street Films
2013-11/04	PAID SDGE SD GAS ELEC WEB	-256,87	2 455 328,89		
2013-11/05	WATER BILL SOUTH COAST WD PPD	-20,00	2 455 308,89		
2013-11/05	WIRE Out Fee	-39,22	2 455 269,67		
2013-11/05	WIRE-OUT 20133090011400	-460 125,00	1 995 144,67		Bankfirman Willgodt Kullgren AB
2013-11/05	IB Transfer from D ****044 to	-126 000,00	1 869 144,67		Underlag saknas
2013-11/08	WIRE Out Fee	-19,22	1 869 125,45		
2013-11/08	WIRE Out Fee	-19,22	1 869 106,23		
2013-11/08	WIRE-OUT 20133120003500	-680,00	1 868 426,23		
2013-11/08	WIRE-OUT 20133120003400	-1 050,00	1 867 376,23		
2013-11/08	IB Transfer from D ****044 to	-205 200,00	1 662 176,23		ABS Investment Group LLC

				Motpartuppgifter	
Date	**Description**	**Amount**	**Balance**	**Avser**	**Motpart**
2013-11/14	Check nr 91110	-495,00	1 661 681,23		
2013-11/15	IB Transfer from D ****044 to	-100 000,00	1 561 681,23		
2013-11/15	IB Transfer from D ****044 to	-168 006,13	1 393 675,10		ABS Investment Group LLC
2013-11/18	PAID SCGC THE GAS COMPANY WEB	-146,98	1 393 528,12		
2013-11/26	IB Transfer from D ****044 to	-100 000,00	1 293 528,12		ABS Investment Group LLC
2013-12/03	PAID SDGE SD GAS ELEC WEB	-50,23	1 293 477,89		
2013-12/03	WATER BILL SOUTH COAST WD PPD	-143,31	1 293 334,58		
2013-12/06	WIRE Out Fee	-39,22	1 293 295,36		
2013-12/06	WIRE-OUT 20133400002900	-1 000 000,00	293 295,36		Chadbourne & Parke*
2013-12/09	WIRE Out Fee	-19,22	293 276,14		
2013-12/09	WIRE Out Fee	-19,22	293 256,92		
2013-12/09	WIRE-OUT 20133430003900	-1 000,00	292 256,92		
2013-12/09	WIRE-OUT 20133430004000	-1 000,00	291 256,92		
2013-12/12	Check	-495,00	290 761,92		
2013-12/12	Check	-22 105,53	268 656,39	Mark Bishop	Check
2013-12/18	PAID SCGC THE GAS COMPANY WEB	-24,78	268 631,61		

EKOBROTTSMYNDIGHETEN
2:a kammaren Stockholm
Ekorevisor Lars-Inge Johansson

Datum
2017-11-09

Diarienr (åberopas vid korresp)
EB 4689-16

Gransknings PM avseende ersättningar från företaget Optimus Fonder AB till Strategi Placering i Skandinavien AB och till Stellum Kapitalförvaltning AB.

1. Uppdraget.

Undersök omfattningen av intäkter från Optimus Fonder AB (Optimus) till Strategi Placering i Skandinavien AB (Strategi Placering) 2013 och till Stellum Kapitalförvaltning AB (Stellum) under 2013 och 2014.

2. Gjorda iakttagelser.

I Strategi Placering finns för 2013 bokfört intäkter från Optimus (f d Traction Fonder AB) om 6 323 879 kr. 2 009 242 kr av intäkterna från Optimus har fakturerats under perioden januari – juni och **4 314 637 kr** har fakturerats under perioden 2013-08-10 – 2013-11-10.

I Stellum finns under slutet av 2013 bokfört intäkter från Optimus om **1 288 319 kr**. I Stellum.s bokföring för 2014 finns bokfört intäkter från Optimus om **3 387 484 kr**.

Sammanlagt finns det hos de två företagen Strategi Placering och Stellum under perioden augusti 2013 – juni 2014 bokfört kundintäkter från Optimus om **8 990 440 kr**.

Emil Amir Ingamsson (Max Servin) har haft ett väsentligt ekonomiskt inflytande över Stellum. Dess VD har sedan 2013-02-25 varit Roger Hassanov. Denne har även varit ägare av RHM Invest AB som under 2015 övertog det direkta ägandet av Stellum.

Enligt avtal mellan Ingmanson och Roger Hassanov daterat 2012-12-18 garanteras Ingmanson 51 % av aktierna i Stellum efter att denne betalat in ytterligare 400 tkr.

Under perioden 2013-11-01 – 2015-10-03 har Ingmanson lånat ut dels ca 1,5 mkr till Roger Hassanov dels har han genom sitt engelska bolag Solid Venture Ltd gett villkorade aktieägartillskott till RHM om sammanlagt ca 11,3 mkr.

Lars-Inge Johansson
Ekorevisor

Strategi Placering i Skandinavien AB

2013

Intäkter från Optimus Fonder AB f d Traction Fonder AB.

Konto 3921 Provisionsintäkter

A282	2013-01-31	248 294 kr	f15 Traction
A284	2013-02-28	289 514 kr	f17 Traction
A285	2013-03-31	300 843 kr	f20 Optimus
A286	2013-04-30	343 692 kr	f22 Optimus
A287	2013-05-31	393 267 kr	f23 Optimus
B012	2013-06-10	433 632 kr	Fakt 24 Optimus Fonder AB
B020	2013-08-10	1 016 153 kr	Kundfakt Optimus Fonder AB (26)
B021	2013-09-10	1 251 759 kr	Kundfakt Optimus Fonder AB (27)
B022	2013-10-08	1 287 173 kr	Kundfakt Optimus Fonder AB (28)
B027	2013-11-10	759 552 kr	Kundfakt Optimus Fonder AB (33)
		6 323 879 kr	

jan - juli	2 009 242 kr
aug - dec	4 314 637 kr
	6 323 879 kr

Totalt augusti 2013 - juni 2014: 8 990 440 kr

Stellum Kapitalförvaltning AB

2013

Intäkter från Optimus Fonder AB f d Traction Fonder AB.

Konto 3144 Försäljn PPM momsfri

2-053	2013-12-10	672 124 kr	Optimus Fonder
8002-001	2013-12-31	616 195 kr	Optimus Fonder
		1 288 319 kr	

2014

2-022	2014-03-12	513 832 kr	Optimus Fonder
2-044	2014-04-29	513 832 kr	Optimus
2-054	2014-05-23	382 369 kr	Optimus
2-054	2015-05-23	345 885 kr	Optimus
2-061	2014-06-13	381 566 kr	Optimus
2-062	2014-06-30	868 434 kr	Optimus
2-063	2014-06-30	381 566 kr	Optimus
		3 387 484 kr	

Stellum: 4 675 803 kr

Granskningsyttrande från Optimus Fonder AB prel.pdf

Stockholm 18/12 2012.

SG 681-26

Enligt ök skall Eric Ingmansson
äga 51% av aktierna i Stellum
Kapitalförvaltning. Efter att Eric har
betalat in 900.000 SEK ytterligare.
Jag Roger Hasselmo garanterar dessa
aktier 51%. Avtal upprättas av
Andvik Advokatbyrå. När det är
klart och signerat. Så hörs denna
garanti.

Roger Hasselmo.

Vänligen för över 900.000 SEK ASAP.
En transfer idag och En i morgon.
till kontonummer. Samt skicka kopia på transfern.

Stellum Kapitalförvaltning

SEK KONTO
IBAN: SE 74 1200 0000 0138 0012 3875
BIC/SWIFT: DABASESX

EURO KONTO
IBAN SE 40 1200 0000 0130 0013 1762
BIC/SWIFT DABASESX

Loan Agreement

BG 681-10

Effective as from August 8th 2014

Lender: ***Emil Amir Ingmanson***
Flat 9, The Trend,
239c Tower Road Sliema
Malta

CÄR DENNA V.D RH eller är den överlämnade till Putin ??

Borrower: ***Roger Hassanov***
Östermalmsgatan 61
114 50 Stockholm, SWEDEN

1)Loan Amount: SEK one million fivehundredseventy-sixthousandsixhundredeightyfour (1 576 684)

2)Loan Currency: The loan is in SEK and repayments can be made in any currency or the equivalent in any other currency.

3)Interest: The interest rate is 2,00 % per annum calculated upon 360 days on the basis of a 360 day year.

4)Interest payment: Interest shall be paid on the date of repayment of the loan.

5)Term: The loan is repayable on December 31, 2017 (the maturity date).

6)Early repayment: The Borrower can at any time before the maturity date repay the loan together with accrued interest calculated until the repayment day.

7)Alterations: This agreement may only be altered with a written agreement of both the Lender and the Borrower.

8)Interpretation: This agreement is written under the laws of Sweden and should be read and construed accordingly.

Signed in duplicate, each party acknowledges receipt of one original.

Lender ***Borrower***

Emil Ingmanson

Roger Hassanov

TOTALT T.O.M. 2015-03-25. VILKORAT TILL RHM.

SOLID VENTURE LTD. 7.339.991

Totalt fr.om 3/10 -2015 11.308.751 VILKORAT TILL RHM.

BOARDWALK 1.242.541.65

EMIL PRIVAT 1.576.684.07 GICK DIREKT FRÅN ROGER TILL SK. EJ VIA RHM.

EJ MED I TRANSAKTIONSLISTAN SOM ÄR BIFOGAD.
FINNS BLAND ROGER PRIVAT.

TOTALT 10.159216.71

VILKORAT TILL SK.

TOTALT

ATT TA HÄNSYN TILL 7.307.597

* LÅN SOM ÅTBETALATS AV RHM. HUR HANTERAR VI DEM?
* MELLAN SKILLNADER MELLAN PENGAR IN OCH TILLSKOTT MAN FÅTT SKALL KORRIGERAS. SKALL VARA LIKA.
* UPPRÄTTA DOKUMENT PÅ ALLA TRANSAKTIONER
* [redacted] ABS 2 ST FAKTUROR (UNDERLAG)
* DOKUMENT TVIST 187.000 2015-03-25
* LÅNEHANDLING KELAB 100.000 2015-02-03

EKOBROTTSMYNDIGHETEN
2:a kammaren Stockholm
Ekorevisor Lars-Inge Johansson

Datum
2019-06-28

Diarienr (åberopas vid korresp)
EB 4689-16

PM
avseende pengar från Zeptunus Ltd till Ulf Deckmark via Christer Deckmark.

Zeptunus Ltd har haft två bankkonton i banken RBS International på Isle of Man. Ett konto i valutan USD och ett konto i valutan GBP. Under 2013 gjordes det insättningar till USD-kontot om $568 546.

2016-12-12 överfördes kvarvarande saldon på kontona - $493 970,21 USD från USD-kontot och £2 162,54 från GBP-kontot - till Christer Deckmarks bankkonto i SEB. De två insättningarna uppgick i SEK till 4 504 232,42 kr respektive 24 558,46 kr eller sammanlagt 4 528 790,88 kr.

Christer Deckmark har fört över en stor del av pengarna från Zeptunus Ltd till först ett av hans andra konton i SEB, därefter tillbaka till det första kontot i SEB för att därifrån föra dem vidare till ett bankkonto i hans namn i Santander Bank. Från kontot i Santander Bank har han vid sju tillfällen under 2017 fört över delbelopp till sitt första konto i SEB och därifrån överfört dem och ytterligare ett belopp, till sin bror Ulf Deckmarks bankkonto i SEB. Sammanlagt uppgår de åtta överföringarna från Christer till Ulf till 3 381 750 kr.

Insättningar och uttag framgår av sammanställningar gjorda i Excel som finns i bilagorna 1 - 3.

Bilaga 1: Insättningar på Zeptunus konto och överföringarna till Christer Deckmark,

Bilaga 2: Insättningarna från Zeptunus till Christer Deckmarks SEB-konto och överföringarna mellan hans egna konton.

Bilaga 3: Överföringar från Christer Deckmark till Ulf Deckmark.

Lars-Inge Johansson
Ekorevisor

Pengar från Zeptunus Ltd till Ulf Deckmark via bodern Christer.

Zeptunus Ltd
RBS International
Konto 5880-58608545
U.S. Dollar

Datum	Insättning	Uttag	Motpart
2013-07-31	$305 350		
2013-08-20	$175 464		
2013-10-15	$87 732		
2016-12-12		$493 970,21	Christer Deckmark SEB -2541
	$568 546		

Zeptunus Ltd
RBS International
Konto 5880-58608545
Pounds Sterling

Datum	Insättning	Uttag	Motpart
2016-12-12		£2 162,54	Christer Deckmark SEB -2541

PM avseende pengar från Zeptunus Ltd till UD via CD.pdf

Christer Deckmark
SEB
Konto 5374 006 2541

Datum	Insättning	Uttag	Motpart	Anm.
2016-12-12	**4 504 232,42 kr**		**Zeptunus**	**493 938,21 USD**
2016-12-12	**24 558,46 kr**		**Zeptunus**	**2 142,54 GBP**
2017-12-14		4 490 000 kr	CD SEB -5600	
2017-02-14	4 490 000,00 kr		CD SEB -5600	
2017-02-15		4 490 000 kr	CD- Santander -6122	
2017-03-14	200 000,00 kr		CD- Santander -6122	
2017-03-16		200 000,00 kr	UD SEB -4797	
2017-03-23	500 000,00 kr		CD- Santander -6122	
2017-03-24		500 000,00 kr	UD SEB -4797	AVB 2 REVERS
2017-04-24	525 000,00 kr		CD- Santander -6122	
2017-04-24		500 000,00 kr	UD SEB -4797	AVB 3 REVERS
2017-05-31	500 000,00 kr		UD- Santander -6122	
2017-05-31		500 000,00 kr	UD SEB -4797	AVB 4 REVERS
2017-07-06	550 000,00 kr		UD- Santander -6122	
2017-07-10		500 000,00 kr	UD SEB -4797	AVB 5 REV
2017-08-09	500 000,00 kr		UD- Santander -6122	
2017-08-11		500 000,00 kr	UD SEB -4797	ABT 6 REV
2017-09-05		500 000,00 kr	UD SEB -4797	AVBET 7
2017-10-09	180 000,00 kr		UD- Santander -6122	
2017-10-10		181 750,00 kr	UD SEB -4797	SLUTBET REV
	Summa:	**3 381 750,00 kr**		

Christer Deckmark
SEB
Konto 5365 30 356 00

Datum	Insättning	Uttag	Motpart
2016-12-14	4 490 000 kr		CD SEB -2541
2017-02-14		4 490 000 kr	CD SEB -2541

Christer Deckmark
Santander Bank
Konto 200107736122

Datum	Insättning	Uttag	Motpart
2017-02-15	4 490 000 kr		CD SEB -2541
2017-03-13		200 000,00 kr	CD SEB -2541
2017-03-22		500 000,00 kr	CD SEB -2541
2017-04-23		525 000,00 kr	CD SEB -2541
2017-05-30		500 000,00 kr	CD SEB -2541
2017-07-05		550 000,00 kr	CD SEB -2541
2017-08-09		500 000,00 kr	CD SEB -2541
2017-10-09		180 000,00 kr	CD SEB -2541
	Summa:	**2 955 000,00 kr**	

PM avseende pengar från Zeptunus Ltd till UD via CD.pdf

Christer Deckmark
SEB
Konto 5374 006 2541

Datum	Insättning	Uttag	Motpart	Anm.
2016-12-12	4 504 232,42 kr		Zeptunus	493 938,21 USD
2016-12-12	24 558,46 kr		Zeptunus	2 142,54 GBP
2017-12-14		4 490 000 kr	CD SEB -5600	
2017-02-14	4 490 000,00 kr		CD SEB -5600	
2017-02-15		4 490 000 kr	CD- Santander -6122	
2017-03-14	200 000,00 kr		CD- Santander -6122	
2017-03-16		200 000,00 kr	UD SEB -4797	
2017-03-23	500 000,00 kr		CD- Santander -6122	
2017-03-24		500 000,00 kr	UD SEB -4797	AVB 2 REVERS
2017-04-24	525 000,00 kr		CD- Santander -6122	
2017-04-24		500 000,00 kr	UD SEB -4797	AVB 3 REVERS
2017-05-31	500 000,00 kr		UD- Santander -6122	
2017-05-31		500 000,00 kr	UD SEB -4797	AVB 4 REVERS
2017-07-06	550 000,00 kr		UD- Santander -6122	
2017-07-10		500 000,00 kr	UD SEB -4797	AVB 5 REV
2017-08-09	500 000,00 kr		UD- Santander -6122	
2017-08-11		500 000,00 kr	UD SEB -4797	ABT 6 REV
2017-09-05		500 000,00 kr	UD SEB -4797	AVBET 7
2017-10-09	180 000,00 kr		UD- Santander -6122	
2017-10-10		181 750,00 kr	UD SEB -4797	SLUTBET REV

Summa: 3 381 750,00 kr

Ulf Deckmark
SEB
Konto 5398-01 247 97

Datum	Insättning	Uttag	Motpart	Anm.
2017-02-10	220 000 kr		UD SEB -7638	UTH LGH
2017-03-07	100 000 kr			LÖS LÅN BRAR
2017-03-08	500 000 kr		UD SEB -5754	SEB
2017-03-08		469 263,25 kr	Banco De Sabadell	ULF DECKMARK
2017-03-09	450 000 kr		UD SEB -1538	
2017-03-09		432 463,59 kr	Banco De Sabadell	ULF DECKMARK
2017-03-09		197 206,41 kr	Banco De Sabadell	ULF DECKMARK
2017-03-16	**200 000 kr**		**CD SEB -2541**	
2017-03-24	**500 000 kr**		**CD SEB -2541**	**AVB 2 REVERS**
2017-04-24	**500 000 kr**		**CD SEB -2541**	**AVB 3 REVERS**
2017-04-24		500 000 kr	Eget SEB-konto	56993285754
2017-05-31	**500 000 kr**		**CD SEB -2541**	**AVB 4 REVERS**
2017-06-07		500 000 kr	Eget SEB-konto	56993285754
2017-07-10	**500 000 kr**		**CD SEB -2541**	**AVB 5 REV**
2017-07-18		400 000 kr	53 983 071 538	
2017-08-11	**500 000 kr**		**CD SEB -2541**	**ABT 6 REV**
2017-08-14		500 000 kr	Eget SEB-konto	53983071538
2017-09-05	**500 000 kr**		**CD SEB -2541**	**AVBET 7**
2017-09-19		500 000 kr	Eget SEB-konto	53983071538
2017-10-10	**181 750 kr**		**CD SEB -2541**	
2017-10-17		100 000 kr	Eget SEB-konto	56993287498
2017-11-03		150 000 kr	Eget SEB-konto	56993285754

Summa1: 3 381 750 kr

Upprättad av EBM.

Ekobrottsmyndigheten
Swedish Economic Crime Authority

Datum
2019-09-06

Sida
1 (2)

PM över undersökning av digitalt beslag

Handläggare:
IT-forensiker Leif Oja
IT-forensiker Wesam Dayem

Anledning till undersökningen:
Efter överenskommelse med åklagare Jerker Asplund skulle vissa förfrågningar besvaras som komplettering till tidigare undersökningar av digitalt beslag rörande EB-4689-16

Undersökningsuppgifter

Under den angivna tidsperioden 2012-aug till 2013-okt så har det inte återfunnits några mail från Hayden som sändare till Mark Bishop som mottagare, vare sig med eller utan värderingar, i beslagen 2019-9000-BG721-1, 2, 3, 4, 5, 6 eller 8. Under samma tidsperiod, 2012-aug till 2013-okt, så återfinns stora volymer mail vilket tyder på daglig mailaktivitet.

Det har inte återfunnits mail som visar att ett @haydenconsultingintl.com konto hanterats lokalt på datorn. Däremot har det, i undersökning av datorbeslag 2019-9000-BG721-6, återfunnits ett textdokument (se figur 1.1) med användarkonto och lösenord till kontot hayden@haydenconsultingintl.com samt hänvisning till den webbsideadress som inloggningen kan ske från.

```
Hayden Consulting Group hayden@haydenconsultingintl.com, Password
is "johnCPA".

Get email on the web at http://mail.haydenconsultingintl.com

You can also setup your computer and/or iPhone to send and
receive email.  Use the following settings.

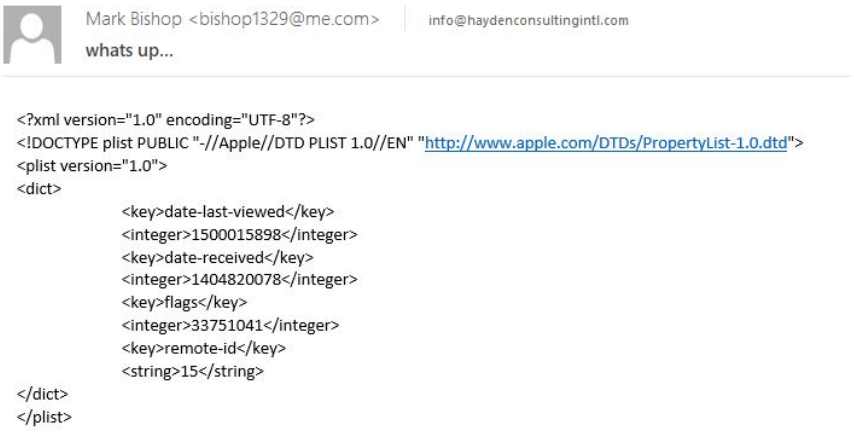
Only encrypted connections are suppoted by Open-Xchange servers,
so please use the following settings:
Username: hayden@haydenconsultingintl.com
Password: johnCPA
Incoming/outgoing servers name: oxmail.registrar-servers.com
Incoming server type: IMAP or POP3
Outgoing server (SMTP): 465 port for SSL, 25 or 26 for TLS.
Incoming server (IMAP): 993 port for SSL, 143 for TLS.
Incoming server (POP3): 995 port for SSL 110 for TLS.
Outgoing server authentication should be switched on, SPA(secure
password authentication) must be disabled.

==========

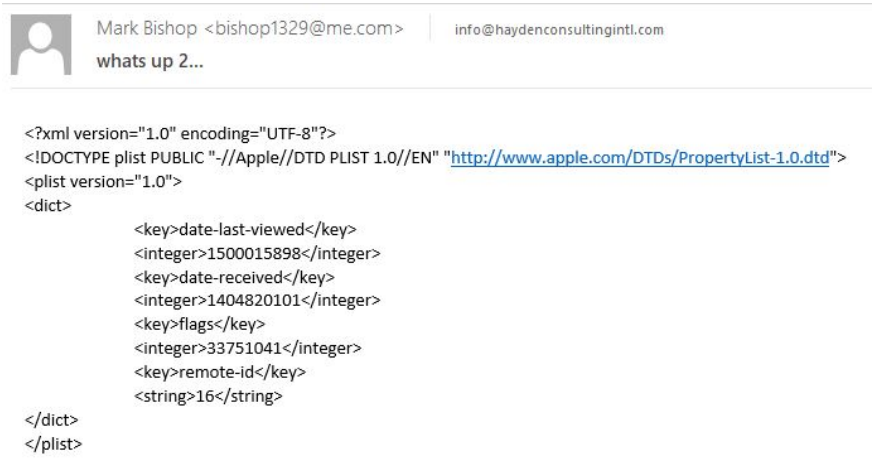
New logins for networksolutions - WEBMAIL
Go to:  â€œwebmail4.networksolutionsemail.comâ€
1.  Host Name:  mail.haydenintl.com
2.  User Name:  â€œtom@haydenintl.comâ€
3.  Password:  â€œValuations02â€
4.  User Name:  â€œhayden@haydenintl.comâ€
5.  Password:  â€œValuations01â€
```

Figur 1.1

Det sänds även två stycken testmail (se figur 1.2 & 1.3) från Mark Bishop till @haydenconsultingintl.com vilket mycket frekvent görs av användare vid konfiguration av mailadresser för att bekräfta felfritt trafikflöde av mail (se bilaga från FTK-rapport).



Figur 1.2



Figur 1.3

Efter undersökning av datorbeslag 2019-9000-BG721-6 så har det återfunnits 2 stycken ”Daily Confirmation”-filer med tidsstämplar från maj 2015. Dessa pdf-filer är de enda ”Daily Confirmation” som återfunnits med metadata som påvisar ursprung.

Ursprunget av dessa pdf-filer var mail.absig.com som är en webbmail, dvs. ett konto man kan logga in på genom att surfa till en hemsida. Domänen absig.com är en tillhörande Mark Bishop enligt registreringsuppgifter funna i PM gällande förekomst av information härledd till haydendomäner i Mark Bishops telefoner.

Report.pdf

Fallsammanfattning

Fallinformation 2
Filöversikt 2
Bevislista 3

Bokmärken

Shared 5
hayden - access data plus e-mail 5

Fallsammanfattning

2019-08-26
Tidszon för display: Västeuropa, sommartid

Fallinformation

2019-08-26
Tidszon för display: Västeuropa, sommartid

Version	AccessData Forensic Toolkit version: 7.0.0.163
Fallets ägare	IT
Fallnamn	EB-4689-16-Bishop
Fallreferens	
Fallbeskrivning	Bishop 2018-08-31 16.49
Rapport skapad	2019-08-26 14:15:51

Agentur/företag	EBM
Utredarens namn	IT
Adress	
Telefon	
Fax	
E-post	
Kommentarer	

Filöversikt

2019-08-26

Bevisgrupper
Ogrupperad: 4150706

Filobjekt
Bevisobjekt: 5
Valda objekt: 6
Ej valda objekt: 4150700

File Category
Archives: 11720
Databases: 2969
Documents: 1098252
Email: 37168
Executable: 342499
Folders: 524950
Graphics: 333116
Internet/Chat Files: 440
Mobile Phone: 0
Multimedia: 16390
OS/File System Files: 29
Other Encryption Files: 1944
Other Known Types: 1166788
Presentations: 4669
Slack/Free Space: 161778
Spreadsheets: 52484
Unknown Types: 395510
User Types: 0

Filstatus
Användardekrypterade filer: 0

Borttagna filer: 379
Datautskurna filer: 496960
Dekrypterade filer: 0
Duplicera objekt: 2413627
Dåliga filtillägg: 202004
E-postbilagor: 15700
E-postrelaterade objekt (från e-post): 54343
Flaggad som Ignorera: 0
Flaggad som behörig: 0
Från papperskorgen: 0
KFF ignorerbara: 24406
KFF-larmfiler: 763099
Krypterade filer: 1470
OCR-bilder: 0
OLE-underobjekt: 530726
Project VIC Matches: 0

Etiketter

E-poststatus

E-post svar: 1640
E-postbilagor: 15700
E-postrelaterade objekt (från e-post): 54343
Vidarebefodrat e-post: 705

Bevislista

2019-08-26

Visningsnamn: 2017-9000-BG721-4.E01

Bevissökväg: \\STNAS\STEVI16\EB-4689-16\DATORER\2017-9000-BG721-4\2017-9000-BG721-4.E01
ID-nummer/namn: 2017-9000-BG721-4
Bevistyp: Diskbild
Beskrivning:
Tidszon: Europe/Stockholm

Visningsnamn: 2017-9000-BG721-3.E01

Bevissökväg: \\STNAS\STEVI16\EB-4689-16\DATORER\2017-9000-BG721-3\2017-9000-BG721-3.E01
ID-nummer/namn: 2017-9000-BG721-3
Bevistyp: Diskbild
Beskrivning:
Tidszon: Europe/Stockholm

Visningsnamn: 2017-9000-BG721-6.E01

Bevissökväg: \\STNAS\STEVI16\EB-4689-16\DATORER\2017-9000-BG721-6\2017-9000-BG721-6.E01
ID-nummer/namn: 2017-9000-BG721-6
Bevistyp: Diskbild
Beskrivning:
Tidszon: Europe/Stockholm

Visningsnamn: 2017-9000-BG721-8.E01

Bevissökväg: \\STNAS\STEVI16\EB-4689-16\DATORER\2017-9000-BG721-8\2017-9000-BG721-8.E01
ID-nummer/namn: 2017-9000-BG721-8
Bevistyp: Diskbild
Beskrivning:
Tidszon: Europe/Stockholm

Visningsnamn: 2017-9000-BG721-10.E01

Bevissökväg: \\STNAS\STEVI16\EB-4689-16\DATORER\2017-9000-BG721-10\2017-9000-BG721-10.E01

Report.pdf

ID-nummer/namn: 2017-9000-BG721-10
Bevistyp: Diskbild
Beskrivning:
Tidszon: Europe/Stockholm

Alla bokmärken

2019-08-26
Tidszon för display: Västeuropa, sommartid

Shared

Bokmärke: hayden - access data plus e-mail

2019-08-26

Kommentarer:
Skapad av: IT
Filantal: 3

Filer

Filkommentarer	
Namn	27.emlx
Fysisk storlek	4096 B
Logisk storlek	823 B
Skapat den	2014-07-08 13:48:07 (2014-07-08 11:48:07 UTC)
Ändrat den	2017-07-14 09:04:58 (2017-07-14 07:04:58 UTC)
Åtkomstdatum	2017-07-14 09:04:58 (2017-07-14 07:04:58 UTC)
Sökväg	2017-9000-BG721-6.E01/Macintosh HD (2)/Macintosh HD [HFS+]/Macintosh HD/Users/markbishop/Library/Mail/V2/AosIMAP-bishop1329/Sent Messages.mbox/EEE54A0C-F61B-418E-9943-070B186C29B1/Data/Messages/27.emlx
Exporterad som	Report_Files/files/27.emlx.eml

Filkommentarer	
Namn	29.emlx
Fysisk storlek	4096 B
Logisk storlek	825 B
Skapat den	2014-07-08 13:48:23 (2014-07-08 11:48:23 UTC)
Ändrat den	2017-07-14 09:04:58 (2017-07-14 07:04:58 UTC)
Åtkomstdatum	2017-07-14 09:04:58 (2017-07-14 07:04:58 UTC)
Sökväg	2017-9000-BG721-6.E01/Macintosh HD (2)/Macintosh HD [HFS+]/Macintosh HD/Users/markbishop/Library/Mail/V2/AosIMAP-bishop1329/Sent Messages.mbox/EEE54A0C-F61B-418E-9943-070B186C29B1/Data/Messages/29.emlx
Exporterad som	Report_Files/files/29.emlx.eml

Filkommentarer	
Namn	8774409.txt
Fysisk storlek	-
Logisk storlek	1077 B
Skapat den	2016-03-28 16:07:50 (2016-03-28 14:07:50 UTC)
Ändrat den	2016-03-28 16:07:50 (2016-03-28 14:07:50 UTC)
Åtkomstdatum	2016-04-06 00:42:57 (2016-04-05 22:42:57 UTC)
Sökväg	2017-9000-BG721-6.E01/Macintosh HD (2)/Macintosh HD [HFS+]/Macintosh HD/.Spotlight-V100/Store-V2/4E5242AE-1717-4FE5-83A8-92279C953571/Cache/0000/0000/0085/8774409.txt
Exporterad som	Report_Files/files/8774409.txt

Bokmärken, 5-5
hayden - access data plus e-mail, 5
27.emlx, 5
29.emlx, 5
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Fallinformation, 2-2
Adress, 2
Agentur/företag, 2
E-post, 2
Fallbeskrivning, 2
Fallets ägare, 2
Fallnamn, 2
Fallreferens, 2
Fax, 2
Kommentarer, 2
Rapport skapad, 2
Telefon, 2
Utredarens namn, 2
Version, 2
Filöversikt, 2-3
Bevisgrupper, 2
Ogrupperad, 2
E-poststatus, 3
E-post svar, 3
E-postbilagor, 3
E-postrelaterade objekt (från e-post), 3
Vidarebefodrat e-post, 3
Etiketter, 3
File Category, 2
Archives, 2
Databases, 2
Documents, 2
Email, 2
Executable, 2
Folders, 2
Graphics, 2
Internet/Chat Files, 2
Mobile Phone, 2
Multimedia, 2
OS/File System Files, 2
Other Encryption Files, 2
Other Known Types, 2
Presentations, 2
Slack/Free Space, 2
Spreadsheets, 2
Unknown Types, 2
User Types, 2
Filobjekt, 2
Bevisobjekt, 2
Valda objekt, 2
Ej valda objekt, 2
Filstatus, 2
Användardekrypterade filer, 2
Borttagna filer, 3
Datautskurna filer, 3
Dekrypterade filer, 3
Duplicera objekt, 3
Dåliga filtillägg, 3
E-postbilagor, 3
E-postrelaterade objekt (från e-post), 3
Flaggad som Ignorera, 3
Flaggad som behörig, 3
Från papperskorgen, 3
KFF ignorerbara, 3
KFF-larmfiler, 3
Krypterade filer, 3
OCR-bilder, 3
OLE-underobjekt, 3
Project VIC Matches, 3
Bevislista, 3-4
2017-9000-BG721-4.E01, 3
2017-9000-BG721-3.E01, 3
2017-9000-BG721-6.E01, 3
2017-9000-BG721-8.E01, 3
2017-9000-BG721-10.E01, 3

Ekobrottsmyndigheten
Swedish Economic Crime Authority

Rapport över forensisk säkring/analysrapportering.

Utredare
FM 3/4-19 kl. 09.11
Säkring utförd av
Thomas Birath

Ändamålet
Förberedelse för analys och rapportering enligt begäran

Beslag: 2019-9000-BG217-4, Surfplatta, Apple
Inkommet: 2019-03-13

Arbetsbeskrivning

En innehållsmässigt identisk kopia/klon av berörd enhet har skapats med hjälp av forensisk programvara. Skrivskydd och andra vedertagna metoder används för att hindra förändring på original-enheten.

Sammanfattning

Beslagtaget material har efter kommunicering med berörda utredare sammanställts och förberetts för vidare analys och rapportering.

Stockholm som ovan

Thomas Birath
IT-forensiker

Ekobrottsmyndigheten
Stockholm

Datum
2019-09-12

Dnr
EB-4689-16

PM – User Accounts i beslag 2019-9000-BG217-4

Inlagda User konton på enheten.

Kontroll av innehåll på enheten påvisar 17 User konton.

Följande namn på konton förekommer på enheten.
”bishop1329@gmail.com”, ”mailtobishop@gmail.com”,
”mark.bishop@energyeverything.com”, mark.bishop@optimusltd.co.uk”,
”mbishop@absmgroup.com”, ”mbishop@absig.com”, ”hayden@haydenintl.com”.

Se bifogad rapport angående upprättade konton samt användningsområde.

I rapporten framgår namnet på kontot samt när kontot skapades på enheten.

Exempel upprättat konto i bifogad rapport.

”**hayden@haydenintl.com**” skapades 2016-04-06 00:22:13(UTC+2).

Creation time 2016-04-06 00:22:13(UTC+2)

Username: hayden@haydenintl.com

Creation time
2016-04-06
00:22:13(UTC+2)
Username:
hayden@haydenintl.com

Stockholm som ovan

Insp Leif Oja

1a 2019-9000-BG217-4 CL Rapport_2019-08-26_Report.pdf



Extraction Report

Apple iPhone UFED Logical (Generic)

Summary

UFED Physical Analyzer version	7.16.0.93
Report creation time	2019-08-26 14:25:47 +02:00
Time zone settings (UTC)	Original UTC value
Examiner name	IT
Case number	2019-9000-BG217-4 CL Rapport
Case name	2019-9000-BG217-4 CL Rapport
Evidence number	2019-9000-BG217-4 CL Rapport
Department	POE / IT
Organization	EBM
Investigator	Insp Leif Oja

Source Extraction

Logical	
Extraction start date/time	2019-04-03 09:04:45 +02:00
Extraction end date/time	2019-04-03 09:05:54 +02:00
Unit identifier	1186571718
UFED version	7.16.0.109
Internal version	4.8.0.109
Selected manufacturer	Apple
Selected device name	iPad mini with Retina display (A1490)
Username	1 (619) 607-5317
Machine name	STFO05
Connection type	Cable No. 210
Extraction type	Logical [iTunes Backup]
Extraction ID	382167E4-4595-46D1-BF16-FA11F5AF171D
Report type	Phone

Plugins

#	Name	Author	Version
1	**UFED Logical Report Reader** Reads the report generated by the UFED	Cellebrite	2.0
2	**Physical Analyzer Report Reader** Reads report generated by the Physical Analyzer	Cellebrite	2.0
3	**Pre Project**		
4	**Garbage Cleaner**		
5	**Project Processor Finisher**		
6	**Post Project**		

Type	Included in report	Total
User Accounts	17	17
Timeline	17	682

User Accounts (17)

#	User Account	Entries	Addresses	Notes	Deleted
1	**Creation time** 2016-04-05 07:56:27(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** 6FDD1E6F-CF11-4422-BF19-DEE44A0FB902	**Unknown:** Account Description IMAPMail			
2	**Creation time** 2016-04-05 07:56:27(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** 4A946A2D-3ECF-4953-A192-316FD47E9DD0	**Unknown:** Account Description Find My Friends			
3	**Creation time** 2016-04-05 07:56:29(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** B5A693F6-85CC-488C-8E6A-5D0799AFB0A0	**Unknown:** Account Description IDMS			
4	**Creation time** 2016-04-05 07:56:30(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** 5A8F6D71-9AB3-472D-AF44-9363B0247D6D	**Unknown:** Account Description Apple ID			
5	**Creation time** 2016-04-05 23:56:49(UTC+2) **Username:** mailtobishop@gmail.com **Service Type:** EF59EF90-1BA8-46F5-8583-D6B1E71A0F52	**Unknown:** Account Description Gmail			
6	**Creation time** 2016-04-05 23:58:28(UTC+2) **Username:** mark.bishop@energyeverything.com **Service Type:** 8AC7EB03-C6E5-4E0F-853A-A93A86ADB39E	**Unknown:** Account Description Gmail			
7	**Creation time** 2016-04-06 00:00:46(UTC+2) **Username:** mark.bishop@optimusltd.co.uk **Service Type:** 401EBA86-7414-4C9A-BF55-710F22530605	**Unknown:** Account Description Gmail			
8	**Creation time** 2016-04-06 00:02:21(UTC+2) **Username:** mbishop@absmgroup.com **Service Type:** CD50261B-97D1-4671-B490-BD741DD45798	**Unknown:** Account Description Gmail			

9	**Creation time** 2016-04-06 00:17:09(UTC+2) **Username:** mbishop@absig.com **Service Type:** 04512CAC-9952-4A01-B752-7CCFF4894304	**Unknown:** Account Description SMTP			
10	**Creation time** 2016-04-06 00:17:17(UTC+2) **Username:** mbishop@absig.com **Service Type:** 63492E86-63DA-4D79-AF3B-67869D3B18EE	**Unknown:** Account Description IMAP			
11	**Creation time** 2016-04-06 00:22:13(UTC+2) **Username:** hayden@haydenintl.com **Service Type:** 81BB3405-3534-41F5-896A-948A29F0BEA4	**Unknown:** Account Description SMTP			
12	**Creation time** 2016-04-06 00:22:22(UTC+2) **Username:** hayden@haydenintl.com **Service Type:** 0B734748-D39C-4A25-8DDF-E870F47CFC31	**Unknown:** Account Description IMAP			
13	**Creation time** 2019-02-22 13:11:40(UTC+1) **Username:** bishop1329@gmail.com **Service Type:** 0747522A-2504-4C03-BBA3-4446E07A8448	**Unknown:** Account Description iTunes Store			
14	**Creation time** 2019-02-22 13:11:40(UTC+1) **Username:** bishop1329@gmail.com **Service Type:** F8512FE0-74A4-4AE7-980C-891ECF15E637	**Unknown:** Account Description Messages			
15	**Creation time** 2016-04-05 07:56:27(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** FCDC9C60-51A8-4EAE-8E48-73F09E81D847	**Unknown:** Account Description CloudKit			
16	**Creation time** 2016-04-05 07:56:27(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** 7213DF7B-3EDF-4048-B758-A0993EF19572	**Unknown:** Account Description Device Locator			
17	**Creation time** 2016-04-05 07:56:27(UTC+2) **Username:** bishop1329@gmail.com **Service Type:** 42580F0B-1882-455D-9C2B-BAC66F4FBB47	**Unknown:** Account Description iCloud			

#	Type	Direction	Attachments	Locations	Timestamp	Party	Description	Deleted
1	User Accounts				2016-04-05 07:56:27(UTC+2)	(Account Description) 'IMAPMail'	6FDD1E6F-CF11-4422-BF19-DEE44A0FB902	
2	User Accounts				2016-04-05 07:56:27(UTC+2)	(Account Description) 'Device Locator'	7213DF7B-3EDF-4048-B758-A0993EF19572	
3	User Accounts				2016-04-05 07:56:27(UTC+2)	(Account Description) 'Find My Friends'	4A946A2D-3ECF-4953-A192-316FD47E9DD0	
4	User Accounts				2016-04-05 07:56:27(UTC+2)	(Account Description) 'CloudKit'	FCDC9C60-51A8-4EAE-8E48-73F09E81D847	
5	User Accounts				2016-04-05 07:56:27(UTC+2)	(Account Description) 'iCloud'	42580F0B-1882-455D-9C2B-BAC66F4FBB47	
6	User Accounts				2016-04-05 07:56:29(UTC+2)	(Account Description) 'IDMS'	B5A693F6-85CC-488C-8E6A-5D0799AFB0A0	
7	User Accounts				2016-04-05 07:56:30(UTC+2)	(Account Description) 'Apple ID'	5A8F6D71-9AB3-472D-AF44-9363B0247D6D	
8	User Accounts				2016-04-05 23:56:49(UTC+2)	(Account Description) 'Gmail'	EF59EF90-1BA8-46F5-8583-D6B1E71A0F52	
9	User Accounts				2016-04-05 23:58:28(UTC+2)	(Account Description) 'Gmail'	8AC7EB03-C6E5-4E0F-853A-A93A86ADB39E	
10	User Accounts				2016-04-06 00:00:46(UTC+2)	(Account Description) 'Gmail'	401EBA86-7414-4C9A-BF55-710F22530605	
11	User Accounts				2016-04-06 00:02:21(UTC+2)	(Account Description) 'Gmail'	CD50261B-97D1-4671-B490-BD741DD45798	
12	User Accounts				2016-04-06 00:17:09(UTC+2)	(Account Description) 'SMTP'	04512CAC-9952-4A01-B752-7CCFF4894304	
13	User Accounts				2016-04-06 00:17:17(UTC+2)	(Account Description) 'IMAP'	63492E86-63DA-4D79-AF3B-67869D3B18EE	
14	User Accounts				2016-04-06 00:22:13(UTC+2)	(Account Description) 'SMTP'	81BB3405-3534-41F5-896A-948A29F0BEA4	
15	User Accounts				2016-04-06 00:22:22(UTC+2)	(Account Description) 'IMAP'	0B734748-D39C-4A25-8DDF-E870F47CFC31	
16	User Accounts				2019-02-22 13:11:40(UTC+1)	(Account Description) 'iTunes Store'	0747522A-2504-4C03-BBA3-4446E07A8448	
17	User Accounts				2019-02-22 13:11:40(UTC+1)	(Account Description) 'Messages'	F8512FE0-74A4-4AE7-980C-891ECF15E637	

1:53 PM Wed Apr 10

Edit

Mailboxes

All Inboxes 592 >

Mail To Bishop 440 >

EnergyEverything 1 >

Optimus Ltd 2 >

ABSMGroup 27 >

ABSIG 126 >

HaydenIntl >

VIP >

Flagged 1 >

MAIL TO BISHOP

Inbox 440 >

Drafts >

Sent 1 >

Updated Just Now

Account Errors Details...

From: Mark >

To: hayden@haydenintl.com >

Test

February 25, 2016 at 6:10 AM

==========

Mark Bishop

+1 949 678 9574

+46 709 933 538

Dokumentets författare: Mikko Puustinen.

Materialet jag har haft att tillgå är en kopia utav två stycken servrar. Följande VPS:er (Virtual Private Server, ”virtuell server”) är undersökta.

VPS1	**VPS2**
IP-nummer 83.168.252.31	IP-nummer 83.168.255.199 83.168.242.192 83.168.242.193 83.168.242.198 83.168.242.199 83.168.242.203 83.168.242.204 83.168.242.205 83.168.242.206 83.168.242.210 83.168.242.211
Datan på denna server har migrerats/kopierats dit från en annan server (83.168.255.199 [**VPS2]**)	

VPS2

Loggfiler

Inga system- eller applikationsloggfiler påträffade.

Webbapplikationer

Namn	Sökväg
belmontglobal.se	/home/belmont/public_www/belmontglobal.se
api.tieless.se	/home/stellum/public_www/api.tieless.se
backend.stellum.se	/home/stellum/public_www/backend.stellum.se
no.tieless.se	/home/stellum/public_www/no.tieless.se
ppm.stellum.se	/home/stellum/public_www/ppm.stellum.se
sse.tieless.se	/home/stellum/public_www/sse.tieless.se
stellum.se	/home/stellum/public_www/stellum.se
stellum.solidequity.se	/home/stellum/public_www/stellum.solidequity.se
stellum_graph.strategiplacering.se	/home/stellum/public_www/stellum_graph.strategiplacering.se
tiefighter.tieless.se	/home/stellum/public_www/tiefighter.tieless.se
tieless.se	/home/stellum/public_www/tieless.se

”stellum.solidequity.se” har versionhanterats vilket innebär att det går att se exakt historik på alla förändringar som gjorts och när dessa skedde. Utifrån detta kan man ex. se att den första versionen gjordes 2013-08-07 09:27 och att det under 2013 var två personer som jobbade på applikationen (”Pawel Suwala” samt ”anton”).

Hela webbsidan verkar vara en kopia på ”strategiplacering.se” utifrån faktumet att det i den första versionen enbart stod ”Strategi Placering” överallt för att senare ändras till Stellum.

Applikationen delar bland annat kunddatabas och integration med ”New World Order System” (nwo, förklaras vidare i genomgången av VPS1) och strategiplacering.se.

Python-projekt på VPS2

Python är ett kraftfullt programspråk som gör det möjligt att utveckla alla olika typer av applikationer, t.ex. dynamiska webbsidor och program som hämtar data via nätverket.

Namn	**Sökväg**
listform	/opt/listform
mike_reborn	/opt/mike_reborn
mike_reborn_old	/opt/mike_reborn_old
mike_reborn_old2	/opt/mike_reborn_old2
mike_reborn_old3	/opt/mike_reborn_old3
ppm	/opt/ppm

Alla dessa Python-projekt är skapade under 2014 och 2015, enligt filernas modifikationsdatum samt versionshantering.

”mike” är ett namn som dyker upp i flertalet databastabeller. Här verkar det vara en ny version (*reborn*) av mike-projektet som är under utveckling. ”mike_reborn” är en applikation som kan hämta hem information från kunders Premiepensionskonton och aggregera all denna statistik.

Databaser

Flertalet databaser fanns säkerhetskopierade i katalogen /backup/mysql. Samma återfanns även på VPS1.

Resterande del av detta dokument fokuserar på VPS1.

VPS1

Wiki

I databasbackupen *"/backup/mysql/flippity_wiki.tar.gz*" återfanns en sk. wiki. En wiki är en webbplats där personer kan skapa sidor med information för andra att ta del av. Det brukar, på företag, vara en central plats för t.ex. allmän företags-/anställningsinformation samt teknisk dokumentation.

Webbplatsen har nåtts på "*wiki.solidequity.se*". Wikin använder sig av den publika mjukvaran MediaWiki.

Varje gång en person modifierade innehållet på en sida skapades det en loggrad i databasen, innehållandes bland annat vem som genomfört ändringen, när den skedde och vad som förändrades.

Användarnamn (ifall ändringen skedde från ett inloggat konto)	**IP-adress**	**Totala antalet sidändringar**
Pawel	83.145.38.66	56
83.145.38.66 (Icke-inloggad)	83.145.38.66	13
212.112.173.226 (Icke-inloggad)	212.112.173.226	14

Dokumenterade IP-adresser för servrar och kontor

Internet IP's Gateway 83.145.38.65 Netmask 225.255.255.192 83.145.38.100 VMWARE 83.145.38.101 ownCloud 83.145.38.102 Hermod 83.145.38.103 83.145.38.104 83.145.38.105 PawelsPlaypen 83.145.38.106 – 83.145.38.127 83.168.255.199 83.168.242.192 83.168.242.211 83.168.242.210 83.168.242.206 83.168.242.205 83.168.242.204 83.168.242.199 83.168.242.203 83.168.242.198 83.168.242.193	**Stockholm office** 212.112.173.225 – 212.112.173.238 **Vvik office** 217.10.123.1 – 217.10.123.126 **Uppsala office** 213.132.10.33 – 213.132.10.38 **Pawel** 83.145.38.65 – 83.145.38.126 **Axel** 109.58.149.139

Projekt som refererar till en kodsökväg på servern

På en sida med namnet ”Server” har det i grova drag dokumenterats hur produktionsmiljön ser ut och vilka applikationer som finns. Dokumenteringen har senast modifierats 2013-06-03 07:55.

Rader markerade i grått är applikationer som ej existerar på varken VPS1 eller VPS2.

Projektnamn	Beskrivning	URL	Sökväg till koden
Belmont global	Simple one-page html website.	http://belmontglobal.se/	/home/belmont/public_www/belmontglobal.se/public/
JSON channel	Website partially based on Wordpress. Rest of the code is written using RAW PHP with various libraries.	http://www.jsonchannel.com/ http://www.jsonchannel.se/	/home/json/public_www/jsonchannel.com/
Legio exchange	PHP website with no domain		/home/legio/public_www/legioexchange.se/
Ringia	PHP website made by ispy	http://ringia.se/	/home/ringia/public_www/ringia.se/
Ringia backend	PHP backend system made by ispy	http://backend.ringia.se/	/home/ringia/public_www/backend.ringia.se/
Solidequity	Simple one-page HTML website	http://solidequity.se/	/home/solidequity/public_www/solidequity.se/
Solidmusic	Django based webpage	http://solidmusic.com/ http://solidmusic.se/ CMS/Admin panel: http://solidmusic.com/admin/	/home/solidmusic/public_www/solidmusic.com
Strategiplacering	Django based webpage	http://strategiplacering.se CMS/Admin panel: http://strategiplacering.se/admin/	/home/sp/public_www/strategiplacering.se/
Tima	Wordpress/PHP based website based on the json page made by ispy	http://timaofficial.se http://timaofficial.com	/home/tima/public_www/timaofficial.se/
Voltia	Django based website with CMS system	http://voltia.se	/home/voltia/public_www/voltia.se/
Optimus	Optimus website is based on wordress and hosted on 62.109.34.46 - which is not our server	This portion of the website is hosted on our motherserver: URL: http://kurs.optimusfonder.se/	/home/optimus/public_www/kurs.optimusfonder.se
New World Order System	Django based platform/websystem for managing Customers, Sales and many other things. “There are several systems within NWO.”		/home/nwo/public_www/nwo.solidequity.se

”New World Order System”, eller “nwo”, har i undersökningen av både VPS1 och VPS2 dykt upp på otaliga ställen ibland annat källkodsfiler och databaser. Det verkar vara kärnsystemet för att hantera det mesta som har med exempelvis kunder, supportärenden, försäljning och Pensionsmyndigheten.se att göra. ”nwo” har använts i bland annat Strategiplacering, ”positive.strategiplacering.se” samt Stellum.

Källkoden för ”nwo” är däremot borttagen och därför kan inte systemets exakta uppbyggnad analyseras. Det som finns kvar är nwo-databasen (som heter ”strategiplacering.se” och har en backup i ”*/home/backup/mysql/strategiplacering.se.gz*”).

Det som finns i denna ”kärndatabas” är bland annat

- alla kunder (aktiva och inaktiva) och deras senaste kapital men även historiskt
- supportärenden mellan en kund och företaget
- separata användarkonton för anställda som de kan använda för att logga in i administrationsgränssnittet (enligt Wikin ska länken vara http://strategiplacering.se/admin/).

Webbapplikationer

Namn	Sökväg
positive.strategiplacering.se	/home/positive/public_www/positive.strategiplacering.se
ppbackend.stratetegiplacering.se	/home/positive/public_www/ppbackend.strategiplacering.se
solidequity.se	/home/solidequity/public_www/solidequity.se
lab.solidequity.se	/home/solidmusic/public_www/lab.solidequity.se
timaofficial.com	/home/tima/public_www/timaofficial.com
timaofficial.se	/home/tima/public_www/timaofficial.se

ppbackend.strategiplacering.se

Webbsida för att hantera kunder för Positiv pension. Det här systemet skiljer sig helt från alla andra som ligger på VPS1 och VPS2. Den har bland annat ett helt annat programmeringsspråk (PHP istället för Python) och koden är skriven rent generellt *annorlunda*.

Det fanns en loggfil från webbservern som loggade alla anrop som skett till sidan (sorterat på datumet för första anropet)

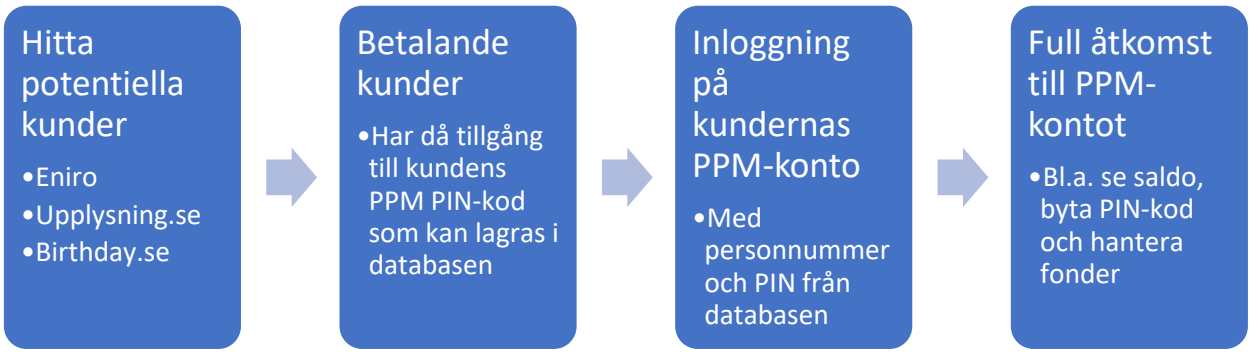
Datum	Totala antalet anrop	Datum första anrop	Datum sista anrop
80.252.161.10	8017	2013-07-12	2014-02-06
212.112.173.226	25559	2013-07-12	2014-01-29
83.233.3.68	13311	2013-07-12	2013-09-27
5.150.198.98	3226	2013-07-12	2013-08-13
65.52.100.214	1	2013-07-12	2013-07-12
83.145.38.66	154	2013-07-12	2013-08-19
81.228.62.141	63	2013-07-13	2013-07-29
213.114.160.175	2	2013-07-13	2013-07-13
2.64.16.122	4	2013-07-14	2013-07-14
85.224.197.108	94	2013-07-15	2013-09-15
2.67.80.30	355	2013-07-15	2013-07-15
83.140.252.50	3	2013-07-16	2013-07-16
90.224.189.179	46	2013-07-16	2013-10-02
95.209.74.178	18	2013-07-16	2013-07-16
2.69.79.86	23	2013-07-17	2013-07-17
80.170.100.146	22	2013-07-17	2013-07-17
2.71.240.250	184	2013-07-18	2013-07-19
37.199.103.250	26	2013-07-18	2013-07-18
37.2.213.226	3	2013-07-20	2013-07-20
90.131.206.96	21	2013-07-20	2013-07-20
37.198.1.69	2	2013-07-20	2013-07-20

37.197.105.147	35	2013-07-20	2013-07-28
37.2.157.63	216	2013-07-21	2013-07-21
75.98.9.254	2	2013-07-25	2013-07-25
83.187.67.230	122	2013-07-25	2013-07-25
2.71.230.160	12	2013-07-25	2013-07-25
217.210.211.146	2	2013-07-26	2013-07-26
90.227.136.77	20	2013-07-26	2013-07-26
83.186.77.40	2	2013-07-27	2013-07-27
83.187.109.84	4	2013-07-28	2013-07-29
212.247.42.198	5	2013-07-28	2013-07-28
88.129.148.11	60	2013-08-01	2013-08-01
212.112.173.231	83	2013-08-02	2013-10-08
2.67.129.107	2	2013-08-06	2013-08-06
123.151.39.39	2	2013-08-06	2013-08-06
2.71.48.97	2	2013-08-06	2013-08-06
2.71.118.48	17	2013-08-07	2013-08-07
212.107.159.237	7	2013-08-07	2013-08-07
2.69.51.19	24	2013-08-11	2013-08-11
2.70.232.60	2	2013-08-21	2013-08-21
90.233.215.55	2	2013-09-02	2013-09-02
2.64.11.3	2	2013-09-02	2013-09-02
2.66.201.104	2	2013-09-04	2013-09-04
2.66.86.217	2	2013-09-09	2013-09-09
2.65.184.160	4	2013-09-10	2013-09-10
69.164.111.198	2	2013-09-17	2013-09-17
109.58.147.192	2	2013-09-21	2013-09-21
2.66.68.195	2	2013-09-24	2013-09-24
217.210.147.213	2	2013-12-06	2013-12-06
109.58.149.237	4	2014-01-13	2014-01-13
176.61.139.183	4	2014-01-21	2014-01-21

positive.strategiplacering.se

Den här applikationen innehåller två delar:

1. hitta nya kunder (*prospects*)
2. logga in på sina kunders PPM-konton



Hitta kunder (”prospects”)

Scrape

Att scrape:a (sv. *skrapa*) betyder att man hämtar ner, eller skrapar, information från webbsidor och sparar ned det i sin databas. Processen kan vara manuell men den är oftast automatisk. Att skrapa webbsidor innebär att ett program går in på en specifik webbsida och extraherar ut det data som man vill ha (t.ex. en e-postadress eller telefonnummer) för att sedan spara ned informationen i en databas så att det kan användas i ett senare skede.

Programmet kan även interagera med sidan genom att exempelvis följa länkar eller skicka inloggningsuppgifter för att på så sätt komma åt fler sidor.

Filnamn	Skapad	Senast modifierad
/home/positive/public_www/positive.strategiplacering.se/positive/utils/raw_scrapper.py	Okänt	2013-06-25 08:24

Python-kod för att hitta personer i Sverige och deras information genom att hämta data från flera externa webbtjänster:

1. Eniro.se
2. Birthday.se
3. Ratsit.se
4. Decidas.com

Eniro.se användes bland annat genom att göra en massökning (funktionsnamnet ”*mass_scrape_eniro*”) på personer genom att kombinera en lista med 552 förnamn och 1089 efternamn till en total lista med 601128 namn. Om Eniro-sökningen lyckades sparades personens fulla namn, adressuppgifter och telefonnummer ned till databasen (tabellen ”*prospect_prospect*”).

Till Birthday.se användes tabellen ”*prospect_prospectembryo*” som innehöll personresultat från tjänsten Upplysning.se (okänt hur detta data är insamlat). Om personen hittades gjordes samma sak som för Eniro.se, dvs. persondatat sparades ned till ”*prospect_prospect*”.

Från Ratsit.se skrapades till sist personens personnummer samt lön (procentsats) och sparades tillsammans med det andra datat i databsen. I testsyfte har namnet ”Jonas Johansson” använts.

Det refereras att tabellen innehållandes alla *prospects* innehöll upp till 4.595.357 databasrader.

Anropen som gjordes till webbtjänsterna använde användaragenten (eng. *user agent*) ”Mozilla/5.0 (X11; Linux i686 on x86_64; rv:15.0) Gecko/20100101 Firefox/15.0.1”. Det görs för att det i anropet som görs till tjänsten (t.ex. eniro.se) skall se ut att vara från en vanlig webbläsare och inte ett automatiserat program.

”Firefox/15.0.1” innebär att man låtsas vara webbläsaren Firefox. Versionen 15.0.1 släpptes publikt 2012-09-02[1].

[1] https://website-archive.mozilla.org/www.mozilla.org/firefox_releasenotes/en-us/firefox/15.0.1/releasenotes/

Inloggning på kundernas konto på Pensionsmyndigheten.se

CAPTCHA

Är ett sätt för webbaserade system att urskilja på en människa och ”robot” (automatiska program). Det är i form av en uppgift som en besökare på en webbsida måste lösa för att bevisa att hon verkligen är en människa. Ofta är uppgiften att känna igen suddiga och förvrängda bokstäver och siffror. Gissningen matas sedan in i ett fält på webbsida där ett felaktigt svar förhindrar användaren (eller roboten) att fortsätta från att logga in i tjänsten medan ett korrekt svar låter användaren få åtkomst.

Tecknen i uppgiften är så förvrängda att en dator inte ska kunna tolka dem med hjälp av teckenigenkänning medan en människa ska kunna urskilja alla tecken.

Nuförtiden är CAPTCHA-systemen mycket mer avancerade och kräver istället att användaren markerar vilka av flera bilder som t.ex. innehåller övergångsställen, trafikljus eller bussar.

I Figur 1 ges ett exempel på hur en CAPTCHA-bild kunde se ut när en användare loggade in på Pensionsmyndigheten.se. I det här fallet skulle det korrekta svaret ha varit ”rfm7”.



Figur 1 CAPTCHA-bild som sparats ned av inloggningsapplikationen på positive.strategiplacering.se, 2013-06-26. Det är alltså så här en CAPTCHA såg ut vid det datumet vid inloggning hos PPM.

Alla företagets kunder har sitt eget konto, som är sparad i databasen, och varje kund har information som exempelvis personnummer samt PIN-kod till PPM. Med hjälp av dessa två värden kan en inloggning göras till kundens konto på Pensionsmyndigheten, utan dennes vetskap.

PPM kräver däremot (sedan december 2011) att en CAPTCHA löses för att få åtkomst till tjänsten vilket betyder att det inte går att logga in med enbart personnummer och PIN utan man måste även ge det rätta svaret på bilden. CAPTCHA:n ges endast när personen loggar in på nytt till PPM vilket innebär att när inloggningen redan är gjord i webbläsaren så behöver inte en ny bild lösas förrän nästa gång som webbläsaren startas om.



Det går att utveckla ett system som med hjälp av bildigenkänning (OCR) läser av den förvrängda texten och omvandlar till det rätta svaret. På varken VPS1 eller VPS2 har det framkommit något som tyder på att ett sådant system skulle ha funnits. Ifall man skulle ha en sådant system skulle det möjliggöra ett helt automatiskt system för att hantera allt som har med kundens PPM-konto att göra utan någon som helst mänsklig interaktion.

Helautomatik

Min definition av ett helautomatiskt flöde är ett system som:

1. Hämtar en kunds inloggningsuppgifter från databasen
2. Inloggningsanropet görs till PPM
3. Bildigenkänningen löser CAPTCHA
4. Väl inne på kundens PPM-konto så utförs de åtgärder som skall göras, t.ex. hämta fondinformation eller byta PIN-kod

Alla dessa steg sker utan mänsklig interaktion. Systemet är uppbyggt med ”regler”, t.ex. ”Hämta alla kunder vars fondinformation inte har blivit uppdaterad på 2 dagar och uppdatera dem”.

Manuellt

Ett manuellt system är istället mer av en process och inte ett program. Här är det en anställd som använder sin egen webbläsare, inloggad som kunden på Pensionsmyndighetens webbplats. Ifall den senaste kontoinformation skall hämtas så behöver den anställda själv gå in på Pensionsmyndigheten.se [Figur 2], använda kundens personnummer samt PIN-kod och logga in. Därefter klicka sig in på rätt sida, manuellt kopiera informationen och spara ned datat i databasen. När nästa kund hanteras behöver den anställda logga ut från det tidigare kontot och göra om samma procedur igen.



Figur 2 Pensionsmyndighetens inloggningssida, 2013-04-25
https://web.archive.org/web/20130425031708/https://login1.pensionsmyndigheten.se/Chimera/login?authmethod=pin&renew=true&service=https://secure.pensionsmyndigheten.se/InloggningPagar.html

Manuella stegen för att skrapa fondinformation för en kund på PPM:

1. Öppnar upp Pensionsmyndigheten.se
2. Går in på inloggningssidan
3. Kopierar en kunds personnummer och PIN-kod från ett internt administrationsgränssnitt samt löser CAPTCHA:n
4. Väl inloggad, navigera sig in på rätt sida där fondinformationen står
5. Kopiera texten
6. Klistra in värdet/värdena i rätt fält i företagets interna administrationsgränssnitt och spara.
7. Om något mer ska göras på PPM-kontot (t.ex. byta PIN-kod) så gör man det nu.
8. Loggar ut från PPM kontot.
9. Börja om på 1. för varje kund.

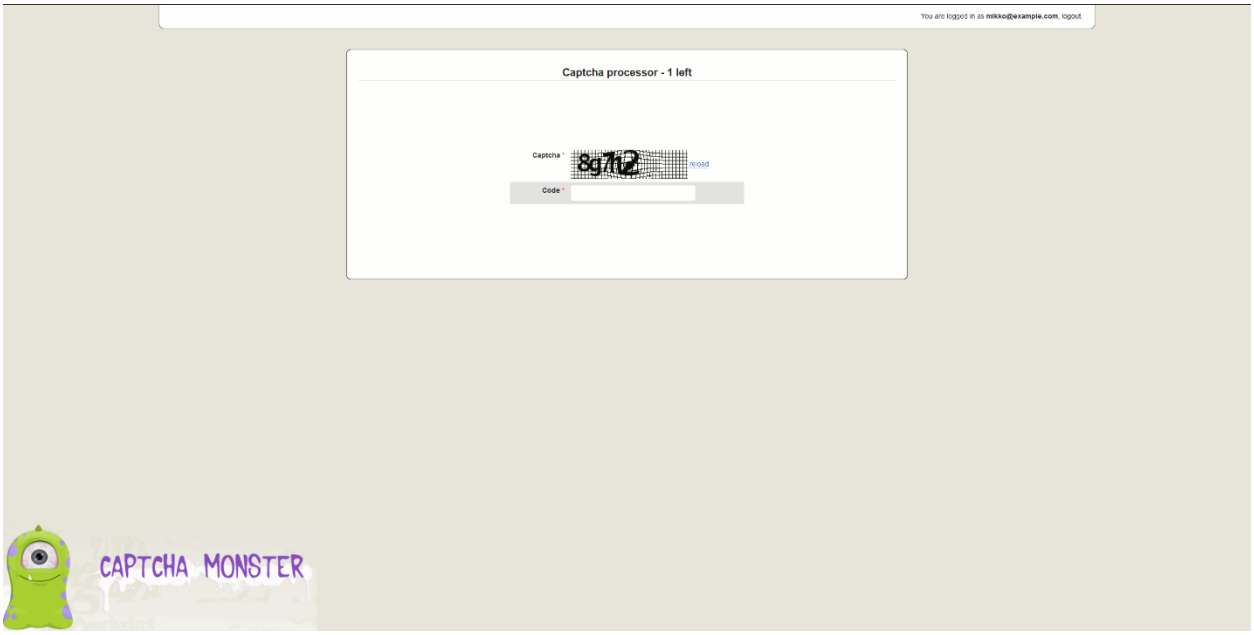
CAPTCHA MONSTER

Filnamn	Skapad	Filens senaste modifikationstid
/home/positive/public_www/positive.strategiplacering.se/positive/ppm_scrapper/views.py	Okänt	2013-06-25 08:24

I systemet som finns återgivet på VPS1 finns det programkod och en webbtjänst som fungerar semi-automatiskt. Webbsidan kallas ”CAPTCHA MONSTER”.

Varje gång en anställd går in på CAPTCHA MONSTER så ger systemet en ny CAPTCHA att lösa [Figur 3]. Den anställda skriver in bokstäverna och siffrorna som bilden motsvarar och trycker ENTER på tangentbordet. När det är gjort laddar sidan om och en ny bild dyker upp. Den här processen fortsätter ända tills det inte finns några användarkonton kvar som det behöver loggas in på [Figur 4]. Det här systemet är i viss mån som en simulerad webbläsare som kör på servern och utan ett grafiskt gränssnitt. Det datat som användaren ser i CAPTCHA MONSTER är sådant som applikationen har skrapat ut från anropen till PPM.

Den här versionen av webbsidan kallas i koden för ”*manage_ppm_auto*”.

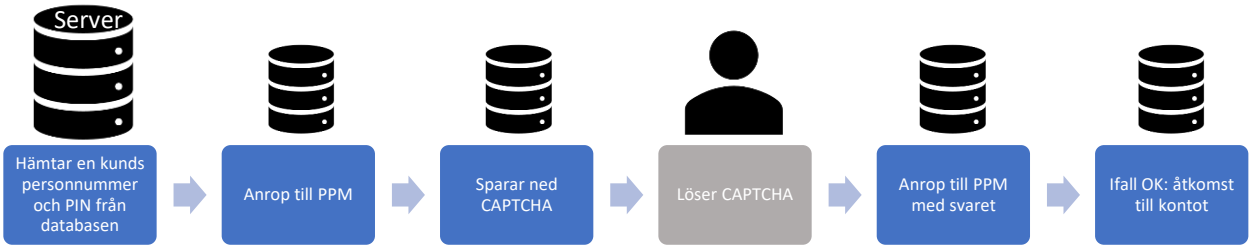


Figur 3 Om det finns en CAPTCHA att lösa



Figur 4 När allt var slutfört och det för tillfället inte fanns några fler CAPTCHA att lösa. Bilden laddades upp 2013-06-29 (http://imgur.com/uJi4UhB)

I den här versionen av CAPTCHA MONSTER kan den anställda som löser en CAPTCHA inte se varifrån bilden kommer eller vad som händer efter att denne har löst den. Det går heller inte att se exempelvis personnummer eller PIN-kod. Den anställda kan inte i sin webbläsare se att anrop har skett och kommer att ske till Pensionsmyndigheten utan allt sker i bakgrunden på servern.



När inloggningen är helt klar sparar CAPTCHA MONSTER ned en webbkaka (eng. *cookie*) för den kundens session.

En webbkaka är en kort text som (i vanliga fall) lagras i besökarens webbläsare när hon besöker vissa webbsidor. Syftet är att webbservern som publicerar sidorna ska känna igen besökaren senare. Kakor hjälper webbsidor att känna igen individuella besökare (mer exakt: besökarnas webbläsare) vid nästa besök. Utan kakor skulle besökaren behöva logga in varje gång som hon kommer tillbaka till sidan.

Genom att återanvända kakan i anropen mot PPM så behöver en ny CAPTCHA inte lösas utan man kan fortsätta ha åtkomst till kontot i inloggat läge.

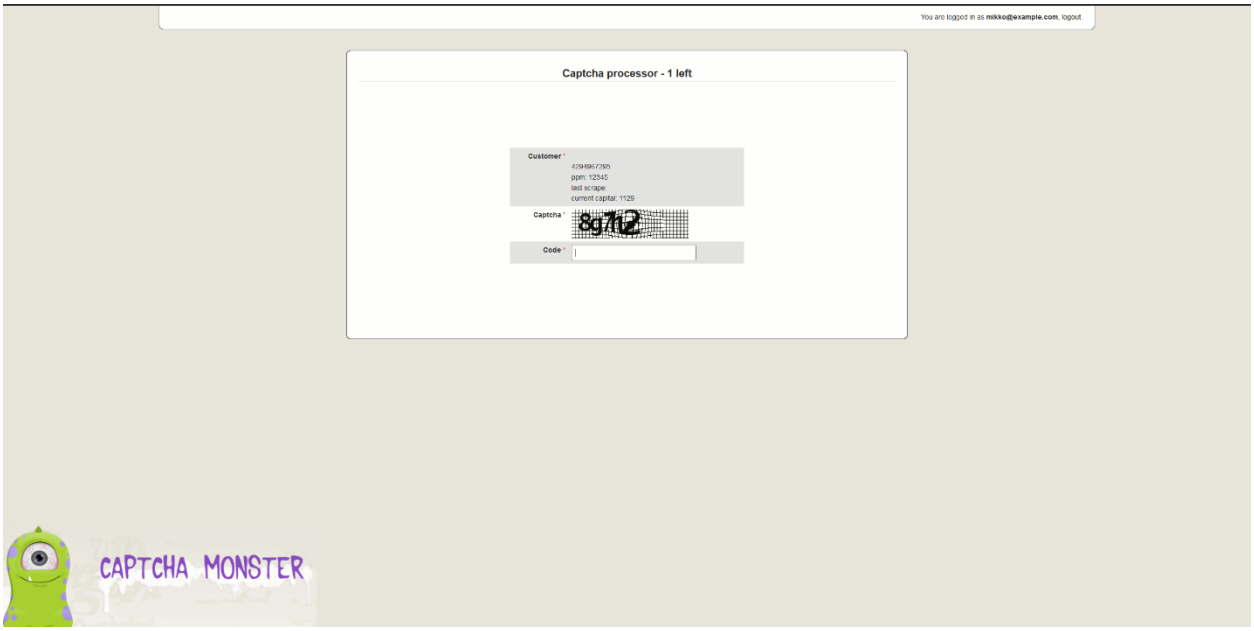
Flöde

1. CAPTCHA MONSTER-systemet hämtar hem inloggningssidan på servern i bakgrunden [https://login1.pensionsmyndigheten.se/Chimera/login?authmethod=pin&renew=true&service=https://secure.pensionsmyndigheten.se/InloggningPagar.html].
2. Systemet sparar ned all sessionsdata (som t.ex. sidans kakor) som behövs för inloggningen på serverns hårddisk. Det här datat behövs för att PPM ska kunna veta vem som loggar in och vilken CAPTCHA-bild som de har presenterat i inloggningsformuläret.
3. CAPTCHA-bilden [https://login1.pensionsmyndigheten.se/Chimera/challenge] sparas ned på serverns hårddisk så att den anställda kan se den (som i Figur 3)
4. Den anställde blir presenterad CAPTCHA:n så att en gissning kan göras. Trycker ENTER och ett anrop går iväg till servern. Det här är enda steget där en person ”interagerar” med systemet.
5. Systemet försöker nu att logga in hos PPM med inloggningsuppgifterna från databastabellen samt den inmatade CAPTCHA-koden.
6. Om allt lyckas så sparar systemet användarens PPM-data och sparar ned i databasen
   Datat som sparas ned är:
   - Den totala mängden pengar på kontot
   - Alla fonder (”funds”) som användaren har samt hur mycket pengar som finns i respektive fond

CAPTCHA MONSTER har ingen kod som genomför fondflyttar. Man har däremot i källkoden för CAPTCHA MONSTER antecknat ned vilka webbsideadresser hos PPM där de genomförs.

CHANGE_FUND_URL	https://secure.pensionsmyndigheten.se/BytFonder.html
CHANGE_FUND_HARD	https://secure.pensionsmyndigheten.se/sitevision/proxy/BytFonder.html/svid12_51c42ff713cdd49a130da36/1860026889/Sirius/clearProfileFromFundChange
CHANGE_FUND_EXTRA	https://secure.pensionsmyndigheten.se/sitevision/proxy/BytFonder.html/svid12_51c42ff713cdd49a130da36/1860026889/Sirius/clearInvalidFundsFromFundChange
ONGOING_TRADING	https://secure.pensionsmyndigheten.se/sitevision/proxy/FondhandelPagar.html/svid12_51c42ff713cdd49a1303fa7/1860026889/Sirius/navigateToFundChangeFromInProgress
ADD_FUND_URL	https://secure.pensionsmyndigheten.se/sitevision/proxy/BytFonder.html/svid12_51c42ff713cdd49a130da36/1860026889/Sirius/addFundToFundChange

Det fanns även en annan version av CAPTCHA MONSTER i källkoden men denna var inaktiverad. Genom att göra funktionen ”aktiv” igen så får vi fram följande gränssnitt [Figur 5]. I den här versionen ser den anställda mer information om kunden (För- och efternamn, personnummer, PIN-kod, när PPM senast skrapades och hur mycket kapital kunden har på PPM). Eftersom den här vyn är inaktiv görs antagandet att det var en tidigare version och att [Figur 3] är en vidareutveckling.



Figur 5 CAPTCHA vy för ppm_scrapper funktionen. Datat som visas är i den här bilden bara i demonstrationssyfte och är ej en äkta kund

Tekniska aspekter

I testsyfte har personnumret ”198205301933” använts.

För att anropa Pensionsmyndighetens system används Python-biblioteket ”urllib2”. Eftersom användaragenten (eng. *user agent*) inte har ändrats bör den ha varit ”Python-urllib/2.6” i anropen som Pensionsmyndigheten.se mottog. Ifall det skulle ha använts en nyare version av Python så skulle agenten istället varit ”Python-urllib/2.7”.

”mike”

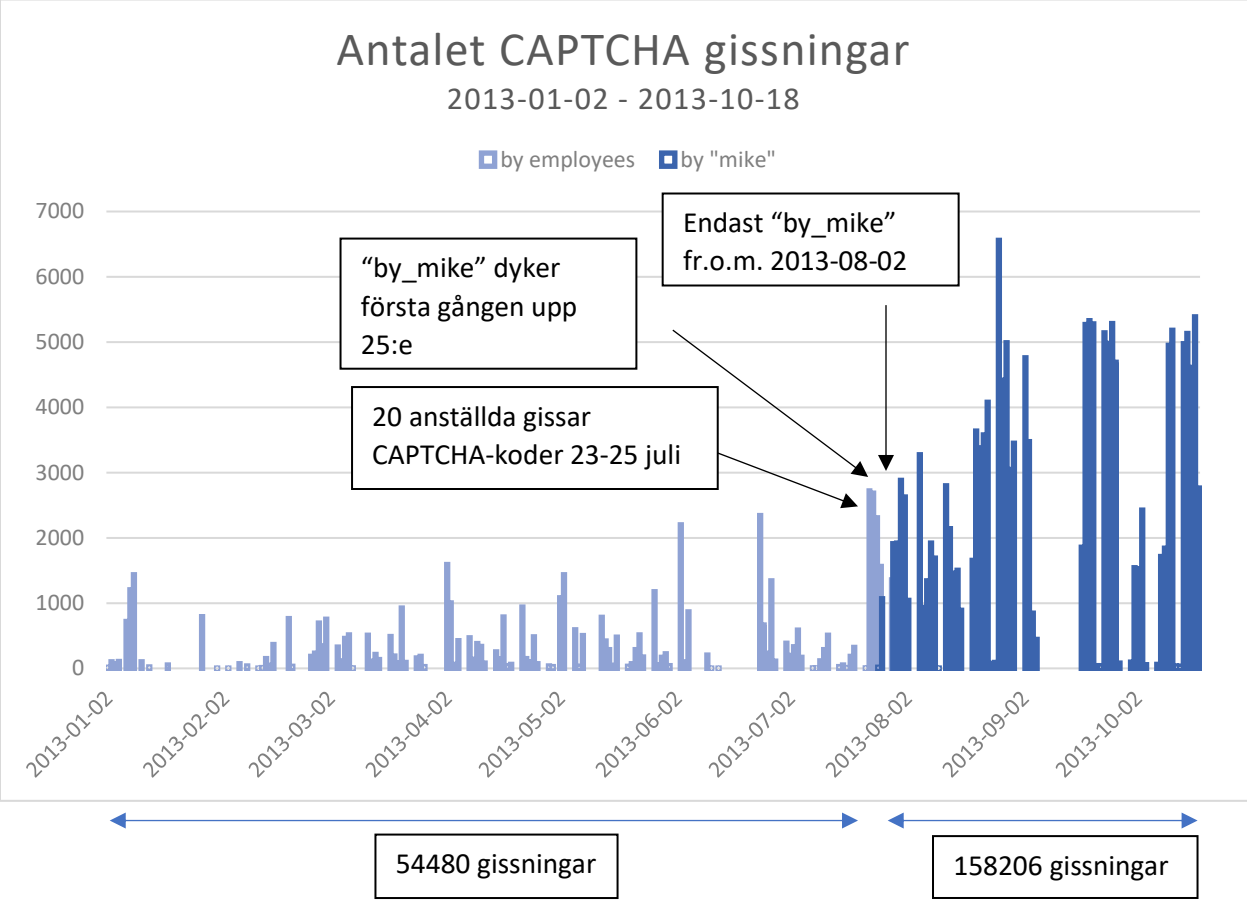
Någonting vid namnet ”mike” omnämns i delar av systemet och namnet förekommer på VPS1 främst i databastabeller och i loggfiler. *Exakt* vad ”mike” är eller om namnet är en förkortning för någonting kan ej utrönas.

I databastabellen över anställda har man skapat ett konto för ”mike” med ID 444 (skapad 2013-07-25 15:29:44). Man har gett kontot förnamnet ”Mike”, efternamnet ”The Mike” och e-postadressen ”mike@solidequity.se”.

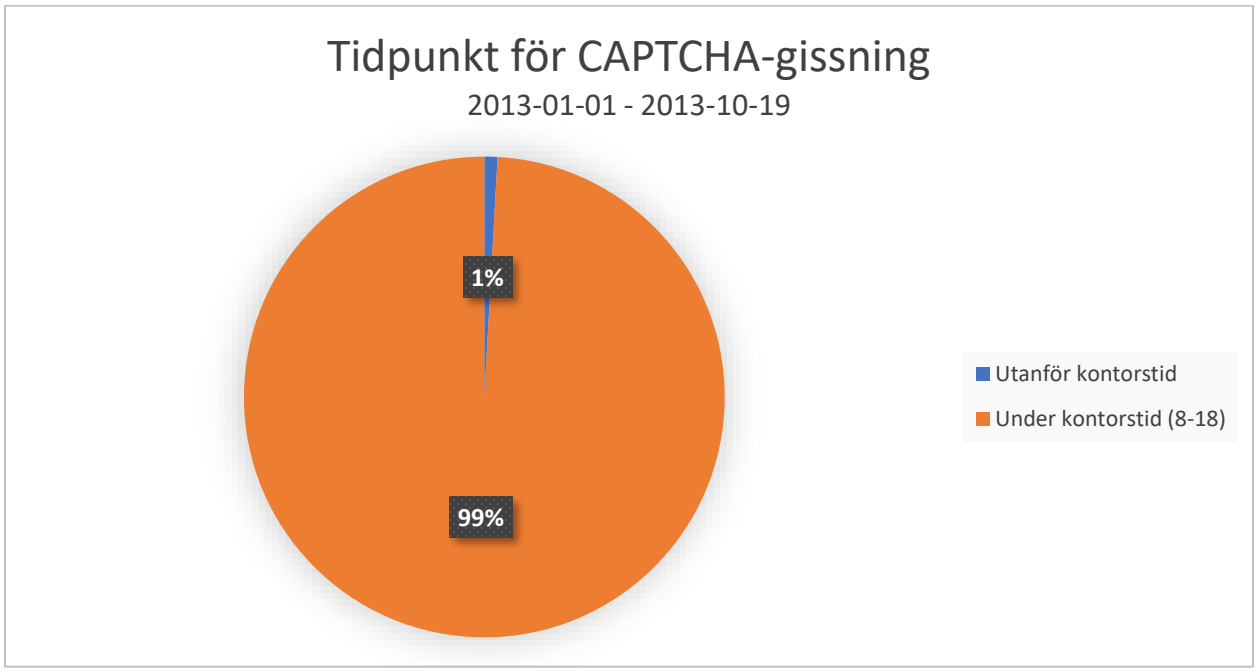
Varje gång en person loggar in på ett användarkonto via webbläsaren så sparas denna tidpunkt ned, för att man ska kunna se senaste inloggningstillfället för alla användare. Kontot för ”mike” har ingen använt via webbläsaren då den ej har ett inloggningsdatum.

Anställda hanterar dagligen supportärenden genom att bland annat svara på kundernas frågor och skriva noteringar på kundkonton. ”mike” gör aldrig några ”mänskliga” interaktioner över huvud taget på kundkonton.

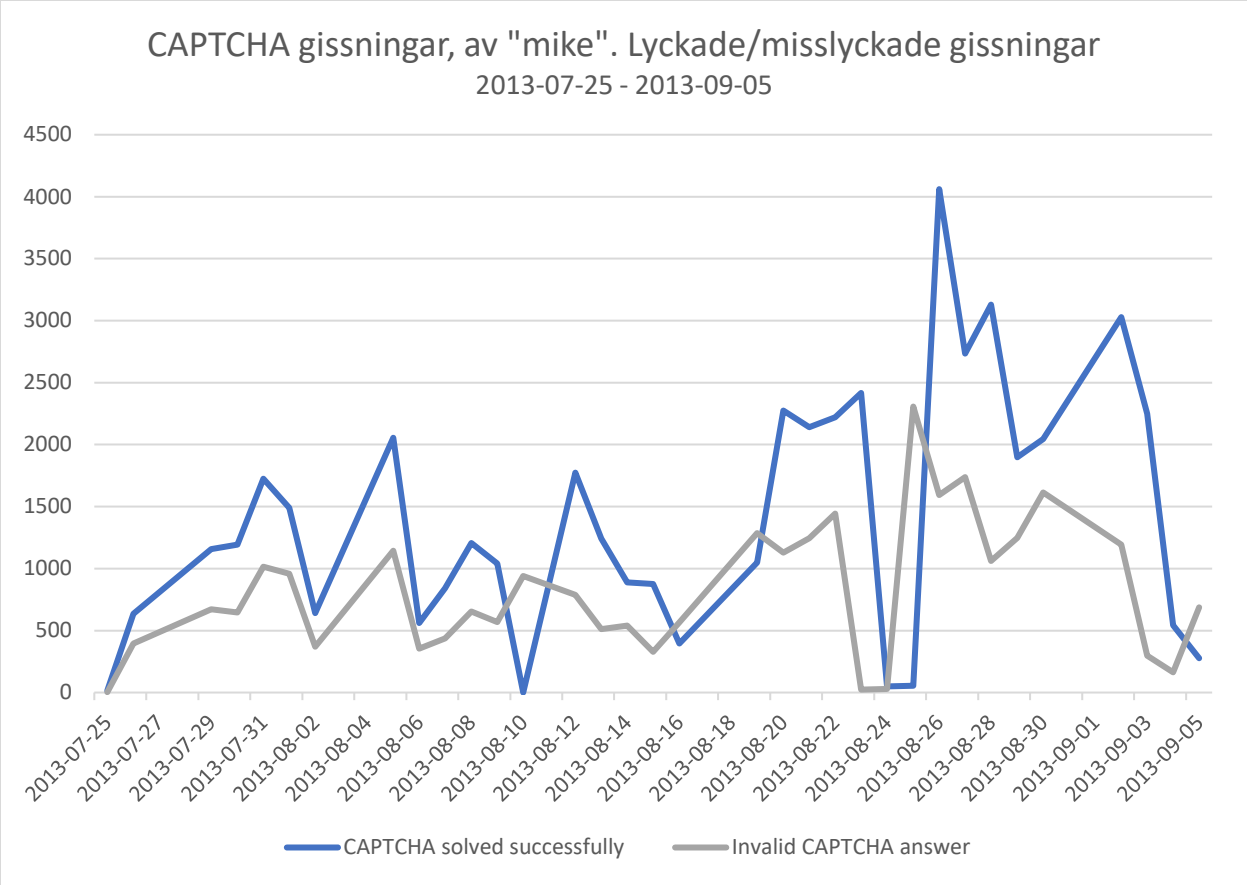
”mike” är associerad till många CAPTCHA-gissningar



”mike” har i nästan alla fall gjort sina CAPTCHA gissningar på vardagar mellan 08:00 och 18:00, precis som det var när inte ”mike” användes.



Som ett exempel kan 2013-08-05 tas. Då gjorde ”mike” 3273 gissningar mellan 2013-08-05 09:18 och 2013-08-05 18:29. Mellan 11:30 och 13 gjordes ett uppehåll. Resterande timmar gjordes det i genomsnitt 425 gissningar/timme (7 st. per minut).


CAPTCHA gissningar, av "mike". Lyckade/misslyckade gissningar
2013-07-25 - 2013-09-05
4500
4000
3500
3000
2500
2000
1500
1000
500
0
2013-07-25
2013-07-27
2013-07-29
2013-07-31
2013-08-02
2013-08-04
2013-08-06
2013-08-08
2013-08-10
2013-08-12
2013-08-14
2013-08-16
2013-08-18
2013-08-20
2013-08-22
2013-08-24
2013-08-26
2013-08-28
2013-08-30
2013-09-01
2013-09-03
2013-09-05
CAPTCHA solved successfully
Invalid CAPTCHA answer

Loggfil över händelser på kundkonton

I databasbackup:en *”/backup/mysql/stratetegiplacering.se.gz*” återfanns en tabell där olika typer av händelser på kundkonton har loggats. Det ser ut att automatiskt ha skapats en ny loggrad vid olika typer av händelser eller när ett värde i databasen ändrats för en kund. Bland händelserna kan bl.a. ses när kunden loggat in på ”Mina sidor”, när ett SMS har skickats ut till denne, när en flytt av fond har gjorts av en anställd eller när PPM PIN-koden bytts ut.

Varje loggrad har en anställds ID associerad till sig samt vilken IP-adress som användes.

Ett exempel på utdrag ur denna för kundkonto med ID 13585:

Loggtext	**Tidpunkt**	**Anställdas konto ID**
Customer created	2013-02-01 13:56:09	49
Ppm-status changed from 'Ingen pinkod' to 'Väntar på allokering', Ppm code changed from '' to '52762'	2013-02-12 19:58:43	
SMS sent: Hej Maria! Strategi Placering har idag lanserat "mina sidor" på vår hemsida, du som kund kan nu enklare kan få en överblick över ditt pensionssparande. Logga in redan idag med ditt personnummer och följande lösenord EN94SA http://...	2013-02-22 13:43:35	
Kapital changed from '108202.00' to '108272', Uppdaterat kapital changed from '2013-06-24 11:46:43' to '2013-07-23 13:35:23.352078'	2013-07-23 13:35:23	10
Trying to change pin from 52762 to 95900	2013-07-23 13:35:23	10
Fund changed from 'None' to 'Optimus High Yield: 108272', Ppm-status changed from 'OK' to 'Väntar på allokering', Ppm kod changed from '52762' to '95900'	2013-07-23 13:35:23	10

Kundlogg 751026-0230

2013-07-11 11:45:52	Customer created	284	212.112.173.226	Janna Silverstrand Maggio
2013-07-25 09:49:21	Kapital changed from '127228.00' to '128400', Uppdaterat kapital changed from '2013-07-03 14:58:51' to '2013-07-25 09:49:21.750198'	258	213.132.105.34	Emma Andersson
2013-07-25 09:49:21	Fund changed from 'None' to 'Optimus High Yield: 128400'	258	213.132.105.34	Emma Andersson
2013-08-02 14:53:53	Ikano insured changed from 'None' to '2013-08-01'	41	127.0.0.1	Pawel Suwala
2013-08-16 15:27:47	SMS sent: Hej Daniel! Du ska i dagarna ha fått hem ett brev från Ikano Försäkringar. Brevet innehåller information om en livförsäkring, den bjuder vi på och kommer alltså inte att kosta dig någonting. Trevlig Helg! Strategi Placering 08-121 387 00.	41		Pawel Suwala
2013-08-22 13:46:36	Current capital changed from '128400.00' to '127546', Capital updated changed from '2013-07-25 09:49:21' to '2013-08-22 13:46:36.160093'	444	127.0.0.1	Mike The Mike
2013-08-22 13:46:36	Fund changed from 'Optimus High Yield: 128400' to 'Optimus High Yield: 127546'	444	127.0.0.1	Mike The Mike
2013-08-29 13:54:27	Current capital changed from '127546.00' to '127451', Capital updated changed from '2013-08-22 13:46:36' to '2013-08-29 13:54:27.933078'	444	127.0.0.1	Mike The Mike
2013-09-19 15:26:38	Current capital changed from '127451.00' to '128376', Capital updated changed from '2013-08-29 13:54:27' to '2013-09-19 15:26:38.791965'	444	127.0.0.1	Mike The Mike
2013-09-19 15:26:38	Fund changed from 'Optimus High Yield: 127546' to 'Optimus High Yield: 128376'	444	127.0.0.1	Mike The Mike

Kundlogg 490120-2384

2013-07-26 09:10:09	Customer created	284	212.112.173.226	Janna Silverstrand Maggio
2013-07-31 11:28:03	Current capital changed from '57330.00' to '56171', Capital updated changed from '2013-07-16 11:22:48' to '2013-07-31 11:28:03.574710'	444	127.0.0.1	Mike The Mike
2013-07-31 11:28:03	Fund changed from 'None' to 'Optimus High Yield: 56171'	444	127.0.0.1	Mike The Mike
2013-08-02 14:58:44	Ikano insured changed from 'None' to '2013-08-01'	41	127.0.0.1	Pawel Suwala
2013-08-16 15:11:58	SMS sent: Hej Kristina! Du ska i dagarna ha fått hem ett brev från Ikano Försäkringar. Brevet innehåller information om en livförsäkring, den bjuder vi på och kommer alltså inte att kosta dig någonting. Trevlig Helg! Strategi Placering 08-121 387 00.	41		Pawel Suwala
2013-08-29 10:52:32	Current capital changed from '56171.00' to '55765', Capital updated changed from '2013-07-31 11:28:03' to '2013-08-29 10:52:32.546457'	444	127.0.0.1	Mike The Mike
2013-09-25 17:24:35	Current capital changed from '55765.00' to '55947', Capital updated changed from '2013-08-29 10:52:32' to '2013-09-25 17:24:35.786992'	444	127.0.0.1	Mike The Mike
2013-09-25 17:24:35	Fund changed from 'Optimus High Yield: 56171' to 'Optimus High Yield: 55947'	444	127.0.0.1	Mike The Mike

”mike”

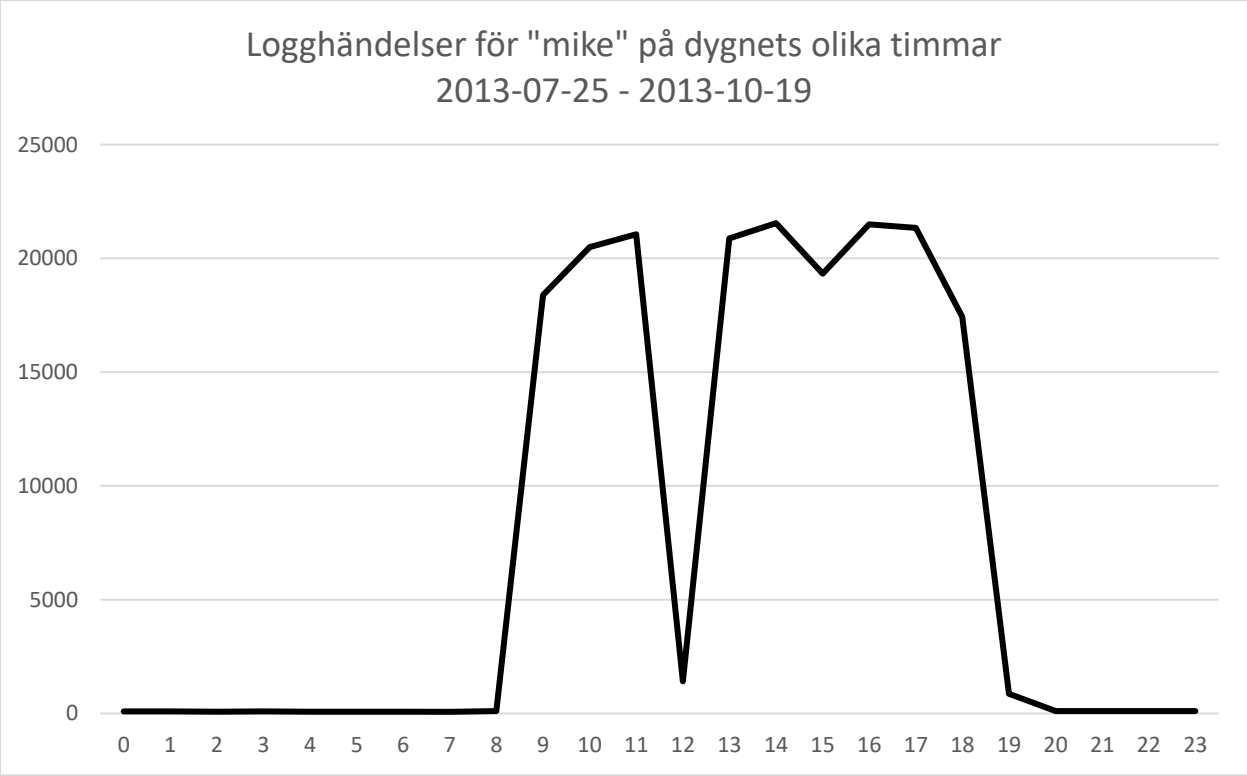
Alla anställda som loggar in får en händelse med tidpunkten för inloggning, IP-adress och händelsetexten ”*Logged in*”. ”mike” har inga sådana händelser över huvud taget, dvs. ingen anställd har använt sig utav det kontot aktivt.

Alla anställda har sin publika IP-adress associerad till sina logghändelser. ”mike” däremot har inte det utan har istället alltid den speciella IP-adressen ”127.0.0.1” (även kallat ”localhost”). Denna IP är speciell av den anledningen att det är en adress som alltid syftar på den lokala värddatorn. Alla datorer har den här adressen och kan användas för att kommunicera med sig själv.

Utöver ”mike” har även användaren ”Casper The PDF Ghost” den här IP-adressen. ”Casper” är antagligen ett automatiserat program som skapar och skickar ut PDF-dokument till kunder utifrån faktumet att den användaren enbart har logghändelser med den exakta texten:

”*Added Regular note: Uppsägningsfullmakt, Skickad till kund*”

Precis som med CAPTCHA-gissningar så sker nästan all ”mikes” aktivitet under kontorstid med en paus under lunchen.



Men ”mike” jobbar väldigt aktivt och strukturerat. Det här är ett utdrag på 62 logghändelser för ”mike” som är sorterade i datumordning. Det uppstår en tydlig gruppering där samma kunds händelser dyker upp efter varandra. På den här tiden (10:56:01 – 10:58:02, 2 minuter och 1 sekund) hanteras 22 kunder varav PIN-koden byts ut på sex stycken. Om det skulle ha varit kunden själv som hade begärt en PIN-kodsändring så skulle logghändelsen inte varit med i den här listan.

Fyra ”Automatically logged in to ppm.nu, changed fund and saved capital to the database” gjordes under tidsperioden.

Datum	Kundens ID	Logghändelse
2013-07-31 10:56:01	30724	Current capital changed from '101008.00' to '104193', Capital updated changed from '2013-07-08 11:10:59' to '2013-07-31 10:56:01.831592'
2013-07-31 10:56:01	30724	Fund changed from 'None' to 'Optimus High Yield: 104193'
2013-07-31 10:56:10	22017	Current capital changed from '29233.00' to '29313', Capital updated changed from '2013-06-24 15:53:03' to '2013-07-31 10:56:10.323768'
2013-07-31 10:56:10	22017	Trying to change pin from 94273 to 99867
2013-07-31 10:56:10	22017	198610220413, New pin created 99867
2013-07-31 10:56:10	22017	Fund changed from 'None' to 'Optimus High Yield: 29313', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '94273' to '99867'
2013-07-31 10:56:19	12540	Current capital changed from '192927.00' to '191893', Capital updated changed from '2013-07-19 16:08:50' to '2013-07-31 10:56:18.987791'
2013-07-31 10:56:19	12540	Trying to change pin from 87378 to 61866
2013-07-31 10:56:19	12540	196601261115, New pin created 61866
2013-07-31 10:56:19	12540	Fund changed from 'None' to 'Optimus High Yield: 191893', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '87378' to '61866'
2013-07-31 10:56:27	29472	Ppm status changed from 'OK' to 'Incorrect ppm code'
2013-07-31 10:56:41	25356	Current capital changed from '76018.00' to '75604', Capital updated changed from '2013-07-02 18:01:17' to '2013-07-31 10:56:41.532872'
2013-07-31 10:56:41	25356	Fund changed from 'None' to 'Optimus High Yield: 75604'
2013-07-31 10:56:44	34889	Current capital changed from '45532.00' to '44717', Capital updated changed from '2013-07-17 14:19:24' to '2013-07-31 10:56:44.877476'
2013-07-31 10:56:44	34889	Fund changed from 'None' to 'Optimus High Yield: 44717'
2013-07-31 10:56:53	24750	Current capital changed from '79137.00' to '79925', Capital updated changed from '2013-07-02 10:03:00' to '2013-07-31 10:56:53.118036'
2013-07-31 10:56:53	24750	Fund changed from 'None' to 'Optimus High Yield: 79925'

2013-07-31 10:56:56	4532	Current capital changed from '164785.00' to '165461', Ppm status changed from 'Waiting for PPM verification' to 'OK', Capital updated changed from '2013-07-31 10:50:21' to '2013-07-31 10:56:56.936602'
2013-07-31 10:56:57	4532	Automatically logged in to ppm.nu, changed fund and saved capital to the database for <döljer personnr.>
2013-07-31 10:56:57	4532	Trying to change pin from 52200 to 38486
2013-07-31 10:56:57	4532	195903236270, New pin created 38486
2013-07-31 10:56:57	4532	Fund changed from 'None' to 'Optimus High Yield: 165461', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '52200' to '38486'
2013-07-31 10:56:57	30727	Current capital changed from '149596.00' to '154314', Capital updated changed from '2013-07-08 13:39:05' to '2013-07-31 10:56:57.359754'
2013-07-31 10:56:57	30727	Fund changed from 'None' to 'Optimus High Yield: 154314'
2013-07-31 10:57:00	22061	Current capital changed from '69297.00' to '68945', Capital updated changed from '2013-07-18 08:44:04' to '2013-07-31 10:57:00.847368'
2013-07-31 10:57:00	22061	Trying to change pin from 79769 to 41092
2013-07-31 10:57:01	22061	198503050570, New pin created 41092
2013-07-31 10:57:01	22061	Fund changed from 'None' to 'Optimus High Yield: 68945', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '79769' to '41092'
2013-07-31 10:57:05	34211	Current capital changed from '101720.00' to '104929', Capital updated changed from '2013-07-08 13:38:53' to '2013-07-31 10:57:05.609456'
2013-07-31 10:57:05	34211	Fund changed from 'None' to 'Optimus High Yield: 104929'
2013-07-31 10:57:06	15782	Failed to automatically login to ppm.nu due to incorrect CAPTCHA.
2013-07-31 10:57:12	15782	Current capital changed from '150871.00' to '153062', Ppm status changed from 'Waiting for PPM verification' to 'OK', Capital updated changed from '2013-04-02 16:42:20' to '2013-07-31 10:57:12.341061'
2013-07-31 10:57:12	15782	Automatically logged in to ppm.nu, changed fund and saved capital to the database for <döljer personnr.>.
2013-07-31 10:57:12	15782	Fund changed from '' to 'Optimus High Yield: 153062'
2013-07-31 10:57:18	32963	Current capital changed from '92097.00' to '90236', Capital updated changed from '2013-07-16 13:16:47' to '2013-07-31 10:57:18.746360'
2013-07-31 10:57:18	32963	Fund changed from 'None' to 'Optimus High Yield: 90236'
2013-07-31 10:57:18	21682	Failed to automatically login to ppm.nu due to incorrect CAPTCHA.
2013-07-31 10:57:19	21682	Failed to automatically login to ppm.nu due to incorrect CAPTCHA.

2013-07-31 10:57:25	21682	Capital added changed from 'None' to '2013-07-31 10:57:25.059708', Current capital changed from 'None' to '78481', Ppm status changed from 'Waiting for PPM verification' to 'OK', Original capital changed from 'None' to '78481', Capital updated changed from 'None' to '2013-07-31 10:57:25.059717'
2013-07-31 10:57:25	21682	Automatically logged in to ppm.nu, changed fund and saved capital to the database for <döljer personnr.>.
2013-07-31 10:57:25	21682	Trying to change pin from 76623 to 56946
2013-07-31 10:57:25	21682	194809277504, New pin created 56946
2013-07-31 10:57:25	21682	Fund changed from 'None' to 'Monyx Strategi Balanserad: 78481', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '76623' to '56946'
2013-07-31 10:57:30	25728	Current capital changed from '43019.00' to '43105', Capital updated changed from '2013-07-02 17:57:23' to '2013-07-31 10:57:30.739289'
2013-07-31 10:57:30	25728	Fund changed from 'None' to 'Optimus High Yield: 43105'
2013-07-31 10:57:33	24956	Ppm status changed from 'Waiting for PPM verification' to 'Incorrect ppm code'
2013-07-31 10:57:33	24956	Failed to automatically login to ppm.nu due to incorrect PPM code: 37529. Setting as INVALID_PPM.
2013-07-31 10:57:42	35584	Current capital changed from '128854.00' to '126548', Capital updated changed from '2013-07-17 09:46:38' to '2013-07-31 10:57:42.095107'
2013-07-31 10:57:42	35584	Fund changed from 'None' to 'Optimus High Yield: 126548'
2013-07-31 10:57:48	26458	Current capital changed from '99507.00' to '102165', Capital updated changed from '2013-07-04 12:58:21' to '2013-07-31 10:57:48.567220'
2013-07-31 10:57:48	26458	Fund changed from 'None' to 'Optimus High Yield: 102165'
2013-07-31 10:57:48	24963	Current capital changed from '88496.00' to '89354', Ppm status changed from 'Waiting for PPM verification' to 'OK', Capital updated changed from '2013-07-29 15:27:05' to '2013-07-31 10:57:48.652321'
2013-07-31 10:57:48	24963	Automatically logged in to ppm.nu, changed fund and saved capital to the database for <döljer personnr.>.
2013-07-31 10:57:48	24963	Fund changed from '' to 'Optimus High Yield: 89354'
2013-07-31 10:57:54	28564	Current capital changed from '168127.00' to '168764', Capital updated changed from '2013-07-09 09:37:40' to '2013-07-31 10:57:54.588108'
2013-07-31 10:57:54	28564	Fund changed from 'None' to 'Optimus High Yield: 168764'
2013-07-31 10:57:58	20251	Current capital changed from '77847.00' to '77473', Capital updated changed from '2013-06-24 14:32:29' to '2013-07-31 10:57:58.274296'
2013-07-31 10:57:58	20251	Trying to change pin from 60905 to 38792
2013-07-31 10:57:58	20251	198103313006, New pin created 38792

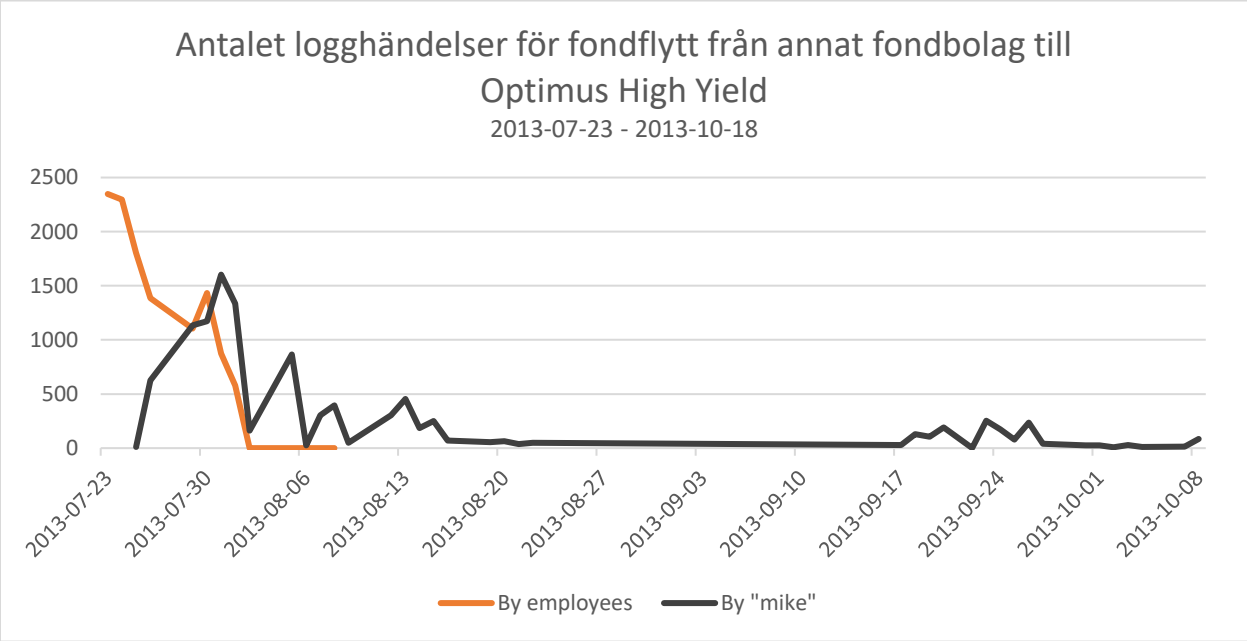
2013-07-31 10:57:58	20251	Fund changed from 'None' to 'Optimus High Yield: 77473', Ppm status changed from 'OK' to 'Waiting for PPM verification', Ppm code changed from '60905' to '38792'
2013-07-31 10:58:02	34732	Current capital changed from '159438.00' to '155372', Capital updated changed from '2013-07-18 10:58:23' to '2013-07-31 10:58:02.474590'
2013-07-31 10:58:02	34732	Fund changed from 'None' to 'Optimus High Yield: 155372'

Det här kan tyda på att ”mike” är ett program som är kapabelt att hämta och utför ändringar på PPM-konton. Eftersom det inte finns något som tyder på att en CAPTCHA har kunnat lösas maskinellt utan krävt mänsklig interaktion så har en anställd i något skede antagligen behövt lösa en CAPTCHA för att systemet ska kunna göra en fullständig inloggning på kundens PPM-konto.

Då ”mike” i stort sätt enbart har aktivitet under kontorstid kan tyda på att den antingen tar emot ”kommandon” från en anställd (exempelvis att ett kundkonto öppnas upp i admintjänsten i webbläsaren och den anställda trycker på ”Byt PIN-kod” vilket utlöser en händelse på mike) alternativt att ”mike” har mer automatiska regler (exempelvis: Byt PIN-kod för en kund där vi inte bytt den på 1 månad). Pga. koden inte finns att hitta på någon av serverkopiorna så går det inte att veta hur det ligger till.

Innan ”mike” skedde det liknande händelser på kundkonton men där var alla associerade med en vanlig anställd. Då kan PPM-händelserna ha gjorts i samband med den anställdas webbläsaranrop till servern. Eftersom allt sker i webbläsaranropet så skulle det innebära att den anställda måste vänta en stund medan servern gör anropen till PPM. ”mike” skulle i sådant fall kunna vara en lösning där den tar hand om alla tunga anrop så den anställda inte behöver vänta.

Majoriteten av alla kunder i kunddatabasen som har ett valt fondbolag verkar ha ”Optimus High Yield”. Genom att undersöka loggtabellen går det att se när den fonden har registrerats för en kund och vilken anställd på företaget som genomförde den. 2013-07-23 dyker den första loggraden upp för en sådan flytt och 2013-10-18 den sista. 22546 händelser hittades totalt. Användaren ”mike” kan attribueras till 55% av dessa händelser.

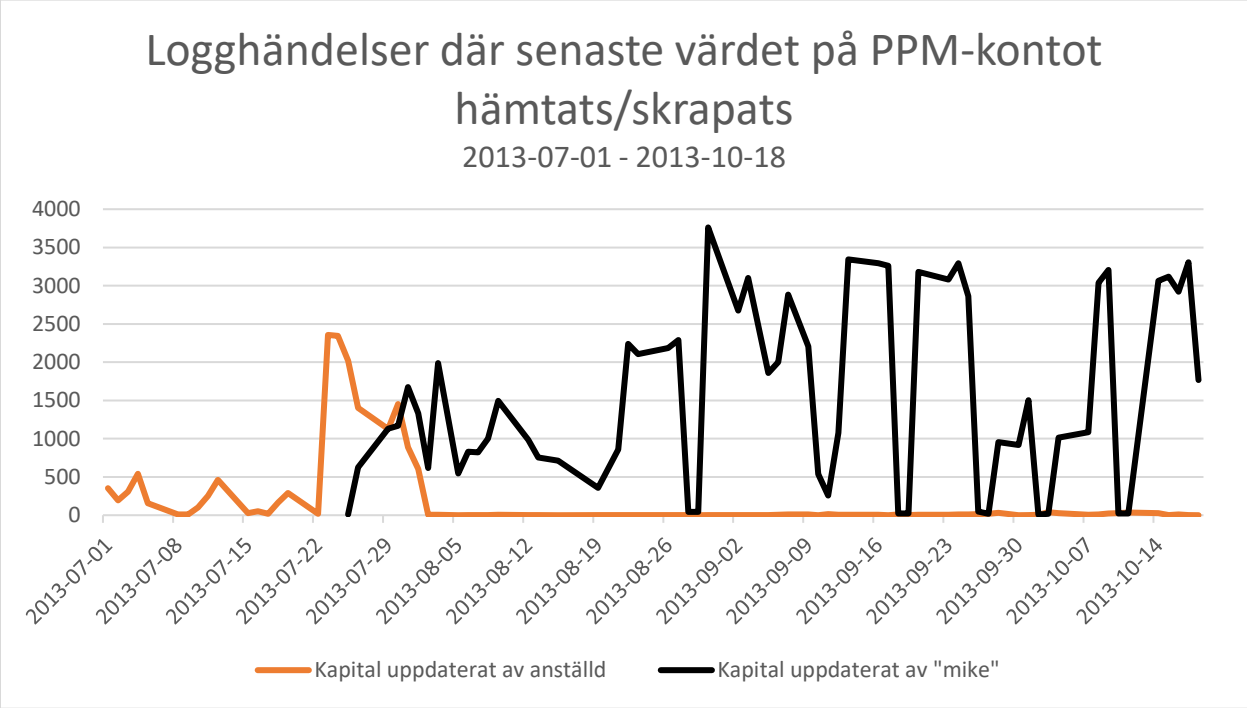


Anställdas ID	Namn	Antalet logghändelser
444	Mike The Mike	7896
258	Emma Andersson	2433
308	Jesper Lunning	1677
316	Joel Ahlin	540
283	Andreas Hjortsberger	484
339	Henrik Sundin	376
299	Frida Lundqvist	230
256	Andrea Andersson	145
194	Alexander Nowroozi-Larki	139
158	Jakob Kolsmyr	96
300	Hanne Clivemo	77
55	Philip Eriksson	67
41	Pawel Suwala	55
218	Therese Söderling	38
249	Jonathan Pettersson	25
127	Axel Landberg	17
17	Alexander Dahlin	17
72	Luciano Racana	16
294	Leo Söderström	15
311	Filippa Lager	11
284	Janna Silverstrand Maggio	9
10	Jonas Johansson	2

Följande användare har bytt PIN-koden på en kunds PPM-konto enligt loggarna:

Anställdas ID	Namn	Antalet logghändelser
444	Mike The Mike	3496
258	Emma Andersson	2062
308	Jesper Lunning	1315
316	Joel Ahlin	439
283	Andreas Hjortsberger	350
299	Frida Lundqvist	274
339	Henrik Sundin	260
256	Andrea Andersson	172
194	Alexander Nowroozi-Larki	102
41	Pawel Suwala	100
158	Jakob Kolsmyr	95
55	Philip Eriksson	85
218	Therese Söderling	76
300	Hanne Clivemo	72
249	Jonathan Pettersson	38
311	Filippa Lager	24
127	Axel Landberg	19
294	Leo Söderström	18
72	Luciano Racana	16
284	Janna Silverstrand Maggio	10
17	Alexander Dahlin	7
242	Camelia Raufi	5
10	Jonas Johansson	4

”mike” hämtar även väldigt ofta information om kundernas PPM-konto. ”Vanlig” anställda har väldigt få sådana logghändelser efter augusti 2013.



Det förekommer många händelser med texten ”*Automatically logged in to ppm.nu, changed fund and saved capital to the database*” samt ”*Failed to automatically login to ppm.nu due to incorrect CAPTCHA.*”. Det skulle kunna tyda på att det existerar ett system som (automatiskt) kan utföra flera saker samtidigt på en kunds PPM-konto.

IP-adresser som loggat in på VPS1

Följande IP-adresser har haft åtkomst till VPS1 under 2013. Med åtkomst menas att någon via nätverket loggat in på servern (med protokollet SSH). Datat är taget från ”/var/log/xconsole.log”, som är en systemloggfil där loggrader av olika typer har hamnat. Loggarna i filen sträcker sig från 2012-08-15 till 2013-07-16.

En loggrad kan se ut på följande vis:

”*Aug 17 18:31:18 vps1 sshd[18690]: Accepted password for voltia from 212.112.173.227 port 32332 ssh2*”

IP-adress	Kontonamn på servern	Antalet lyckade inloggningar
83.145.38.66	nwo	3344
83.145.38.66	sp	713
212.112.173.226	danny	325
83.145.38.66	optimus	240
212.112.173.233	nwo	185
212.112.173.233	sp	126
83.145.38.66	voltia	52
83.145.38.66	positive	50
78.71.225.173	nwo	21
212.112.173.226	nwo	15
83.145.38.66	tima	13
78.71.225.173	root	12
83.145.38.66	solidmusic	11
83.145.38.66	ringia	8
78.71.225.173	pawel	7
83.145.38.66	root	7
83.145.38.66	pawel	6
212.112.173.226	pawel	5
212.112.173.226	root	5
212.112.173.233	ringia	3
173.167.240.110	pawel	1
83.251.127.151	root	1
212.112.173.226	digger	1
212.112.173.233	root	1

1 140314 Mejlkonversation.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: fredag den 14 mars 2014 15:23
Till: Asplund, Marten
Kopia: Farahani, Mohammed
Ämne: SV: Kvarstående underlag enligt ök

Hej Mårten,

Med anledning av att Mailet kom så pass sent så hinner jag inte svara innan jag åker på semester. Min planering är att Du skall erhålla svar senast den 28 mars och hoppas det fungerar bra för Er.

Mvh

Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Asplund, Marten [mailto:Marten.Asplund@kpmg.se]
Skickat: den 14 mars 2014 11:27
Till: Ulf Deckmark
Kopia: Farahani, Mohammed
Ämne: Kvarstående underlag enligt ök

Hej Ulf,
Som vi noterade per telefon så upplever vi att processen för att ta fram material har varit tidskärvande och att vi i onödan blivit tvungna att återkomma till er med ytterligare förfrågningar på material som vi redan efterfrågat. Det tar onödig tid från er vilket vi givetvis vill undvika.

I bilagt underlag har vi därför sammanställt de förfrågningar vi gjort och de underlag som är utestående och varför vi behöver underlagen för att underlätta för er. Om det skulle vara så att vi missat att vi fått något underlag så ber vi om ursäkt för det, men vi har gått igenom kommunikationen noggrant för att undvika det.

För att förenkla sammanfattas nedan det som är utestående (mer detaljer framgår av dokumentet som bifogas):

1. Den dialog med FI som bolaget haft som är utestående (se sammanställningen)
2. Avtal med leverantörer (se sammanställning). I och med att vi fick bilagorna med ert svar till FI så fick vi avtalet med Strategi Placering t ex vilket vi inte fått tidigare
3. Värderingspolicy har vi diskuterat fram och tillbaka. Vi fick vi en uppdaterad, av styrelsen antagen per 5 mars, igår, som vi inte fått tidigare. Det är positivt att ni jobbat igenom den inför 2014. Vi behöver dock den / de som var gällande 2013, som också refereras till i skrivningen till FI som ”Instruktion för Rutiner redovisning och värdering av portföljer”
4. Internrevisionens rapport när den är klar
5. Underlag avseende Riskfunktionens kontrollvärdering, se under avsnitt g) h) i) där vi försökt vara så specifika som möjligt i vad vi behöver för underlag och också utmaningen för oss att säkerställa att en tillräcklig kontroll skett, om vi inte fått underlagen.

Slutligen har vi lagt till en fråga i slutet som är tillkommande vilken kom från att vi tog del av Riskkontrolls rapport. De har noterat att andelen ”innehav som inom 1 år ska bli noterade samt onoterade innehav” överstigit 10 % avseende fonderna Yield och High Yield och torde således bryta mot bestämmelsen i lagen om värdepappersfonder 5 kap 5§. Det är noterat i funktionens rapport avseende ett flertal månader. I kommentarsfältet avseende januari och februari noteras också ”meddela Fi”. Har rapportering skett till Fi avseende denna överträdelse? Vi kan inte se att detta tagits

upp vid styrelsemöten under den avsedda perioden, har rapportering skett till styrelsen? Kanske framgår om vi får kompletteringar av kommunikationen med FI.

Ha en skön skidsemester så ses vi i veckan därefter. Jag ringer strax för att stämma av lämplig tidpunkt den 24/3 för ett möte. Då kan vi också gå igenom ovanstående i det som det eventuellt finns kvarstående funderingar kring.

Mvh
Mårten

Mårten Asplund
Auktoriserad revisor

KPMG AB
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Postadress: Box 16106
103 23 STOCKHOLM
Tel: 08 723 91 00

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2 140320 Mark aktieägare.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: torsdag den 20 mars 2014 09:18
Till: Asplund, Marten
Ämne: SV:

Hej Mårten
Mark kvarstår som ägare.

/ ulf

Skickat från min Samsung Mobil

-------- Originalmeddelande --------
Från: "Asplund, Marten"
Datum:2014-03-19 19:40 (GMT+01:00)
Till: Ulf Deckmark
Rubrik: RE:

Hej Ulf
Jag och Mohammed har bokat in måndag kl 10:00 då vi kommer till er. Jag har uppdaterat min chef Anders som kommer att kontakta
Mark i denna veckan för att ge honom en möjlighet att uppdatera Anders från sitt perspektiv.
En fråga relaterat till bolaget och ägandet, kvarstår Mark som ägare till 100% av aktierna, beaktat det svar som han inkommit med till Finansinspektionen och hans ambition att sälja verksamheten?
Mvh
Mårten

From: Ulf Deckmark [mailto:ulf.deckmark@optimusfonder.se]
Sent: den 19 mars 2014 18:37
To: Asplund, Marten
Subject:
Hej Mårten
Jag vill bara stämma av att du och din chef kommer till oss på måndag kl 10:00
Mvh
Ulf
Skickat från min Samsung Mobil

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3 140416 Analys HY.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: onsdag den 16 april 2014 09:04
Till: Farahani, Mohammed
Kopia: Asplund, Marten
Ämne: SV: Analys
Bifogade filer: Oförändrade kurser High Yield.xlsb

Hej Mohammed,

Nu är jag klar med insamlandet av information och bifogar informationen.

Mvh

Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Farahani, Mohammed [mailto:mohammed.farahani@kpmg.se]
Skickat: den 11 april 2014 18:25
Till: Ulf Deckmark
Kopia: Asplund, Marten
Ämne: Analys

Hej Ulf,

Skulle som vi nämnde vid mötet vara tacksam om vi sen skulle kunna erhålla en analys där innehav som varit still i 1 vecka (dvs från 23 december) följes upp med avseende på:

a. När dessa har omvärderats (dvs ***datum*** för första omvärderingstillfälle avseende dessa under 2014)
b. Vilket **pris** de omvärderats till
c. Procentuell förändring som omvärderingen inneburit

Ni kan om ni vill använda den exelfil jag skickade där vi redan hade tagit fram de innehav som haft flat prices.

Hoppas det är görligt utan allt för stor insats.

Vänligen,

Mohammed Farahani
Financial Services Audit

KPMG AB
Besöksadress: Tegelbacken 4 A
Postadress: Box 16106
103 23 STOCKHOLM
Tel: 08 723 91 00

Tel direkt 08 723 92 42
Mobil 076 633 92 42
Fax 08 10 52 58
E-post mohammed.farahani@kpmg.se

3 140416 Analys HY.pdf

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3a Oförändrade kurser High Yield.pdf

Fond	31-dec	27-dec	23-dec	10-dec	03-dec	22-nov	MV 31-dec	Förändrat nav o datum	Kurs diff % 31 dec/ny värde
Adler real estate 8,75%	96,25	97,95	97	96,5	98	98,55	13 642 743		
Albain Bidco Norway	100	100	100	100	100	100	42 824 119	99,75 datum 23 jan	0,25%
Arise Windpower FRN 150323	101,191	101,191	101,197	101,25	101,27	101,229	29 383 593	101,179 datum 3 jan	-0,01%
BAFC 2004-1 B2BAFC 2004-1 B2	67	67	67	67	67	71	16 508 663	65 datum 2 jan	-2,99%
Barclays 7,625 2022	106,8	106,635	106,636	104,937	104,961	104,756	103 685 852		
Bayport Management ltd 170612	110,75	110,75	110,5	110,5	110,5	110,5	23 580 000	110,49 datum 2 jan	-0,23%
Bayport Management ltd Nyemmission 170612	110,75	110,75	110,5	110,5	110,5	110,5	59 411 548	110,49 datum 2 jan	-0,23%
Catella FRN 170919	99,682	99,682	99,686	100,025	99,522	99,517	18 977 130	100,17 datum 2 jan	0,49%
Cidron delfi 8,5%	86	86	86	85,25	86	86	42 664 843	85 datum 2 jan	-1,16%
Consilium AB FRN 2017-11-01	100,969	100,969	100,972	100,977	100,806	100,895	37 772 375	101,136 datum 2 jan	0,17%
Constantin Medien AG 7% 180423	100	99,776	99,65	100,5	97,25	96,55	16 699 820		
Delta lloyds 9%	119,75	120,5	120,81	119,73	119,28	118,2	101 076 394		
Dic Asset 5,75% 180709	104,5	105,35	104	104,25	105	104	56 953 191		
ENEL SPÅ 8,75% 2073-09-24	109,243	109,055	109,029	108,898	109,073	108,703	85 993 219		
Ferrexpo Finance PLC	97,973	97,953	97,942	92,954	92,285	94,345	89 085 437		
FNLC 2005-3 M2	65	65	65	65	65	70	25 055 748	fortfarande samma	
Fuerstenberg 10.25% NDB 31-Dec-99	102,5	102,5	103,75	103,791	104,017	103,471	72 579 394	104,029 datum 2 jan	1,49%
GSAA Home Equity Trust 2006-6 AF7	29	30	33	45	49	58	8 048 096		
Hewlett Packard 20410915	100,842	100,975	101,434	98,892	98,975	96,147	98 836 107		
Homann holzwrk gmbh 7% 20171214	99,9	99,95	99,25	99	99,05	98,5	51 002 345		
Index international 161228 9%	103,75	103,75	103,75	103,5	103,5	103,5	25 950 000	104,25 datum 7 jan	0,48%
JBS Investments GMBH 7,75%	102,38	102,226	102,15	101,108	101,093		26 644 727		
JSM Financial Group AB	100,25	100,25	100,25	100,25	100	100	32 371 556	100,5 datum 6 mars	0,25%
Kvalitena FRN	101,5	101,5	101,5	101,5	101,5	101,5	29 911 667	101,193 datum 10 jan	-0,30%
LMT 2008-6 B1	43	43	49	50	55	60	17 313 280	41 datum 2 jan	-4,65%
MANA 2007-A2 A3D	31	31	31	33	33	34	35 049 370	29 datum 8 jan	-6,45%
MARM 2005-6 4A2	17,5	17,5	17,5	19	19	19	1 087 901	15 datum 15 jan	-14,28%
Mcb 13% 150307	101,505	101,505	102	102	102	102	21 331 217	102,02 datum 2 jan	0,51%
Mhp SA 8,25%	89,182	89,364	89,137	82,054	81,862	84,104	82 002 558		
MSAC 2003-NC8 B3	60	60	60	61	61	61	7 744 750	fortfarande samma	
Nara Cable 8,875 181201	108,715	108,678	108,715	108,231	108,434	108,28	106 529 671		
Nokia Corp 5,375% 190515	104,126	104,063	104,036	104,084	103,897	103,453	97 595 851		
Nordlandia Care Group AS	101,5743	101,5743	101	101,25	101,25	101,25	41 476 413	101,425 datum 2 jan	-0,15%
North Atlantic DrillingFRN 181030	100,235	100,326	100,317	100,377	100,417	100,407	75 054 785		
Pagesjaunes 2018	75,961	75,691	75,83	74	85,313	87,469	95 001 152		
Pne Wind AG Anleihe 8% 2018	100,4	101,089	101,06	99,186	97,994	98,933	80 492 050		
Real People Inv Hlds 180919 Nok	99	99	99	99	98,75	100	10 508 361	99,50 datum 7 jan	0,51%
Real People Inv Hlds 180919 Sek	98	98	98	98	98,5	99	22 595 039	98,50 datum 7 jan	0,51%
Rickmers Holding 8,875% 180611	98,003	97,995	98,057	99,196	99,531	99,346	91 100 666		
SAIL 2006-4 A5	37	37	42	61	68	68	71 306 101	35 datum 2 jan	-5,41%
Scholz ag 8.5%	72,5	72,582	72,5	73,837	74,416	70,62	84 364 699		
Solor bio 2017-11-02	101	101	101	101	101,5	101,5	65 369 560	101,50 datum 7 jan	0,50%
West Air Europe AB	104,25	104,25	104,25	104,25	104,25	104,25	52 702 778	104,563 datum 7 jan	0,30%

3a Oförändrade kurser High Yield.pdf

ering

4 140423 MBS.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: onsdag den 23 april 2014 08:10
Till: Farahani, Mohammed
Kopia: Asplund, Marten
Ämne: SV:

Hej Mohammed,
Kl 08:30 funkar bra hos Er men vilken dag åsyftar Du på idag eller imorgon ?
Mvh
Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Farahani, Mohammed [mailto:mohammed.farahani@kpmg.se]
Skickat: den 22 april 2014 17:38
Till: Ulf Deckmark
Kopia: Asplund, Marten
Ämne: RE:
Hej Ulf,
Ok föreslår i så fall att vi ses kl 8:30. Om du har möjlighet får du gärna komma förbi våra lokaler på tegelbacken 4A?
Ja, ok. Tacksam om vi kunde erhålla det så snart som möjligt.
Vänligen,
Mohammed

From: Ulf Deckmark [mailto:ulf.deckmark@optimusfonder.se]
Sent: den 22 april 2014 17:26
To: Farahani, Mohammed
Cc: Asplund, Marten
Subject: SV:
Hej Mohammed,
Fredag blir lite sent vore bättre på onsdag eller torsdag ?
Angående MBS:erna så skall jag se efter vad jag har noterat och återkommer.
Mvh
Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Farahani, Mohammed [mailto:mohammed.farahani@kpmg.se]
Skickat: den 22 april 2014 17:03
Till: Ulf Deckmark
Kopia: Asplund, Marten
Ämne: RE:
Hej Ulf,
Skickar strax kommentarer avseende small cap.
Avseende analysen kring MBS:erna. Du nämnde tidigare att du inte tyckte att två av försäljningarna ej var representativa då det kom ut positiva nyheter under försäljningsdagen

som drev kurserna. Har du möjlighet att ge lite mer kompletterande information kring dessa samt om möjligt stödjande underlag skulle vi vara tacksamma.
Vore bra om vi kunde få till en avstämning under fredagen. Skulle det funka för dig?
Vänligen,
Mohammed

From: Ulf Deckmark [mailto:ulf.deckmark@optimusfonder.se]
Sent: den 17 april 2014 17:14
To: Farahani, Mohammed
Cc: Asplund, Marten
Subject:
Hej Mohammed,
Nu är samtliga ändringar gjorda för High Yield.
Nu väntar jag bara på att Du skall maila över kontrollen av smallcap.
För att hinna behöver allt vara klart på fredag nästa vecka, eftersom vi behöver hinna sända underlagen till Göteborg för underskrift och tillbaka, samt era underskrifter.
Trevlig påsk
Ulf

Ulf Deckmark, VD
Optimus Fonder AB
Birger Jarlsgatan 32 B
114 29 Stockholm
Tel: + 46 8 502 556 03
Fax: + 46 8 502 556 04
ulf.deckmark@optimusfonder.se
www.optimusfonder.se

RISK:
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5 140429 Uttalande VD.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: tisdag den 29 april 2014 19:34
Till: Asplund, Marten
Kopia: Farahani, Mohammed
Ämne: VB: Message from "RNP0026731A7E49"
Bifogade filer: 20140429193108003.pdf

Hej igen,

Här kommer uttalandet.

Mvh

Ulf

Ulf Deckmark, VD
Optimus Fonder AB

KPMG AB
Mårten Asplund
Box 16106
103 23 Stockholm

2014-04-29

Detta uttalande lämnas i anslutning till er revision av de av bolaget förvaltade fonders Årsberättelser för det räkenskapsår som slutade 2013-12-31 och syftar till att ni ska ge uttryck för er uppfattning om huruvida de finansiella rapporterna i alla väsentliga avseenden ger en rättvisande bild enligt Finansinspektionens föreskrifter om värdepappersfonder (fondföreskrifterna) och lagen om värdepappersfonder (tillsammans "regelverk").

Vi bekräftar följande utifrån vår bästa kunskap och övertygelse, efter att ha gjort sådana förfrågningar som vi ansett vara nödvändiga för att på ett lämpligt sätt informera oss:

Finansiella rapporter

1. Vi har tagit vårt ansvar för upprättandet av de finansiella rapporterna enligt villkoren i det uppdragsbrev som upprättats för bolaget och för fonderna, särskilt att de årsberättelserna ger en rättvisande bild enligt Finansinspektionens föreskrifter om värdepappersfonder och lagen om värdepappersfonder.
2. Metoder för bedömningar och betydelsefulla antaganden som vi har använt för att göra uppskattningar i redovisningen, däribland sådana som beräknas till verkligt värde, är rimliga.
3. För alla händelser efter datumet för de finansiella rapporterna som enligt fondföreskrifterna kräver justeringar eller att upplysningar lämnas har sådana justeringar gjorts eller upplysningar lämnats.
4. Effekterna av felaktigheter som inte har rättats är oväsentliga, både enskilt och sammantaget, för de finansiella rapporterna som helhet.

Lämnad information

5. Vi har försett er med;

   - tillgång till all information som vi har kännedom om och som är relevant för upprättandet av årsberättelserna, t.ex. bokföring, dokumentation och annat;
   - ytterligare information som ni har begärt av oss för revisionens syfte; och
   - obegränsad tillgång till personer inom företaget som ni har bedömt att det är nödvändigt att inhämta revisionsbevis från.
   - all kommunikation som skriftligen förts med tillsynsmyndigheten.

6. Alla transaktioner har bokförts i räkenskapsmaterialet och avspeglas i de finansiella rapporterna.

7. Vi bekräftar vårt ansvar för en sådan intern kontroll som vi bedömer är nödvändig för att upprätta finansiella rapporter som inte innehåller väsentliga felaktigheter, vare sig dessa beror på oegentligheter eller på fel. Vi bekräftar särskilt vårt ansvar för design, implementering och bevarande av interna kontroller som förhindrar och upptäcker oegentligheter eller fel.

   Vi har upplyst er om resultaten av vår bedömning av risken för att de finansiella rapporterna kan innehålla väsentliga felaktigheter som beror på oegentligheter.

8. Vi har upplyst er om all information som rör:

   (a) Oegentligheter eller misstänkta oegentligheter som vi känner till och som påverkar fondbolaget samt av fondbolaget förvaltade fonder och inbegriper;

   - företagsledningen
   - anställda som har viktiga roller inom den interna kontrollen, eller
   - andra personer, när oegentligheterna kan ha en väsentlig inverkan på de finansiella rapporterna

   (b) Påstådda oegentligheter, eller misstänkta oegentligheter, med inverkan på fondbolaget samt årsberättelserna, som vi har fått kännedom om genom anställda, tidigare anställda, analytiker, tillsynsmyndigheter eller andra.

9. Vi har upplyst er om alla kända fall av överträdelser eller misstänkta överträdelser av lagar, andra författningar samt fondbestämmelserna vars effekter ska beaktas när finansiella rapporter upprättas. Informationen omfattar även sådana överträdelser av lagen om värdepappersfonder samt fondbestämmelserna där ni som revisorer har granskningsplikt enligt samma lag. Vidare har vi upplyst er och har korrekt bokfört och/eller lämnat upplysning i de finansiella rapporterna i överensstämmelse med lagen om värdepappersfonder samt fondföreskrifterna om alla kända eller möjliga förhandlingar och skadestånd vars effekter ska övervägas vid upprättandet av de finansiella rapporterna.

10. Vi har upplyst er om vilka företagets närstående är och om alla närståenderelationer och närståendetransaktioner som vi känner till och alla närståenderelationer och närståendetransaktioner har blivit bokförda och upplysta om i enlighet med fondföreskrifterna samt lagen om värdepappersfonder.

11. Presentation av och upplysningar om redovisning till verkligt värde av tillgångar och skulder är, i förekommande fall, i enlighet med fondbestämmelserna, fondföreskrifterna samt lagen om värdepappersfonder. De antaganden som gjorts speglar vår avsikt och förmåga att vidta åtgärder å bolagets vägnar, där det är relevant för redovisningen av och upplysningar om verkligt värde.

Med vänlig hälsning

Optimus Fonder AB



Ulf Deckmark
Verkställande direktör

6 140505 Svar Hayden.pdf

Granath Johanna

Från: Ulf Deckmark <ulf.deckmark@optimusfonder.se>
Skickat: måndag den 5 maj 2014 09:44
Till: Farahani, Mohammed
Kopia: Asplund, Marten
Ämne: VB: SV:
Bifogade filer: Countrywide settlement.pdf; Bank Of America Settlement Over Countrywide.pdf

Hej Mohammed,

Bifogar information som Hayden funnit.

Mvh

Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Hayden [mailto:hayden@haydenconsultingintl.com]
Skickat: den 25 april 2014 07:43
Till: Ulf Deckmark
Ämne: Re: SV:

Ulf:

About January 21, 2013, rumors about a Countrywide settlement began to circulate within the MBS marketplace. All bonds that were made up of loans that were securitized by Countrywide or serviced by Countrywide began to see a dramatic increase in pricing. This was reflected in the bond sales that you encountered around January 23, 2013.

Articles about the settlement are attached hereto.

Sincerely,

Tom Epperson

==========

On Wed, 04/23/2014 08:34 AM, Ulf Deckmark <ulf.deckmark@optimusfonder.se> wrote:

> Hi,
>
> Thanks for the information, it would be a big help if you could find any written article or news article about this. It's our auditor who need it.
> And it's always a urgency.
>
> Best regards
>
> Ulf
>
> ---

Ulf Deckmark, VD
Optimus Fonder AB

Från: Hayden [mailto:hayden@haydenconsultingintl.com]
Skickat: den 23 april 2014 14:32
Till: Ulf Deckmark
Ämne: Re:

Ulf:

Yes, I remember that all Countrywide related bonds had a very fast increase in price at that time, and I believe it was related to a settlement of a law suit. I will review my notes from that time period and get back to you with a more complete answer.

Sincerely,

Tom Epperson

==========

On Tue, 04/22/2014 11:59 PM, Ulf Deckmark <ulf.deckmark@optimusfonder.se> wrote:

> Hi!
>
> Wonder if you remember what was the reason that CWL 2005-16 MV1 and CMLTI 2005 WF1 M1 went up sharply by 2013-01-23?
> Grate If you can please answer today or tomorrow at the latest.
>
> Best Wishes,
>
> Ulf
>
> ---
> Ulf Deckmark, VD
> Optimus Fonder AB
> Birger Jarlsgatan 32 B
> 114 29 Stockholm
> Tel: + 46 8 502 556 03
> Fax: + 46 8 502 556 04
> ulf.deckmark@optimusfonder.se
>
> www.optimusfonder.se
>
> ---
> RISK:
> Det finns inga garantier för att en investering i någon av fonderna inte kan leda till förlust, trots positiv utveckling på de finansiella marknaderna. Historisk avkastning är ingen garanti för framtida avkastning och en investering i någon av våra fonder bör betraktas som en långsiktig investering.
>
> ---
> CONFIDENTIALITY NOTICE:
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6 140505 Svar Hayden.pdf

Bloomberg

BofA's Countrywide Agrees to $500 Million MBS Settlement

By Sophia Pearson and Edvard Pettersson - Apr 17, 2013

Bank of America Corp.'s Countrywide unit agreed to pay $500 million to settle a lawsuit over billions of dollars in residential mortgage-backed securities that were downgraded to junk.

The accord will end a class action, or group lawsuit, led by the Iowa Public Retirement System, lead plaintiffs' attorney Steven Toll of Cohen Milstein Sellers & Toll PLLC said today in a statement. The settlement, which couldn't immediately be verified in court records, requires a judge's approval, Charlotte, North Carolina-based Bank of America said in a filing with the U.S. Securities and Exchange Commission.

"This settlement will bring closure to investors who were misled about the quality of the mortgages that Countrywide securitized," Toll said.

The consolidated lawsuit filed in 2010 sought damages over $351 billion in downgraded Countrywide mortgage-backed securities after the 2007 subprime collapse. The lawsuit was the largest in terms of securities at stake among dozens of cases brought against lenders and underwriters.

U.S. District Judge Mariana Pfaelzer in Los Angeles narrowed the case to $2.6 billion in bonds and dropped Bank of America as a defendant.

The case isn't covered by the $8.5 billion settlement between Bank of America and 22 institutional investors in Countrywide mortgage-backed securities. Investors' rights to receive trust distributions upon final approval of that accord won't be affected by the Los Angeles settlement, the bank said.

Record Recovery

"After five years of hard-fought litigation, this record- breaking recovery is a tremendous result for MBS investors misled by Countrywide," Spencer Burkholz, a partner at Robbins Geller Rudman & Dowd LLP who represents the Maine State Retirement System, said in an e-mail.

It may take months of negotiations for plaintiffs to decide how to split up the money, according to a statement released by officials of Oregon. A state pension fund lost $29 million on its $200 million investment in the mortgage-backed securities, Oregon Treasurer Ted Wheeler and Attorney General Ellen

Rosenblum said in a joint statement.

The state hopes to get back more than 10 cents-on-the- dollar, the typical recovery in security class-action cases, according to the statement.

Pools of home loans securitized into bonds were a central part of the housing bubble that helped send the U.S. into the biggest recession since the 1930s.

Lawsuit Claims

After the market for the securities evaporated, bankers and underwriters being sued argued that offering documents for those bonds adequately warned of risks. They claimed the securities performed as intended and investors were paid what they were owed from underlying mortgages.

Investors in the Los Angeles case against Countrywide alleged that offering documents for the mortgage-backed bonds didn't disclose that the company was disregarding its guidelines for originating home loans. The value of the securities plunged when they were downgraded to junk in 2008 and 2009, the investors said in court documents.

Countrywide was once the biggest U.S. residential home lender, originating or purchasing about $1.4 trillion in mortgages from 2005 to 2007. The company sold the bulk of those loans to investors as mortgage-backed securities. Bank of America acquired Countrywide in 2008.

80% Payout

The settlement announced today is expected to resolve about 80 percent of the unpaid principal balance of Countrywide-issued mortgage-backed securities over which claims have been filed or threatened, Bank of America said. It will resolve about 70 percent of the unpaid principal balance of all such securities over which claims have been filed or threatened against all Bank of America-related entities, the company said.

As of February, the unpaid balance of these securities excluding those that are the subject of individual claims or threatened litigation, was $95 billion, Bank of America said.

Bank of America fell 4.72 percent to $11.70 in New York after shortfalls in mortgage banking and trading marred first- quarter earnings, which were reported today, and slowed the company's turnaround.

While net income quadrupled to $2.62 billion, or 20 cents a share, analysts surveyed by Bloomberg had predicted 23 cents a share, and revenue dropped 8.4 percent on an adjusted basis to $23.9 billion.

The Los Angeles case is Maine State Retirement System v. Countrywide Financial Corp., 10-cv-00302, U.S. District Court, Central District of California (Los Angeles).

6a Countrywide settlement.pdf

To contact the reporters on this story: Sophia Pearson in Philadelphia at spearson3@bloomberg.net; Edvard Pettersson in Los Angeles at epettersson@bloomberg.net.

To contact the editor responsible for this story: Michael Hytha at mhytha@bloomberg.net.

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April 23, 2014
HUFF POST BUSINESS

Bank Of America Reaches Record $500 Million Settlement Over Countrywide

Reuters | Posted: 04/17/2013 12:22 pm EDT

REUTERS

* Countrywide accused of misleading investors on MBS

* Largest settlement for federal MBS class action

* BofA says much of Countrywide litigation resolved

By Jonathan Stempel

April 17 (Reuters) - Bank of America Corp has reached a record $500 million settlement with investors who claimed they were misled by its Countrywide unit into buying risky mortgage debt.

The settlement is the largest to resolve federal class-action litigation over mortgage-backed securities, surpassing a $315 million accord with the bank's Merrill Lynch unit that won court approval last May.

Bank of America said the settlement resolves claims on about 80 percent of the unpaid principal balance of Countrywide-issued residential mortgage-backed securities, and 70 percent of similar claims against the bank overall.

The accord requires approval by U.S. District Judge Mariana Pfaelzer in Los Angeles.

It is separate from an $8.5 billion Bank of America settlement being reviewed in a New York state court over Countrywide securities.

The second-largest U.S. bank still faces mortgage litigation by the Federal Housing Finance Agency on behalf of mortgage financiers Fannie Mae and Freddie Mac, and by the insurer American International Group Inc.

"I don't think anyone's going to ever at this point declare victory," Bruce Thompson, the bank's chief financial officer, said on a conference call discussing first-quarter results. "We're moving through in a pretty meaningful way this pipeline of items."

Bank of America said it had by March 31 set aside enough money to cover the settlement, which resolves three consolidated lawsuits.

The Charlotte, North Carolina-based bank bought the former Countrywide Financial Corp for $2.5 billion in July 2008, but analysts have put the effective cost at more than $40 billion, reflecting lawsuits, loan buybacks and writedowns.

Other banks such as Goldman Sachs Group Inc, JPMorgan Chase & Co and Morgan Stanley still face lawsuits by investors who claim they were misled about mortgage debt.

'GREAT RECOVERY'

In the Countrywide case, investors including Dubai's Mashreq Bank and public and union pension funds in California, Maine, Nevada, Vermont and Washington state claimed they were misled about the risks of securities they bought between 2005 and 2007.

At the time, Countrywide was the largest U.S. mortgage lender, and specialized in loans to people who had weak credit histories or could not fully document their ability to pay.

The Countrywide litigation at one time covered roughly $352 billion of securities. Pfaelzer, however, significantly narrowed the case by ruling that investors could sue over only securities they bought, not those with similar qualities.

Spencer Burkholz, a partner at Robbins Geller Rudman & Dowd who represents some of the plaintiffs, estimated that about $15 billion of securities remained in the litigation.

But he said the $500 million payout, equal to more than 3 percent of principal before fees and costs, compares favorably to the roughly 1.9 percent multiple in the Merrill settlement.

"Considering the complexities and the bank's defenses, it's a great recovery, especially when compared with earlier settlements," Burkholz said in a phone interview.

Settlement papers are expected to be made public by the end of May, according to Steven Toll, a lawyer for other plaintiffs.

The amount of legal fees to be awarded is unclear. They totaled $53.6 million, or 17 percent of the settlement amount, in the Merrill settlement approved by U.S. District Judge Jed Rakoff in Manhattan, court papers show.

They totaled $24.5 million, or nearly 20 percent, of a $125 million settlement by Wells Fargo & Co, now the largest U.S. mortgage lender, that was approved by U.S. District Judge Lucy Koh in San Jose, California.

The Countrywide cases are in the U.S. District Court, Central District of California. They are Maine State Retirement System v. Countrywide Financial Corp et al, No. 10-00302; Western Conference of Teamsters Pension Plan v. Countrywide Financial Corp et al, No. 12-05122; and Luther v. Countrywide Financial Corp et al, No. 12-05125.

From: **Emil Amir Ingmanson** amir77@me.com
Subject: Re: Optimus Fonder AB
Date: 12 November 2015 at 16:11
To: Mark Bishop mailtobishop@gmail.com

Mark

I don't think I can do it, especially on such short notice. What's their problem on the listing? How can it take that long?

I know banks in uk that'll do it in a couple of weeks...

Emil Amir Ingmanson
+44 7469 77 66 66
+356 999 380 99

Sent from my iPhone

> On 12 Nov 2015, at 14:15, Mark Bishop <mailtobishop@gmail.com> wrote:
>
> Emil -
>
> I need some short-term help.
>
> ISDX told my investment banker, Alexander David Securities, that they will not respond to our admission document until next week sometime (terrible service, but I can not argue with them).
>
> In the meantime, I am running short of time to pay off Optimus Fonder. If the company is sent to bankruptcy, then the court may do a review of its practices and a historical look at its books (see Ola's email below). We need to pay this thing off next week if at all possible. It is SEK 2.372.218. I promise to get this paid back, along with the other loan money within the next few weeks,,, but the pressure to get the Optimus payments made now are very great.
>
> Can you help?
>
> Thank you.

Best,

M

> On Thu, Nov 12, 2015 at 12:55 PM, Ola Lidström <ola.lidstrom@hamilton.se> wrote:
>
> Mark,
>
> For your information (I have not copied Mats on this e-mail), the board of Optimus Fonder may soon be obliged to declare the company bankrupt, since it is not able to pay its debts as they fall due. As I have outlined earlier, in order for this obligation of the board to be mitigated, the board will have to rely on your timely provision of enough liquidity to meet the payment obligations of the company. As we have discussed earlier, should Optimus Fonder be declared bankrupt, the books and the operations of Optimus Fonder would be subject to the review by the bankruptcy administrator appointed by the court.
>
> On a related note, the attached invoice for work during July and August remains outstanding. Also, I have a few unbilled hours for work since September.
>
> /Ola

Ola Lidström
Advokat | Partner

Tel +46 8 505 501 08
Mob +46 703 96 44 45

//
Hamilton Advokatbyrå
Hamngatan 27, Box 715
SE-101 33 Stockholm, Sweden
Tel +46 8 505 501 00

Fax +46 8 505 501 01
www.hamilton.se

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please notify us by e-mail or telephone, and permanently delete this e-mail and any attachments to it from your systems.

Från: Mark Bishop [mailto:mailtobishop@gmail.com]
Skickat: den 12 november 2015 13:35
Till: Mats Christiansen
Kopia: bjorn@bwsa.se; Ola Lidström
Ämne: Re: Optimus Fonder AB

Mats -

Yes. We should have all funds available to meet the payables by 24 November. I am highly focused on this case. I have had all of our investable capital tied up in three corporate bond offerings, which should fund sometime next week. At the very least, I will make sure that the taxes are paid.

Regards,

Mark

On Wed, Nov 11, 2015 at 3:55 PM, Mats Christiansen <masse.christiansen@gmail.com> wrote:

Hello Mark,

Regarding the funding of Optimus we are now unable to pay our taxes to Skatteverket and have received a note and reminder to pay 288.840 SEK before the 26th of november.

I hope that funds will be available before then.

Kind regards

Mats

--

Vänliga Hälsningar / Best Regards
Mats Christiansen
International Marketing Manager på PM-International

Tel: +46(0)736 - 26 75 25

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Mark Bishop

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>
> --
> **Mark Bishop**
> +1 949 678 9574
> +46 709 933 538
> <Optimus likviditet - 12 NOV 2015.xlsx>

▼ Detach Here ▼

1030

Form **4868**
Department of the Treasury
Internal Revenue Service (99)

Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

For calendar year 2014, or other tax year beginning , 2014, ending , .

FDIA4601L 06/06/14

2014

Part I Identification

1

MARK A BISHOP
707 BROADWAY SUITE 1800
SAN DIEGO, CA 92101

2 3

553-19-5111

Part II Individual Income Tax

4	Estimate of total tax liability for 2014 . .	$ 22,000.
5	Total 2014 payments	37,000.
6	**Balance due.** Subtract line 5 from line 4 (see instructions)	0.
7	Amount you are paying (see instructions) . . . . . ►	0.

8 Check here if you are 'out of the country' and a U.S. citizen or resident (see instructions) . . . . . ► ☐

9 Check here if you file Form 1040NR or 1040NR-EZ and did not receive wages as an employee subject to U.S. income tax withholding . . . . . ► ☐

553195111 ZU BISH 30 0 201412 670

Form **1040** Department of the Treasury — Internal Revenue Service (99) **U.S. Individual Income Tax Return** **2014** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2014, or other tax year beginning , 2014, ending , 20 — See separate instructions.

Your first name and initial	Last name	Your social security number
MARK A BISHOP		553-19-5111
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apartment no.

707 BROADWAY SUITE 1800

▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

SAN DIEGO, CA 92101

Foreign country name | Foreign province/state/county | Foreign postal code

Presidential Election Campaign

Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

Check only one box.

1 [X] Single
2 [ ] Married filing jointly (even if only one had income)
3 [ ] Married filing separately. Enter spouse's SSN above & full name here . . ▶
4 [ ] Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here . ▶
5 [ ] Qualifying widow(er) with dependent child

Exemptions

6a [X] **Yourself.** If someone can claim you as a dependent, **do not** check box 6a . . . . . Boxes checked on 6a and 6b . . 1

b [ ] **Spouse** . . . . . No. of children on 6c who:

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax cr (see instrs)
			[ ]
			[ ]
			[ ]
			[ ]

If more than four dependents, see instructions and check here . . . ▶ [ ]

- lived with you . . . . .
- did not live with you due to divorce or separation (see instrs) . . .
- Dependents on 6c not entered above .
- Add numbers on lines above . . . . . ▶ 1

d Total number of exemptions claimed 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	7,386.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a (8b)		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (9b)		
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here ▶ [ ]	13	-3,000.
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions (15a) b Taxable amount	15b	
16a	Pensions and annuities (16a) b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits (20a) b Taxable amount	20b	
21	Other income See Statement 2 Statement 1	21	-857,807.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	-853,421.

Adjusted Gross Income

23	Educator expenses (23)		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ (24)		
25	Health savings account deduction. Attach Form 8889 (25)		
26	Moving expenses. Attach Form 3903 (26)		
27	Deductible part of self-employment tax. Attach Schedule SE (27)	10,813.	
28	Self-employed SEP, SIMPLE, and qualified plans (28)		
29	Self-employed health insurance deduction (29)		
30	Penalty on early withdrawal of savings (30)		
31a	Alimony paid **b** Recipient's SSN ▶ (31a)		
32	IRA deduction (32)		
33	Student loan interest deduction (33)		
34	Tuition and fees. Attach Form 8917 (34)		
35	Domestic production activities deduction. Attach Form 8903 (35)		
36	Add lines 23 through 35	36	10,813.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	-864,234.

Tax and Credits	38	Amount from line 37 (adjusted gross income)	38	-864,234.
	39a	Check if: [ ] You were born before January 2, 1950, [ ] Blind. [ ] Spouse was born before January 2, 1950, [ ] Blind. Total boxes checked ► 39a [ ]		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b [ ]		
Standard Deduction for — • People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, $6,200 Married filing jointly or Qualifying widow(er), $12,400 Head of household, $9,100	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	6,200.
	41	Subtract line 40 from line 38	41	-870,434.
	42	Exemptions. If line 38 is $152,525 or less, multiply $3,950 by the number on line 6d. Otherwise, see instrs	42	3,950.
	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
	44	Tax (see instrs). Check if any from: a [ ] Form(s) 8814 c [ ] b [ ] Form 4972	44	0.
	45	Alternative minimum tax (see instructions). Attach Form 6251	45	0.
	46	Excess advance premium tax credit repayment. Attach Form 8962	46	
	47	Add lines 44, 45 and 46 ►	47	0.
	48	Foreign tax credit. Attach Form 1116 if required	48	
	49	Credit for child and dependent care expenses. Attach Form 2441	49	
	50	Education credits from Form 8863, line 19	50	
	51	Retirement savings contributions credit. Attach Form 8880	51	
	52	Child tax credit. Attach Schedule 8812, if required	52	
	53	Residential energy credits. Attach Form 5695	53	
	54	Other crs from Form: a [ ] 3800 b [ ] 8801 c [ ]	54	
	55	Add lines 48 through 54. These are your **total credits**	55	
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ►	56	0.
Other Taxes	57	Self-employment tax. Attach Schedule SE	57	21,626.
	58	Unreported social security and Medicare tax from Form: a [ ] 4137 b [ ] 8919	58	
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
	60a	Household employment taxes from Schedule H	60a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b	
	61	Health care: individual responsibility (see instructions) Full-year coverage [ ]	61	
	62	Taxes from: a [X] Form 8959 b [ ] Form 8960 c [ ] Instrs; enter code(s)	62	760.
	63	Add lines 56-62. This is your **total tax** ►	63	22,386.
Payments If you have a qualifying child, attach Schedule EIC.	64	Federal income tax withheld from Forms W-2 and 1099	64	
	65	2014 estimated tax payments and amount applied from 2013 return	65	37,666.
	66a	**Earned income credit (EIC)** No	66a	
	b	Nontaxable combat pay election ► 66b		
	67	Additional child tax credit. Attach Schedule 8812	67	
	68	American opportunity credit from Form 8863, line 8	68	
	69	Net premium tax credit. Attach Form 8962	69	
	70	Amount paid with request for extension to file	70	
	71	Excess social security and tier 1 RRTA tax withheld	71	
	72	Credit for federal tax on fuels. Attach Form 4136	72	
	73	Credits from Form: a [ ] 2439 b [ ] Reserved c [ ] Reserved d [ ]	73	
	74	Add lns 64, 65, 66a, & 67-73. These are your **total pmts** ►	74	37,666.
Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid**	75	15,280.
	76a	Amount of line 75 you want **refunded to you.** If Form 8888 is attached, check here ► [ ]	76a	0.
Direct deposit? See instructions.	b	► Routing number ► c Type: [ ] Checking [ ] Savings		
	d	► Account number		
	77	Amount of line 75 you want applied to your 2015 estimated tax ►	77	15,280.
Amount You Owe	78	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions ►	78	
	79	Estimated tax penalty (see instructions)	79	

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] **Yes.** Complete below. [ ] **No**

Designee's name ► JOHN EPPERSON Phone no. ► 503-510-9198 Personal identification number (PIN) ► 57262

Sign Here Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		INVESTMENT BANKER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instrs)

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check [X] if self-employed	PTIN
JOHN EPPERSON	JOHN EPPERSON			P01445911

Firm's name ► JOHN EPPERSON

Firm's address ► 4 Park Place, Suite 500, Irvine, CA 92614

Firm's EIN ► 572-62-6531

Phone no. (503) 510-9198

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040 or Form 1040NR.
► Information about Schedule D and its separate instructions is at *www.irs.gov/scheduled.*
► Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.

OMB No. 1545-0074

2014

Attachment Sequence No. **12**

Name(s) shown on return: MARK A BISHOP

Your social security number: 553-19-5111

Part I Short-Term Capital Gains and Losses – Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				

4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	6	-232,474.
7 **Net short-term capital gain or (loss).** Combine lines 1a through 6 in column (h). If you have any long-term capital gain or losses, go to Part II below. Otherwise, go to Part III on page 2	7	-232,474.

Part II Long-Term Capital Gains and Losses – Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	11	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	12	
13 Capital gain distributions. See instrs	13	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	14	
15 **Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then go to Part III on page 2	15	

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	-232,474.
• If line 16 is a **gain,** enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a **loss,** skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is **zero,** skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then to go line 22.		
17 Are lines 15 and 16 **both** gains?		
☐ **Yes.** Go to line 18.		
☐ **No.** Skip lines 18 through 21, and go to line 22.		
18 Enter the amount, if any, from line 7 of the **28% Rate Gain Worksheet** in the instructions ►	18	
19 Enter the amount, if any, from line 18 of the **Unrecaptured Section 1250 Gain Worksheet** in the instructions ►	19	
20 Are lines 18 and 19 **both** zero or blank?		
☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). **Do not** complete lines 21 and 22 below.		
☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Do not** complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the **smaller** of: • The loss on line 16 or • ($3,000), or if married filing separately, ($1,500)	21	-3,000.
Note. When figuring which amount is smaller, treat both amounts as positive numbers.		
22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b?		
☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42).		
☒ **No.** Complete the rest of Form 1040 or Form 1040NR.		

Name of person with **self-employment** income (as shown on Form 1040 or Form 1040NR)	Social security number of person with **self-employment** income ►
MARK A BISHOP	553-19-5111

Section B – Long Schedule SE

Part I Self-Employment Tax

Note. If your only income subject to self-employment tax is **church employee income,** see instructions. Also see instructions for the definition of church employee income.

A If you are a minister, member of a religious order, or Christian Science practitioner **and** you filed Form 4361, but you had $400 or more of **other** net earnings from self-employment, check here and continue with Part I ► ☐

1a	Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. **Note.** Skip lines 1a and 1b if you use the farm optional method (see instructions)	1a	
b	If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z	1b	
2	Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report. **Note.** Skip this line if you use the nonfarm optional method (see instructions)	2	300,000.
3	Combine lines 1a, 1b and 2	3	300,000.
4a	If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3	4a	277,050.
	Note. If line 4a is less than $400 due to Conservation Reserve Program payments on line 1b, see instructions.		
b	If you elect one or both of the optional methods, enter the total of lines 15 and 17 here	4b	
c	Combine lines 4a and 4b. If less than $400, **stop;** you do not owe self-employment tax. **Exception.** If less than $400 and you had **church employee income,** enter -0- and continue ►	4c	277,050.
5a	Enter your **church employee income** from Form W-2. See instructions for definition of church employee income — 5a		
b	Multiply line 5a by 92.35% (.9235). If less than $100, enter -0-	5b	0.
6	Add lines 4c and 5b	6	277,050.
7	Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2014	7	117,000.
8a	Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If $117,000 or more, skip lines 8b through 10, and go to line 11 — 8a: 7,386.		
b	Unreported tips subject to social security tax (from Form 4137, line 10) — 8b		
c	Wages subject to social security tax (from Form 8919, line 10) — 8c		
d	Add lines 8a, 8b, and 8c	8d	7,386.
9	Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 ►	9	109,614.
10	Multiply the **smaller** of line 6 or line 9 by 12.4% (.124)	10	13,592.
11	Multiply line 6 by 2.9% (.029)	11	8,034.
12	**Self-employment tax.** Add lines 10 & 11. Enter here & on **Form 1040, line 57,** or **Form 1040NR, line 55**	12	21,626.
13	**Deduction for one-half of self-employment tax.** Multiply line 12 by 50% (.50). Enter the result here and on **Form 1040, line 27,** or **Form 1040NR, line 27** — 13: 10,813.		

Part II Optional Methods To Figure Net Earnings (see instructions)

Farm Optional Method. You may use this method **only** if **(a)** your gross farm income(1) was not more than $7,200 **or (b)** your net farm profits(2) were less than $5,198.

14	Maximum income for optional methods	14	4,800.
15	Enter the **smaller** of: two-thirds (2/3) of gross farm income(1) (not less than zero) **or** $4,800. Also include this amount on line 4b above	15	

Nonfarm Optional Method. You may use this method **only** if **(a)** your net nonfarm profits(3) were less than $5,198 and also less than 72.189% of your gross nonfarm income(4) **and (b)** you had net earnings from self-employment of at least $400 in 2 of the prior 3 years. **Caution.** You may use this method no more than five times.

16	Subtract line 15 from line 14	16	
17	Enter the **smaller** of: two-thirds (2/3) of gross nonfarm income(4) (not less than zero) **or** the amount on line 16. Also include this amount on line 4b above	17	

(1) From Schedule F, line 9, and Schedule K-1 (Form 1065), box 14, code B.

(2) From Schedule F, line 34, and Schedule K-1 (Form 1065), box 14, code A – minus the amount you would have entered on line 1b had you not used the optional method.

(3) From Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A; and Schedule K-1 (Form 1065-B), box 9, code J1.

(4) From Schedule C, line 7; Schedule C-EZ, line 1; Schedule K-1 (Form 1065), box 14, code C; and Schedule K-1 (Form 1065-B), box 9, code J2.

Form **4952**

Department of the Treasury
Internal Revenue Service (99)

Investment Interest Expense Deduction

► Information about Form 4952 and its instructions is at *www.irs.gov/form4952*
► Attach to your tax return.

OMB No. 1545-0191

2014

Attachment Sequence No. **51**

Name(s) shown on return: MARK A BISHOP

Identifying number: 553-19-5111

Part I Total Investment Interest Expense

1	Investment interest expense paid or accrued in 2014 (see instructions)	1	
2	Disallowed investment interest expense from 2013 Form 4952, line 7	2	405,985.
3	**Total investment interest expense.** Add lines 1 and 2	3	405,985.

Part II Net Investment Income

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a			
b	Qualified dividends included on line 4a	4b			
c	Subtract line 4b from line 4a			4c	
d	Net gain from the disposition of property held for investment	4d			
e	Enter the **smaller** of line 4d or your net capital gain from the disposition of property held for investment (see instructions)	4e			
f	Subtract line 4e from line 4d			4f	
g	Enter the amount from lines 4b and 4e that you elect to include in investment income (see instructions)			4g	
h	Investment income. Add lines 4c, 4f, and 4g			4h	0.
5	Investment expenses (see instructions)			5	
6	**Net investment income.** Subtract line 5 from line 4h. If zero or less, enter -0-			6	0.

Part III Investment Interest Expense Deduction

7	Disallowed investment interest expense to be carried forward to 2015. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	**Investment interest expense deduction.** Enter the **smaller** of line 3 or 6. See instructions	8	0.

Form **8959**

Department of the Treasury
Internal Revenue Service

Additional Medicare Tax

► If any line does not apply to you, leave it blank. See separate instructions.
► Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.
► Information about Form 8959 and its instructions is at *www.irs.gov/form8959.*

OMB No. 1545-0074

2014

Attachment Sequence No. **71**

Name(s) shown on return

MARK A BISHOP

Your social security number

553-19-5111

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	7,386.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	7,386.	
5	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	5	200,000.	
6	Subtract line 5 from line 4. If zero or less, enter -0-			6 0.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II			7

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8	277,050.	
9	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	9	200,000.	
10	Enter the amount from line 4	10	7,386.	
11	Subtract line 10 from line 9. If zero or less, enter -0-	11	192,614.	
12	Subtract line 11 from line 8. If zero or less, enter -0-			12 84,436.
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III			13 760.

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-			16
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV			17

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Form 1040, line 62, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V	18	760.

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	107.	
20	Enter the amount from line 1	20	7,386.	
21	Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages	21	107.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages			22
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)			23
24	**Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 64 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)			24

Form **8965**

Department of the Treasury
Internal Revenue Service

Health Coverage Exemptions

► Attach to Form 1040, Form 1040A, or Form 1040EZ.
► **Information about Form 8965 and its separate instructions is at *www.irs.gov/form8965*.**

OMB No. 1545-0074

2014

Attachment Sequence No. **75**

Name as shown on return: MARK A BISHOP

Your social security number: 553-19-5111

Complete this form if you have a Marketplace-granted coverage exemption or you are claiming a coverage exemption on your return.

Part I **Marketplace-Granted Coverage Exemptions for Individuals:** If you and/or a member of your tax household have an exemption granted by the Marketplace, complete Part I.

	a Name of Individual	b SSN	c Exemption Certificate Number
1			
2			
3			
4			
5			
6			

Part II **Coverage Exemptions for Your Household Claimed on Your Return:**

7a Are you claiming an exemption because your household income is below the filing threshold? ..... [X] Yes [ ] No

b Are you claiming a hardship exemption because your gross income is below the filing threshold? ..... [ ] Yes [X] No

Part III **Coverage Exemptions for Individuals Claimed on Your Return:** If you and/or a member of your tax household are claiming an exemption on your return, complete Part III.

	a Name of Individual	b SSN	c Exemption Type	d Full Year	e Jan	f Feb	g Mar	h Apr	i May	j Jun	k Jul	l Aug	m Sep	n Oct	o Nov	p Dec
8				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
9				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
10				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
11				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
12				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
13				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Statement 1
Form 1040, Line 21
Computation of 2014 Taxable Income for NOL Utilization

Taxable income (Form 1040, line 41)	-870,434.
Less: Deduction for exemptions (Form 1040, Line 42)	-3,950.
Plus: NOL carryovers from 2008 and later years	1,157,807.
2014 Taxable income before NOL deduction	283,423.

Statement 1
Form 1040, Line 21
2008 NOL Utilization

Initial Loss	2,642,220.
NOL carryover available in 2014	1,157,807.
Modifed taxable income (from line 9 below)	290,373.
NOL absorbed this Year	290,373.
Taxable income after NOL deduction	0.
NOL carryover to 2015	867,434.

Worksheet for NOL carryover
Computed for first NOL that reduces taxable income below zero
Per IRS Publication 536

NOL YEAR: 2008
Use your 2014 Form 1040 or Form 1040NR to complete this worksheet

1.	NOL deduction for the NOL year entered above	1,157,807.
2.	Taxable income before the NOL deduction for 2008 and later years	283,423.
3.	Net capital loss deduction	3,000.
4.	Gain excluded on sale of small business stock	0.
5.	Domestic production activities deduction	0.
6.	Adjustments to adjusted gross income	0.
7.	Adjustments to itemized deductions (line 35)	0.
8.	Deduction for exemptions	3,950.
9.	Modified taxable income	290,373.
10.	NOL carryover to 2015	867,434.

Statement 2
Form 1040, Line 21
Other Income

ABSIG	$ 300,000.
NOL	-1,157,807.
Total	$ -857,807.

Form **8879**

Department of the Treasury
Internal Revenue Service

IRS e-file Signature Authorization

► Do not send to the IRS. This is not a tax return.
► Keep this form for your records.
► Information about Form 8879 and its instructions is at *www.irs.gov/form8879.*

OMB No. 1545-0074

2014

Submission Identification Number (SID) ▶

Taxpayer's name	Social security number
MARK A BISHOP	553-19-5111
Spouse's name	Spouse's social security number

Part I Tax Return Information – Tax Year Ending December 31, 2014 (Whole Dollars Only)

1	Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4)	1	-864,234.
2	Total tax (Form 1040, line 63; Form 1040A, line 39; Form 1040EZ, line 12)	2	22,386.
3	Federal income tax withheld (Form 1040, line 64; Form 1040A, line 40; Form 1040EZ, line 7)	3	
4	Refund (Form 1040, line 76a; Form 1040A, line 48a; Form 1040EZ, line 13a; Form 1040-SS, Part I, line 13a)	4	
5	Amount you owe (Form 1040, line 78; Form 1040A, line 50; Form 1040EZ, line 14)	5	

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2014, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

[X] I authorize JOHN EPPERSON (ERO firm name) to enter or generate my PIN 08789 (Enter five digits, but do not enter all zeros)

as my signature on my tax year 2014 electronically filed income tax return.

[ ] I will enter my PIN as my signature on my tax year 2014 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ _____

Spouse's PIN: check one box only

[ ] I authorize _____ (ERO firm name) to enter or generate my PIN _____ (Enter five digits, but do not enter all zeros)

as my signature on my tax year 2014 electronically filed income tax return.

[ ] I will enter my PIN as my signature on my tax year 2014 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only – continue below

Part III Certification and Authentication – Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 33991757262 (Do not enter all zeros)

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2014 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Publication 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ▶ JOHN EPPERSON Date ▶ _____

ERO Must Retain This Form – See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

MARK A BISHOP 553-19-5111

	2014	2013	Diff
INCOME			
Wages, salaries, tips, etc	7,386	7,860	-474
Business income	0	300,000	-300,000
Capital gain or loss	-3,000	-3,000	0
Other income	-857,807	-1,448,988	591,181
Total income	-853,421	-1,144,128	290,707
ADJUSTMENTS TO INCOME			
Deductible part of self-employment tax	10,813	10,579	234
Total adjustments	10,813	10,579	234
Adjusted gross income	-864,234	-1,154,707	290,473
ITEMIZED DEDUCTIONS			
Taxes	267	257	10
Total itemized deductions	267	257	10
TAX COMPUTATION			
Standard deduction	6,200	6,100	100
Larger of itemized or standard deduction	6,200	6,100	100
Income prior to exemption deduction	-870,434	-1,160,807	290,373
Exemption deduction	3,950	3,900	50
Taxable income	-874,384	-1,164,707	290,323
Tax before credits	0	0	0
CREDITS			
Total credits	0	0	0
Tax after credits	0	0	0
OTHER TAXES			
Self-employment tax	21,626	21,158	468
Other taxes	760	764	-4
Total tax	22,386	21,922	464
PAYMENTS			
Estimated tax payments	37,666	59,588	-21,922
Total payments	37,666	59,588	-21,922
REFUND OR AMOUNT DUE			
Amount overpaid	15,280	37,666	-22,386
Applied to next year's estimated tax	15,280	37,666	-22,386
Amount you owe	0	0	0
TAX RATES			
Marginal tax rate	0.0%	0.0%	0.0%

MARK A BISHOP 553-19-5111

Forms needed for this return

Federal: 1040, Sch D, Sch SE, 4868, 4952, 8959, 8965

Tax Rates

	Marginal	Effective
Federal	0.%	0.%
California	0.%	0.%

Carryovers to 2015

Federal Carryovers

Prior Net Operating Loss	867,434.
Prior AMT Net Operating Loss	1,029,207.
Short-Term Capital Loss	232,474.
AMT Short-Term Capital Loss	214,474.
Investment Interest - Sch. A	405,985.
AMT Investment Interest - Sch. A	405,985.

California Carryovers

Prior Net Operating Loss	852,797.
Prior AMT Net Operating Loss	1,271,684.
Investment Interest - Sch. A	405,985.
AMT Investment Interest - Sch. A	405,985.
State Capital Loss	232,474.
AMT State Capital Loss	214,474.

Estimates

Federal Estimates

	Estimate	Overpayment	Balance
4/15/15	3,820.	3,820.	0.
6/15/15	3,820.	3,820.	0.
9/15/15	3,820.	3,820.	0.
1/15/16	3,820.	3,820.	0.
Total	$ 15,280.	$ 15,280.	$ 0.

Department of the Treasury — Internal Revenue Service (99)

Form 1040 U.S. Individual Income Tax Return

2014 | OMB No. 1545-0074 | IRS Use Only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2014, or other tax year beginning , 2014, ending , 20 | See separate instructions.

Your first name and initial	Last name	Your social security number
MARK A BISHOP		553-19-5111
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. | Apartment no.

4770 VON KARMAN AVE

▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

IRVINE, CA 92660

Foreign country name | Foreign province/state/county | Foreign postal code

Presidential Election Campaign

Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

Check only one box.

1 ☐ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☒ Married filing separately. Enter spouse's SSN above & full name here. ▶ BISHOP
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b: 1
No. of children on 6c who:
- lived with you:
- did not live with you due to divorce or separation (see instrs):

Dependents on 6c not entered above:
Add numbers on lines above ▶: 1

c **Dependents:**

(1) First name / Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax cr (see instrs)
			☐
			☐
			☐
			☐

If more than four dependents, see instructions and check here ▶ ☐

d Total number of exemptions claimed: 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	7,386.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a (8b)		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (9b)		
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here ▶ ☐	13	-1,500.
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions (15a)	b Taxable amount	15b
16a	Pensions and annuities (16a)	b Taxable amount	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits (20a)	b Taxable amount	20b
21	Other income See Statement 2 Statement 1	21	-857,807.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	-851,921.

Adjusted Gross Income

23	Educator expenses (23)		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ (24)		
25	Health savings account deduction. Attach Form 8889 (25)		
26	Moving expenses. Attach Form 3903 (26)		
27	Deductible part of self-employment tax. Attach Schedule SE (27)	10,813.	
28	Self-employed SEP, SIMPLE, and qualified plans (28)		
29	Self-employed health insurance deduction (29)		
30	Penalty on early withdrawal of savings (30)		
31a	Alimony paid b Recipient's SSN ▶ (31a)		
32	IRA deduction (32)		
33	Student loan interest deduction (33)		
34	Tuition and fees. Attach Form 8917 (34)		
35	Domestic production activities deduction. Attach Form 8903 (35)		
36	Add lines 23 through 35	36	10,813.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	-862,734.

Tax and Credits	38	Amount from line 37 (adjusted gross income)	38	-862,734.
	39a	Check if: [ ] You were born before January 2, 1950, [ ] Blind. [ ] Spouse was born before January 2, 1950, [ ] Blind. Total boxes checked ► 39a [ ]		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b [ ]		
Standard Deduction for — • People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, $6,200 Married filing jointly or Qualifying widow(er), $12,400 Head of household, $9,100	40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)	40	6,200.
	41	Subtract line 40 from line 38	41	-868,934.
	42	**Exemptions.** If line 38 is $152,525 or less, multiply $3,950 by the number on line 6d. Otherwise, see instrs	42	3,950.
	43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
	44	**Tax** (see instrs). Check if any from: a [ ] Form(s) 8814 c [ ] b [ ] Form 4972	44	0.
	45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	0.
	46	Excess advance premium tax credit repayment. Attach Form 8962	46	
	47	Add lines 44, 45 and 46 ►	47	0.
	48	Foreign tax credit. Attach Form 1116 if required 48		
	49	Credit for child and dependent care expenses. Attach Form 2441 49		
	50	Education credits from Form 8863, line 19 50		
	51	Retirement savings contributions credit. Attach Form 8880 51		
	52	Child tax credit. Attach Schedule 8812, if required 52		
	53	Residential energy credits. Attach Form 5695 53		
	54	Other crs from Form: a [ ] 3800 b [ ] 8801 c [ ] 54		
	55	Add lines 48 through 54. These are your **total credits**	55	
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ►	56	0.
Other Taxes	57	Self-employment tax. Attach Schedule SE	57	21,626.
	58	Unreported social security and Medicare tax from Form: a [ ] 4137 b [ ] 8919	58	
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
	60a	Household employment taxes from Schedule H	60a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b	
	61	Health care: individual responsibility (see instructions) Full-year coverage [X]	61	
	62	Taxes from: a [X] Form 8959 b [ ] Form 8960 c [ ] Instrs; enter code(s)	62	1,435.
	63	Add lines 56-62. This is your **total tax** ►	63	23,061.
Payments If you have a qualifying child, attach Schedule EIC.	64	Federal income tax withheld from Forms W-2 and 1099 64		
	65	2014 estimated tax payments and amount applied from 2013 return 65	37,666.	
	66a	**Earned income credit (EIC)** 66a		
	b	Nontaxable combat pay election ► 66b		
	67	Additional child tax credit. Attach Schedule 8812 67		
	68	American opportunity credit from Form 8863, line 8 68		
	69	Net premium tax credit. Attach Form 8962 69		
	70	Amount paid with request for extension to file 70		
	71	Excess social security and tier 1 RRTA tax withheld 71		
	72	Credit for federal tax on fuels. Attach Form 4136 72		
	73	Credits from Form: a [ ] 2439 b [ ] Reserved c [ ] Reserved d [ ] 73		
	74	Add lns 64, 65, 66a, & 67-73. These are your **total pmts** ►	74	37,666.
Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid**	75	14,605.
	76a	Amount of line 75 you want **refunded to you.** If Form 8888 is attached, check here. ► [ ]	76a	0.
Direct deposit? See instructions.	b	► Routing number ► c Type: [ ] Checking [ ] Savings		
	d	► Account number		
	77	Amount of line 75 you want **applied to your 2015 estimated tax** ► 77	14,605.	
Amount You Owe	78	**Amount you owe.** Subtract line 74 from line 63. For details on how to pay, see instructions ►	78	
	79	Estimated tax penalty (see instructions) 79		

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] **Yes.** Complete below. [ ] **No**

Designee's name ► JOHN EPPERSON Phone no. ► 503-510-9198 Personal identification number (PIN) ► 57262

Sign Here Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		INVESTMENT BANKER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instrs)

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check [X] if self-employed	PTIN
JOHN EPPERSON	JOHN EPPERSON			P01445911

Firm's name ► JOHN EPPERSON Firm's EIN ► 572-62-6531

Firm's address ► 3620 Fifth Ave Corona Del Mar, CA 92625 Phone no. (503) 510-9198

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► **Attach to Form 1040 or Form 1040NR.**
► Information about Schedule D and its separate instructions is at ***www.irs.gov/scheduled.***
► **Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.**

OMB No. 1545-0074

2014

Attachment Sequence No. **12**

Name(s) shown on return

MARK A BISHOP

Your social security number

553-19-5111

Part I Short-Term Capital Gains and Losses – Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				

4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	**4**	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**5**	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	**6**	-232,474.
7 **Net short-term capital gain or (loss).** Combine lines 1a through 6 in column (h). If you have any long-term capital gain or losses, go to Part II below. Otherwise, go to Part III on page 2	**7**	-232,474.

Part II Long-Term Capital Gains and Losses – Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	**11**	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**12**	
13 Capital gain distributions. See instrs	**13**	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	**14**	
15 **Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then go to Part III on page 2	**15**	

Part III Summary

16 Combine lines 7 and 15 and enter the result • If line 16 is a **gain,** enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a **loss,** skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is **zero,** skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then to go line 22.	**16**	-232,474.
17 Are lines 15 and 16 **both** gains? ☐ **Yes.** Go to line 18. ☐ **No.** Skip lines 18 through 21, and go to line 22.		
18 Enter the amount, if any, from line 7 of the **28% Rate Gain Worksheet** in the instructions ►	**18**	
19 Enter the amount, if any, from line 18 of the **Unrecaptured Section 1250 Gain Worksheet** in the instructions ►	**19**	
20 Are lines 18 and 19 **both** zero or blank? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). **Do not** complete lines 21 and 22 below. ☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Do not** complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the **smaller** of: • The loss on line 16 or • ($3,000), or if married filing separately, ($1,500) **Note.** When figuring which amount is smaller, treat both amounts as positive numbers.	**21**	-1,500.
22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). ☒ **No.** Complete the rest of Form 1040 or Form 1040NR.		

Name of person with **self-employment** income (as shown on Form 1040 or Form 1040NR)	Social security number of person with **self-employment** income ►
MARK A BISHOP	553-19-5111

Section B – Long Schedule SE

Part I Self-Employment Tax

Note. If your only income subject to self-employment tax is **church employee income,** see instructions. Also see instructions for the definition of church employee income.

A If you are a minister, member of a religious order, or Christian Science practitioner **and** you filed Form 4361, but you had $400 or more of **other** net earnings from self-employment, check here and continue with Part I ► ☐

1a	Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. **Note.** Skip lines 1a and 1b if you use the farm optional method (see instructions)		**1a**	
b	If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z		**1b**	
2	Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report. **Note.** Skip this line if you use the nonfarm optional method (see instructions)		**2**	300,000.
3	Combine lines 1a, 1b and 2		**3**	300,000.
4a	If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3		**4a**	277,050.
	Note. If line 4a is less than $400 due to Conservation Reserve Program payments on line 1b, see instructions.			
b	If you elect one or both of the optional methods, enter the total of lines 15 and 17 here		**4b**	
c	Combine lines 4a and 4b. If less than $400, **stop;** you do not owe self-employment tax. **Exception.** If less than $400 and you had **church employee income,** enter -0- and continue ►		**4c**	277,050.
5a	Enter your **church employee income** from Form W-2. See instructions for definition of church employee income	**5a**		
b	Multiply line 5a by 92.35% (.9235). If less than $100, enter -0-		**5b**	0.
6	Add lines 4c and 5b		**6**	277,050.
7	Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2014		**7**	117,000.
8a	Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If $117,000 or more, skip lines 8b through 10, and go to line 11	**8a** 7,386.		
b	Unreported tips subject to social security tax (from Form 4137, line 10)	**8b**		
c	Wages subject to social security tax (from Form 8919, line 10)	**8c**		
d	Add lines 8a, 8b, and 8c		**8d**	7,386.
9	Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 ►		**9**	109,614.
10	Multiply the **smaller** of line 6 or line 9 by 12.4% (.124)		**10**	13,592.
11	Multiply line 6 by 2.9% (.029)		**11**	8,034.
12	**Self-employment tax.** Add lines 10 & 11. Enter here & on **Form 1040, line 57,** or **Form 1040NR, line 55**		**12**	21,626.
13	**Deduction for one-half of self-employment tax.** Multiply line 12 by 50% (.50). Enter the result here and on **Form 1040, line 27,** or **Form 1040NR, line 27**	**13** 10,813.		

Part II Optional Methods To Figure Net Earnings (see instructions)

Farm Optional Method. You may use this method **only** if **(a)** your gross farm income[1] was not more than $7,200 **or (b)** your net farm profits[2] were less than $5,198.

14	Maximum income for optional methods	**14**	4,800.
15	Enter the **smaller** of: two-thirds (2/3) of gross farm income[1] (not less than zero) **or** $4,800. Also include this amount on line 4b above	**15**	

Nonfarm Optional Method. You may use this method **only** if **(a)** your net nonfarm profits[3] were less than $5,198 and also less than 72.189% of your gross nonfarm income[4] **and (b)** you had net earnings from self-employment of at least $400 in 2 of the prior 3 years. **Caution.** You may use this method no more than five times.

16	Subtract line 15 from line 14	**16**	
17	Enter the **smaller** of: two-thirds (2/3) of gross nonfarm income[4] (not less than zero) **or** the amount on line 16. Also include this amount on line 4b above	**17**	

(1) From Schedule F, line 9, and Schedule K-1 (Form 1065), box 14, code B.

(2) From Schedule F, line 34, and Schedule K-1 (Form 1065), box 14, code A – minus the amount you would have entered on line 1b had you not used the optional method.

(3) From Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A; and Schedule K-1 (Form 1065-B), box 9, code J1.

(4) From Schedule C, line 7; Schedule C-EZ, line 1; Schedule K-1 (Form 1065), box 14, code C; and Schedule K-1 (Form 1065-B), box 9, code J2.

Form **4952**

Department of the Treasury
Internal Revenue Service (99)

Investment Interest Expense Deduction

► Information about Form 4952 and its instructions is at *www.irs.gov/form4952*
► Attach to your tax return.

OMB No. 1545-0191

2014

Attachment Sequence No. **51**

Name(s) shown on return: MARK A BISHOP

Identifying number: 553-19-5111

Part I Total Investment Interest Expense

1	Investment interest expense paid or accrued in 2014 (see instructions)	1	
2	Disallowed investment interest expense from 2013 Form 4952, line 7	2	405,985.
3	**Total investment interest expense.** Add lines 1 and 2	3	405,985.

Part II Net Investment Income

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a			
b	Qualified dividends included on line 4a	4b			
c	Subtract line 4b from line 4a			4c	
d	Net gain from the disposition of property held for investment	4d			
e	Enter the **smaller** of line 4d or your net capital gain from the disposition of property held for investment (see instructions)	4e			
f	Subtract line 4e from line 4d			4f	
g	Enter the amount from lines 4b and 4e that you elect to include in investment income (see instructions)			4g	
h	Investment income. Add lines 4c, 4f, and 4g			4h	0.
5	Investment expenses (see instructions)			5	
6	**Net investment income.** Subtract line 5 from line 4h. If zero or less, enter -0-			6	0.

Part III Investment Interest Expense Deduction

7	Disallowed investment interest expense to be carried forward to 2015. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	**Investment interest expense deduction.** Enter the **smaller** of line 3 or 6. See instructions	8	0.

BAA For Paperwork Reduction Act Notice, see separate instructions. Form **4952** (2014)

Form **8959**

Department of the Treasury
Internal Revenue Service

Additional Medicare Tax

► **If any line does not apply to you, leave it blank. See separate instructions.**
► **Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.**
► **Information about Form 8959 and its instructions is at *www.irs.gov/form8959.***

OMB No. 1545-0074

2014

Attachment Sequence No. **71**

Name(s) shown on return

MARK A BISHOP

Your social security number

553-19-5111

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5		1	7,386.	
2	Unreported tips from Form 4137, line 6		2		
3	Wages from Form 8919, line 6		3		
4	Add lines 1 through 3		4	7,386.	
5	Enter the following amount for your filing status:				
	Married filing jointly	$250,000			
	Married filing separately	$125,000			
	Single, Head of household, or Qualifying widow(er)	$200,000	5	125,000.	
6	Subtract line 5 from line 4. If zero or less, enter -0-				6 0.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II				7

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)		8	277,050.	
9	Enter the following amount for your filing status:				
	Married filing jointly	$250,000			
	Married filing separately	$125,000			
	Single, Head of household, or Qualifying widow(er)	$200,000	9	125,000.	
10	Enter the amount from line 4		10	7,386.	
11	Subtract line 10 from line 9. If zero or less, enter -0-		11	117,614.	
12	Subtract line 11 from line 8. If zero or less, enter -0-				12 159,436.
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III				13 1,435.

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)		14		
15	Enter the following amount for your filing status:				
	Married filing jointly	$250,000			
	Married filing separately	$125,000			
	Single, Head of household, or Qualifying widow(er)	$200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-				16
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV				17

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Form 1040, line 62, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V	18	1,435.

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6		19	107.	
20	Enter the amount from line 1		20	7,386.	
21	Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages		21	107.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages				22
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)				23
24	**Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 64 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)				24

059

DO NOT MAIL THIS FORM TO THE FTB

TAXABLE YEAR **2014**

California e-file Signature Authorization for Individuals

FORM **8879**

Your name	Your SSN or ITIN
MARK A BISHOP	553-19-5111
Spouse's/RDP's name	Spouse's/RDP's SSN or ITIN

Part I Tax Return Information (whole dollars only)

1	California Adjusted Gross Income (Form 540, line 17; Form 540 2EZ, line 16; Long Form 540NR, line 32; or Short Form 540NR, line 32)	1	-850,305.
2	Amount You Owe (Form 540, line 111; Form 540 2EZ, line 27; Long Form 540NR, line 121; or Short Form 540NR, line 121)	2	
3	Refund or No Amount Due (Form 540, line 115; Form 540 2EZ, line 28; Long Form 540NR, line 125; or Short Form 540NR, line 125)	3	

Part II Taxpayer Declaration and Signature Authorization (Be sure you obtain and keep a copy of your return.)

Under penalties of perjury, I declare that I have examined a copy of my individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2014, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the information I provided to my electronic return originator (ERO), transmitter, or intermediate service provider (including my name, address, and social security number or individual tax identification number) and the amounts shown in Part I above agree with the information and amounts shown on the corresponding lines of my electronic income tax return. If applicable, I authorize an electronic funds withdrawal of the amount on line 2 and/or the estimated tax payments as shown on my return and on form FTB 8455, California e-file Payment Record for Individuals, or a comparable form. If applicable, I declare that direct deposit refund amount on line 3 agrees with the direct deposit authorization stated on my return. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to authorize an electronic funds withdrawal or direct deposit. I authorize my ERO, transmitter, or intermediate service provider to transmit my complete return to the Franchise Tax Board (FTB). **If the processing of my return or refund is delayed, I authorize the FTB to disclose to my ERO, intermediate service provider, and /or transmitter the reason(s) for the delay or the date when the refund was sent.** If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I acknowledge that I have read and consent to the Electronic Funds Withdrawal Consent included on the copy of my electronic income tax return. I have selected a personal identification number (PIN) as my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

[X] I authorize JOHN EPPERSON (ERO firm name) to enter my PIN 08789 (Do not enter all zeros)

as my signature on my 2014 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2014 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ 7/15/2015

Spouse's/RDP's PIN: check one box only

[ ] I authorize _____ (ERO firm name) to enter my PIN _____ (Do not enter all zeros)

as my signature on my 2014 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2014 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's/RDP's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only – continue below

Part III Certification and Authentication – Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 33991757262 (Do not enter all zeros)

I certify that the above numeric entry is my PIN, which is my signature for the 2014 California individual income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and FTB Pub. 1345, 2014 e-file Handbook for Authorized e-file Providers.

ERO's signature ▶ JOHN EPPERSON Date ▶ 7/15/2015

TAXABLE YEAR **2014**

California Resident Income Tax Return

FORM **540**

APE

ATTACH FEDERAL RETURN

553-19-5111 BISH
MARK A BISHOP

14

A
R
RP

4770 VON KARMAN AV
IRVINE CA 92660

05-12-1956

01		3	45	0	405	0	APE	0
06		0	46	60	406	0	FS	0
07	01	108	47	60	407	0	3800	0
08	00	0	48	0	408	0	3803	0
09	00	0	61	0	410	0	SCHG1	0
10	00	0	62	0	413	0	5870A	0
11		108	63	0	419	0	5805 5805F	0
12		7386	64	0	422	0	DESIGNEE	1
13		-862734	71	0	423	0	TPIDP 01445911	
14		1145378	72	0	424	0	FN 572626531	
16		1157807	73	0	425	0	CCF	0
17		-850305	74	0	426	0	3805P	0
18		3992	75	0	427	0	NQDC	0
19		0	91	0	428	0	3540	0
31		0	92	0	429	0	3805Z	0
32		108	93	0	110	0	3807	0
33		0	94	0	111	0	3808	0
34		0	95	0	112	0	3809	0
35		0	400	0	113	0	IRC197	0
40		0	401	0	115	0	IRC1341	0
43		0	403	0	116	0		
44		0			117	0		

Filing Status

1 [ ] Single

2 [ ] Married/RDP filing jointly. See inst.

3 [X] Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here .... BISHOP

4 [ ] Head of household (with qualifying person). See instructions.

5 [ ] Qualifying widow(er) with dependent child. Enter year spouse/RDP died .....

If your California filing status is different from your federal filing status, check the box here ..... ● [ ]

6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here. See instructions ..... ● 6 [ ]

CAIA3912L 01/21/15

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Exemptions

► For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line.

Whole dollars only

7	**Personal:** If you checked box 1, 3, or 4 above, enter 1 in the box. If you checked box 2 or 5, enter 2, in the box. If you checked the box on line 6, see instructions	7	1	x $108 =	$ 108.
8	**Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2.	8		x $108 =	$
9	**Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2	9		x $108 =	$

10 **Dependents: Do not include yourself or your spouse/RDP.**

First name	Last name	Dependent's relationship to you

Total dependent exemptions. 10 x $333 = $

11 **Exemption amount:** Add line 7 through line 10. Transfer this amount to line 32. 11 $ 108.

Taxable Income

12 State wages from your Form(s) W-2, box 16. 12 7,386.

13 Enter federal adjusted gross income from Form 1040, line 37; 1040A, line 21; or 1040EZ, line 4. 13 -862,734.

14 California adjustments — subtractions. Enter the amount from Schedule CA (540), line 37, column B. 14 1,145,378.

15 Subtract line 14 from line 13. If less than zero, enter the result in parentheses. See instructions. 15 (2,008,112.)

16 California adjustments — additions. Enter the amount from Schedule CA (540), line 37, column C. 16 1,157,807.

17 California adjusted gross income. Combine line 15 and line 16. 17 -850,305.

18 Enter the **larger** of:
- Your California **itemized deductions** from Schedule CA (540), line 44; **OR**
- Your California **standard deduction** shown below for your filing status:
  - Single or Married/RDP filing separately $3,992
  - Married/RDP filing jointly, Head of household, or Qualifying widow(er) $7,984

If Married/RDP filing separately or the box on line 6 is checked, STOP. See instructions. 18 3,992.

19 Subtract line 18 from line 17. This is your **taxable income.** If less than zero, enter -0- 19 0.

Tax

31 Tax. Check the box if from: ☐ Tax Table ☐ Tax Rate Schedule ☐ FTB 3800 ☐ FTB 3803. 31 0.

32 Exemption credits. Enter the amount from line 11. If your federal AGI is more than $176,413, see instructions. 32 108.

33 Subtract line 32 from line 31. If less than zero, enter -0- 33 0.

34 Tax. See instructions. Check the box if from: ☐ Schedule G-1 ☐ FTB 5870A 34

35 Add line 33 and line 34. 35

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Special Credits	**40**	Nonrefundable Child and Dependent Care Expenses Credit. See instructions	● **40**	
	43	Enter credit name [ ] code ● [ ] and amount	● **43**	
	44	Enter credit name [ ] code ● [ ] and amount	● **44**	
	45	To claim more than two credits, see instructions. Attach Schedule P (540)	● **45**	
	46	Nonrefundable renter's credit. See instructions	● **46**	60.
	47	Add line 40 and line 43 through line 46. These are your total credits.	◉ **47**	60.
	48	Subtract line 47 from line 35. If less than zero, enter -0-	◉ **48**	0.
Other Taxes	**61**	Alternative minimum tax. Attach Schedule P (540)	● **61**	
	62	Mental Health Services Tax. See instructions.	● **62**	
	63	Other taxes and credit recapture. See instructions	● **63**	
	64	Add line 48, line 61, line 62, and line 63. This is your total tax	● **64**	
Payments	**71**	California income tax withheld. See instructions.	● **71**	
	72	2014 CA estimated tax and other payments. See instructions	● **72**	
	73	Real estate and other withholding. See instructions	● **73**	
	74	Excess SDI (or VPDI) withheld. See instructions.	● **74**	0.
	75	Add line 71, line 72, line 73, and line 74. These are your total payments. See instructions.	◉ **75**	
Overpaid Tax/ Tax Due	**91**	Overpaid tax. If line 75 is more than line 64, subtract line 64 from line 75.	◉ **91**	
	92	Amount of line 91 you want applied to your **2015** estimated tax	● **92**	
	93	Overpaid tax available this year. Subtract line 92 from line 91.	● **93**	
	94	Tax due. If line 75 is less than line 64, subtract line 75 from line 64.	◉ **94**	

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Use Tax **95** Use Tax. **This is not a total line. See instructions** ..... ● **95**

Contributions

		Code	Amount
	California Seniors Special Fund. See instructions	● 400	
	Alzheimer's Disease/Related Disorders Fund	● 401	
	Rare and Endangered Species Preservation Program	● 403	
	California Breast Cancer Research Fund	● 405	
	California Firefighters' Memorial Fund	● 406	
	Emergency Food For Families Fund	● 407	
	California Peace Officer Memorial Foundation Fund	● 408	
	California Sea Otter Fund	● 410	
	California Cancer Research Fund	● 413	
	Child Victims of Human Trafficking Fund	● 419	
	School Supplies for Homeless Children Fund	● 422	
	State Parks Protection Fund/Parks Pass Purchase	● 423	
	Protect Our Coast and Oceans Fund	● 424	
	Keep Arts in Schools Fund	● 425	
	American Red Cross, California Chapters Fund	● 426	
	California Senior Legislature Fund	● 427	
	Habitat For Humanity Fund	● 428	
	California Sexual Violence Victim Services Fund	● 429	
110	Add code 400 through code 429. This is your total contribution	● 110	

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Amount You Owe

111 **AMOUNT YOU OWE.** Add line 94, line 95, and line 110. See instructions. **Do not send cash.**
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942867
SACRAMENTO CA 94267-0009 ... ● **111**
Pay online — Go to **ftb.ca.gov** for more information.

Interest and Penalties

112 Interest, late return penalties, and late payment penalties ... **112**

113 Underpayment of estimated tax. Check the box: ● ☐ **FTB 5805 attached** ● ☐ **FTB 5805F attached** ... ● **113**

114 Total amount due. See instructions. Enclose, but **do not** staple, any payment ... **114**

Refund and Direct Deposit

115 **REFUND OR NO AMOUNT DUE.** Subtract line 95 and line 110 from line 93. See instructions.
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942840
SACRAMENTO CA 94240-0009 ... ● **115** 0.

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip. See instructions.
Have you verified the routing and account numbers? Use whole dollars only.
All or the following amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type ☐ Checking ☐ Savings | ● Account number | ● **116** Direct deposit amount

The remaining amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type ☐ Checking ☐ Savings | ● Account number | ● **117** Direct deposit amount

IMPORTANT: See the instructions to find out if you should attach a copy of your complete federal tax return.

Under penalties of perjury, I declare that I have examined this tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Your signature | Date | Spouse's/RDP's signature (if a joint tax return, both must sign)

Sign Here

It is unlawful to forge a spouse's/RDP's signature.

Joint tax return? (See instructions)

Your email address (optional). Enter only one email address. | Daytime phone number (optional)

Paid preparer's signature **(declaration of preparer is based on all information of which preparer has any knowledge)** | Date
JOHN EPPERSON

Firm's name (or yours, if self-employed) | ● PTIN
JOHN EPPERSON | P01445911

Firm's address | ● FEIN
3620 FIFTH AVE | 57-2626531
CORONA DEL MAR, CA 92625

Do you want to allow another person to discuss this tax return with us? See instructions ... ● ☒ Yes ☐ No

Print Third Party Designee's Name | Telephone Number
JOHN EPPERSON | 503-510-9198

TAXABLE YEAR

2014

SCHEDULE

CA (540)

California Adjustments – Residents

Important: Attach this schedule behind Form 540, Side 5 as a supporting California schedule.

Name(s) as shown on tax return: MARK A BISHOP

SSN or ITIN: 553-19-5111

Part I Income Adjustment Schedule

Section A – Income

			A Federal Amounts (taxable amounts from your federal tax return)	B Subtractions See instructions	C Additions See instructions
7	Wages, salaries, tips, etc. See instructions before making an entry in column B or C	7	7,386.		
8	Taxable interest (b)	8a			
9	Ordinary dividends. See instructions (b)	9a			
10	Taxable refunds, credits, offsets of state and local income taxes	10			
11	Alimony received	11			
12	Business income or (loss)	12			
13	Capital gain or (loss). See instructions	13	-1,500.		
14	Other gains or (losses)	14			
15	IRA distributions. See instructions (a)	15b			
16	Pensions and annuities. See instructions (a)	16b			
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc	17			
18	Farm income or (loss)	18			
19	Unemployment compensation	19			
20	Social security benefits (a)	20b			
21	Other income. a California lottery winnings; b Disaster loss carryover from FTB 3805V; c Federal NOL (Form 1040, line 21); d NOL carryover from FTB 3805V; e NOL from FTB 3805D, 3805Z, 3806, 3807, or 3809; f Other (describe):	21	-857,807.	a b c d 1145378. e f	a b c 1157807. d e f
22	**Total.** Combine line 7 through line 21 in column A. Add line 7 through line 21f in column B and column C. Go to Section B	22	-851,921.	1,145,378.	1,157,807.

Section B – Adjustments to Income

23	Educator expenses	23			
24	Certain business expenses of reservists, performing artists, and fee-basis government officials	24			
25	Health savings account deduction	25			
26	Moving expenses	26			
27	Deductible part of self-employment tax	27	10,813.		
28	Self-employed SEP, SIMPLE, and qualified plans	28			
29	Self-employed health insurance deduction	29			
30	Penalty on early withdrawal of savings	30			
31a	Alimony paid. b Recipient's: SSN; Last name	31a			
32	IRA deduction	32			
33	Student loan interest deduction	33			
34	Tuition and fees	34			
35	Domestic production activities deduction	35			
36	Add line 23 through line 31a and line 32 through line 35 in columns A, B, and C. See instrs.	36	10,813.		
37	**Total.** Subtract line 36 from line 22 in columns A, B, and C. See instructions	37	-862,734.	1,145,378.	1,157,807.

CAIA4012L 12/31/14

Part II Adjustments to Federal Itemized Deductions

38 Federal itemized deductions. Enter the amount from federal Schedule A (Form 1040), line 4, 9, 15, 19, 20, 27, and 28. ..... ◉**38**

39 Enter total of federal Schedule A (Form 1040), line 5 (State Disability Insurance, and state and local income tax, or General Sales Tax), and line 8 (foreign income taxes **only**). See instructions ..... ◉**39**

40 Subtract line 39 from line 38. ..... ◉**40**

41 Other adjustments including California lottery losses. See instructions.

Specify... ◉**41**

42 Combine line 40 and line 41 ..... ◉**42**

43 Is your federal AGI (Form 540, line 13) more than the amount shown below for your filing status?

Single or married/RDP filing separately. **$176,413**

Head of household **$264,623**

Married/RDP filing jointly or qualifying widow(er) **$352,830**

No. Transfer the amount on line 42 to line 43.

Yes. Complete the Itemized Deductions Worksheet in the instructions for Schedule CA (540), line 43 ..... ◉**43**

44 Enter the larger of the amount on line 43 or your standard deduction listed below

Single or married/RDP filing separately. See instructions **$3,992**

Married/RDP filing jointly, head of household, or qualifying widow(er). **$7,984**

Transfer the amount on line 44 to Form 540, line 18 ..... ◉**44** 3,992.

TAXABLE YEAR
2014

California Capital Gain or Loss Adjustment

Do not complete this schedule if all of your California gains (losses) are the same as your federal gains (losses).

SCHEDULE
D (540)

Name(s) as shown on return: MARK A BISHOP

SSN or ITIN: 553-19-5111

1	(a) Description of property Identify S corporation stock Example: 100 shares of 'Z' (S stock)	(b) Sales price	(c) Cost or other basis	(d) Loss If (c) is more than (b), subtract (b) from (c)	(e) Gain If (b) is more than (c), subtract (c) from (b)
a					
b					
c					
d					
e					
f					
g					
h					
i					
j					
k					
l					
m					
n					
o					
p					
q					
r					
s					
t					
u					
v					

2	Net gain or (loss) shown on California Schedule(s) K-1 (100S, 541, 565, and 568)	2	
3	Capital gain distributions (federal Form 1099-DIV, box 2a)	3	
4	Total 2014 gains from all sources. Add column (e) amounts of line 1, line 2, and line 3	4	
5	2014 loss. Add column (d) amounts of line 1 and line 2	5	( )
6	California capital loss carryover from 2013, if any. See instructions	6	(232,474.)
7	Total 2014 loss. Add line 5 and line 6	7	(232,474.)

CAIA6401L 02/05/15

8	Combine line 4 and line 7. If a loss, go to line 9. If a gain, go to line 10	**8**	-232,474.
9	If line 8 is a loss, enter the smaller of: (a) the loss on line 8. (b) $3,000 ($1,500 if married/RDP filing separate). See instructions	**9**	(1,500.)
10	Enter the gain or (loss) from federal Form 1040, line 13	**10**	-1,500.
11	Enter the California gain from line 8 or (loss) from line 9	**11**	-1,500.
12a	If line 10 is **more** than line 11, enter the difference here and on Schedule CA (540), line 13, column B	**12a**	
b	If line 10 is **less** than line 11, enter the difference here and on Schedule CA (540), line 13, column C	**12b**	

TAXABLE YEAR

2014

Investment Interest Expense Deduction

CALIFORNIA FORM

3526

Attach to Form 540, Long Form 540NR, or Form 541.

Name(s) as shown on tax return	SSN, ITIN, or FEIN
MARK A BISHOP	553-19-5111

1	Investment interest expense paid or accrued in 2014. See instructions	1	
2	Disallowed investment interest expense from 2013 form FTB 3526, line 7. If zero or less, enter -0-	2	405,985.
3	Total investment interest expense. Add line 1 and line 2	3	405,985.
4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment). See instructions	4a	
4b	Net gain from the disposition of property held for investment. See instructions 4b		
4c	Net capital gain from the disposition of property held for investment. See instructions 4c		
4d	Subtract line 4c from line 4b. If zero or less, enter -0-	4d	0.
4e	Enter all or part of the amount on line 4c that you elect to include in investment income. **Do not** include more than the amount on line 4b. See instructions	4e	
4f	Investment income. Add line 4a, line 4d, and line 4e	4f	
5	Investment expenses. See instructions	5	
6	Net investment income. Subtract line 5 from line 4f	6	
7	Disallowed investment interest expense to be carried forward to 2015. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	Investment interest expense deduction. Enter the smaller of line 3 or line 6. Form 541 filers, stop here and see instructions. All other filers, go to line 9	8	
9	Enter the amount from federal Form 4952, line 8	9	
10	California investment interest expense deduction adjustment. Enter the difference between line 8 and line 9. See instructions	10	

TAXABLE YEAR **2014**

Net Operating Loss (NOL) Computation and NOL and Disaster Loss Limitations — Individuals, Estates, and Trusts

CALIFORNIA FORM **3805V**

Attach to your California tax return.

Names as shown on return: MARK A BISHOP

SSN or ITIN: 553-19-5111

FEIN:

Part I Computation of Current Year NOL for Individuals, Estates, and Trusts. If you do not have a current year NOL, go to Part II.

Section A — California Residents Only (Nonresidents go to Section B.)

1	Adjusted gross income from 2014 Form 540, line 17. If negative, use brackets. Estates and Trusts, begin on line 3				1	(850,305.)
2	Itemized deductions or standard deduction from 2014 Form 540, line 18				2	(3,992.)
3a	Combine line 1 and line 2. (Estates and Trusts, enter taxable income, see instructions.) If negative, use brackets. If positive, enter -0- here and on line 25. **Do not** complete the rest of Section A. You do not have a current year NOL. Complete Part II and Part III if you have a carryover from prior years				3a	(854,297.)
b	2014 designated disaster loss included in line 3a. Enter as a positive number				3b	0.
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. If zero or more, **do not** complete the rest of Part I. Enter the amount from line 3b, if any, in Part III, line 3, column (d) and complete Part II and Part III as instructed				3c	(854,297.)

Enter amounts on line 4 through line 24 as if they were all **positive** numbers. See instructions.

4	Nonbusiness capital losses	4	232,474.			
5	Nonbusiness capital gains. See instructions	5				
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0-			6	232,474.	
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0-			7	0.	
8	Nonbusiness deductions	8	3,992.			
9	Nonbusiness income other than capital gains	9				
10	Add line 7 and line 9			10		
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0-					11 3,992.
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0-	12	0.			
13	Business capital losses	13				
14	Business capital gains	14				
15	Add line 12 and line 14			15		
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0-			16	0.	
17	Add line 6 and line 16			17	232,474.	
18	Enter the loss, if any, from line 8 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 9, column (c), of Schedule D (541). If you do not have a loss on that line, skip line 18 through line 21 and enter on line 22 the amount from line 17			18	232,474.	
19	Enter the loss, if any, from line 9 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 10 of Schedule D (541). Enter as a positive number			19	1,500.	
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0-			20	230,974.	
21	If line 19 is more than line 18, enter the difference; otherwise, enter -0-					21 0.
22	Subtract line 20 from line 17. If zero or less, enter -0-					22 1,500.
23	NOL and disaster loss carryovers from prior years. See instructions					◉23 1,145,378.
24	Add lines 11, 21, 22, and 23					24 1,150,870.
25	**Current Year NOL.** Combine line 3c and line 24. See instructions. If more than zero, enter -0-. You do not have a current year NOL to carryback or carryover					◉25 0.

If the Individual, Estate, or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2012 and/or 2013, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section A, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2014 NOL carryback used to offset 2012 taxable income. Enter the amount from Part IV, line 3, col. (f)	◉26	0.
27	2014 NOL carryback used to offset 2013 taxable income. Enter the amount from Part IV, line 3, col. (h)	◉27	0.
28	**2014 NOL carryover to 2015.** Combine line 25, line 26, and line 27. See instructions. If more than zero, enter -0-. You do not have a current year NOL to carryover	◉28	0.

CAIZ8012L 01/02/15

MARK A BISHOP 553-19-5111

Section B – Nonresidents and Part-Year Residents Only – Computation of Current Year California NOL

		A Enter total amounts as if you were a **CA resident for entire year.**	B Enter amounts earned or received from CA sources if you **were a nonresident for the entire year.**	C Enter amounts earned or received during the portion of the year you were a **CA resident.**	D Enter amounts earned or received from CA sources during the portion of the year you were a **nonresident.**	E **Total** Combine columns C and D
1	Adjusted gross income. See instructions If negative, use brackets. **1**					
2	Itemized deductions or standard deduction. See instructions **2**					
3a	Combine line 1 and line 2. See instructions. **3a**					
b	2014 designated disaster loss included in line 3a. Enter as a positive number. **3b**					
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. . . . . **3c**					
Enter amounts on line 4 through line 24 as if they were all **positive** numbers.						
4	Nonbusiness capital losses **4**					
5	Nonbusiness capital gains. **5**					
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0- **6**					
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0- **7**					
8	Nonbusiness deductions **8**					
9	Nonbusiness income other than capital gains **9**					
10	Add line 7 and line 9. . . . . **10**					
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0- **11**					
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0- **12**					
13	Business capital losses. **13**					
14	Business capital gains **14**					
15	Add line 12 and line 14. . . . . **15**					
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0- **16**					
17	Add line 6 and line 16. . . . . **17**					
18	Enter the loss, if any, from line 4 of Schedule D (540NR) worksheet for nonresidents and part-year residents. See instructions. **18**					
19	Enter the loss, if any, from line 5 of Schedule D (540NR) worksheet for nonresidents and part-year residents. Enter as a positive number. **19**					
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0- **20**					
21	If line 19 is more than line 18, enter the difference; otherwise, enter -0- **21**					
22	Subtract line 20 from line 17. If zero or less, enter -0-. **22**					
23	NOL and disaster loss carryovers from prior years. **23**					
24	Add lines 11, 21, 22, and 23 . . . . **24**					
25	**Current Year NOL.** Combine line 3c and line 24. See inst. If more than zero, enter -0-. . **25**					

If the Individual, Estate, or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2012 and/or 2013, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section B, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2014 NOL carryback used to offset 2012 taxable income. Enter the amount from Part IV, ln. 3, col. (f) **26**					
27	2014 NOL carryback used to offset 2013 taxable income. Enter the amount from Part IV, ln. 3, col. (h) **27**					
28	**2014 NOL carryover to 2015.** Combine line 25, line 26, and line 27. See instructions. If more than zero, enter -0- **28**					

Section C — Election to Waive Carryback

☐ Check the box if the Individual, Estate, or Trust elects to 'relinquish' the entire carryback period with respect to a 2014 NOL under IRC Section 172(b)(3). By making the election, the Individual, Estate, or Trust is electing to carry an NOL forward instead of carrying it back in the previous two years. Once the election is made, it is **irrevocable.** See instructions.
Continue with Part II, Determine 2014 Modified Taxable Income (MTI) and Part III, NOL Carryover and Disaster Loss Carryover Limitations. **Do not** complete Part IV, NOL Carryback.

Part II Determine 2014 Modified Taxable Income (MTI). Be sure to read the instructions for Part II.

1	Taxable income. See instructions	1	(854,297.)
	Enter amounts on line 2 through line 4 as if they were all **positive** numbers.		
2	Capital loss deduction included in line 1	2	1,500.
3	Disaster loss carryover included in line 1	3	
4	NOL carryover included in line 1	4	1,145,378.
5	MTI. Combine line 1 through line 4. If line 5 is zero or less, enter -0-	5	292,581.

Part III NOL Carryover and Disaster Loss Carryover Limitations. See Instructions.

		(g) Available balance	
1	MTI from Part II, line 5	292,581.	

Prior Year NOLs

(a) Year of loss	(b) Code See instructions	(c) Type of NOL See below*	(d) Initial loss	(e) Carryover from 2013	(f) Amount used in 2014		(h) Carryover to 2015 col. (e) – col. (f)
2 2008		GEN	2642220.	1,145,378.	292,581.	0.	852,797.

Current Year NOLs

							col. (d) – col. (f) See Instructions
3 2014		DIS					
4 2014							
2014							
2014							
2014							

***Type of NOL:** General (GEN), New Business (NB), Eligible Small Business (ESB), or Disaster (DIS).

5	NOL carryover. Add the carryover amounts in column (h) that are not the result of a disaster loss	5	852,797.
6	Disaster loss carryover. Enter the total loss carryover amounts in column (h) that are the result of disaster losses	6	

Part IV **NOL Carryback. See instructions.**

1	2012 Taxable Income — Enter the amount from 2012 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	
2	2013 Taxable Income — Enter the amount from 2013 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	

(a) Year of loss	(b) Code — See instructions	(c) Type of NOL — See below*	(d) Initial loss	(e) Carryback limitations 75% of col. (d)	2012		2013		(j) Carryover to 2015 col. (d) minus [col. (f) plus col. (h)]
					(f) Carryback used — See instructions	(g) After carryback col. (e) minus col. (f)	(h) Carryback used — See instructions	(i) After carryback col. (g) minus col. (h)	
3 2014									
2014									
2014									
2014									
2014									

***Type of NOL:** General (GEN), New Business (NB), Eligible Small Business (ESB), or NOL attributable to a qualified disaster loss (DIS).

Form **1040** Department of the Treasury — Internal Revenue Service (99) **U.S. Individual Income Tax Return** **2013** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2013, or other tax year beginning , 2013, ending , 20

See separate instructions.

Your first name and initial	Last name	Your social security number
MARK A BISHOP		553-19-5111
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apartment no.

707 BROADWAY SUITE 1800

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

SAN DIEGO, CA 92101

Foreign country name | Foreign province/state/county | Foreign postal code

▲ Make sure the SSN(s) above and on line 6c are correct.

Presidential Election Campaign

Check here if you, or your spouse if filing jointly, want $3 to go to this fund? Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

Check only one box.

1 ☐ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☒ Married filing separately. Enter spouse's SSN above & full name here ... ► BISHOP
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here ►
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b: 1
No. of children on 6c who:
- lived with you:
- did not live with you due to divorce or separation (see instrs):

Dependents on 6c not entered above:
Add numbers on lines above ►: 1

c **Dependents:**

(1) First name / Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax cr (see instrs)
			☐
			☐
			☐
			☐

If more than four dependents, see instructions and check here ... ► ☐

d Total number of exemptions claimed ... 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	7,860.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a (8b)		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (9b)		
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	300,000.
13	Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here ► ☐	13	-1,500.
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions (15a) b Taxable amount	15b	
16a	Pensions and annuities (16a) b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits (20a) b Taxable amount	20b	
21	Other income NOL Statement 1	21	-1,448,988.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ►	22	-1,142,628.

Adjusted Gross Income

23	Educator expenses (23)		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ (24)		
25	Health savings account deduction. Attach Form 8889 (25)		
26	Moving expenses. Attach Form 3903 (26)		
27	Deductible part of self-employment tax. Attach Schedule SE (27)	10,579.	
28	Self-employed SEP, SIMPLE, and qualified plans (28)		
29	Self-employed health insurance deduction (29)		
30	Penalty on early withdrawal of savings (30)		
31a	Alimony paid b Recipient's SSN ► (31a)		
32	IRA deduction (32)		
33	Student loan interest deduction (33)		
34	Tuition and fees. Attach Form 8917 (34)		
35	Domestic production activities deduction. Attach Form 8903 (35)		
36	Add lines 23 through 35	36	10,579.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ►	37	-1,153,207.

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	-1,153,207.
39a	Check if: ☐ **You** were born before January 2, 1949, ☐ Blind. ☐ **Spouse** was born before January 2, 1949, ☐ Blind. **Total boxes checked** ► 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b ☐		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)	40	6,100.
41	Subtract line 40 from line 38	41	-1,159,307.
42	**Exemptions.** If line 38 is $150,000 or less, multiply $3,900 by the number on line 6d. Otherwise, see instrs	42	3,900.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
44	**Tax** (see instrs). Check if any from: a ☐ Form(s) 8814 c ☐ b ☐ Form 4972	44	0.
45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	0.
46	Add lines 44 and 45 ►	46	0.
47	Foreign tax credit. Attach Form 1116 if required		
48	Credit for child and dependent care expenses. Attach Form 2441		
49	Education credits from Form 8863, line 19		
50	Retirement savings contributions credit. Attach Form 8880		
51	Child tax credit. Attach Schedule 8812, if required		
52	Residential energy credits. Attach Form 5695		
53	Other crs from Form: a ☐ 3800 b ☐ 8801 c ☐		
54	Add lines 47 through 53. These are your **total credits**	54	
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ►	55	0.

Standard Deduction for —

- People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, $6,100

Married filing jointly or Qualifying widow(er), $12,200

Head of household, $8,950

Other Taxes

56	Self-employment tax. Attach Schedule SE	56	21,158.
57	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	57	
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58	
59a	Household employment taxes from Schedule H	59a	
b	First-time homebuyer credit repayment. Attach Form 5405 if required	59b	
60	Taxes from: a ☒ Form 8959 b ☐ Form 8960 c ☐ Instrs; enter code(s)	60	1,439.
61	Add lines 55-60. This is your **total tax** ►	61	22,597.

Payments

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099		
63	2013 estimated tax payments and amount applied from 2012 return	59,588.	
64a	**Earned income credit (EIC)**		
b	Nontaxable combat pay election ► 64b		
65	Additional child tax credit. Attach Schedule 8812		
66	American opportunity credit from Form 8863, line 8		
67	Reserved		
68	Amount paid with request for extension to file		
69	Excess social security and tier 1 RRTA tax withheld		
70	Credit for federal tax on fuels. Attach Form 4136		
71	Credits from Form: a ☐ 2439 b ☐ Reserved c ☐ 8885 d ☐		
72	Add lns 62, 63, 64a, & 65-71. These are your **total pmts** ►	72	59,588.

Refund

73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you **overpaid**	73	36,991.
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ► ☐	74a	0.
b	► Routing number ► c Type: ☐ Checking ☐ Savings		
d	► Account number		
75	Amount of line 73 you want **applied to your 2014 estimated tax** ► 75 36,991.		

Direct deposit? See instructions.

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 61. For details on how to pay see instructions ►	76	
77	Estimated tax penalty (see instructions)	77	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ **Yes.** Complete below. ☐ **No**

Designee's name ► JOHN EPPERSON Phone no. ► 503-510-9198 Personal identification number (PIN) ► 57262

Sign Here

Joint return? See instructions.

Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		INVESTMENT BANKER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instrs)

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☒ if self-employed	PTIN
JOHN EPPERSON	JOHN EPPERSON			P01445911

Firm's name ► JOHN EPPERSON

Firm's address ► 4 Park Place, Suite 500, Irvine, CA 92614

Firm's EIN ► 572-62-6531

Phone no. (503) 510-9198

SCHEDULE C-EZ
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Net Profit From Business

(Sole Proprietorship)

► **Partnerships, joint ventures, etc., generally must file Form 1065 or 1065-B.**
► **Attach to Form 1040, 1040NR, or 1041.** ► **See instructions.**

OMB No. 1545-0074

2013

Attachment Sequence No. **09A**

Name of proprietor	Social security number (SSN)
MARK A BISHOP	553-19-5111

Part I General Information

You May Use Schedule C-EZ Instead of Schedule C Only If You:

- Had business expenses of $5,000 or less.
- Use the cash method of accounting.
- Did not have an inventory at any time during the year.
- Did not have a net loss from your business.
- Had only one business as either a sole proprietor, qualified joint venture, or statutory employee.

And You:

- Had no employees during the year.
- Are not required to file **Form 4562,** Depreciation and Amortization, for this business. See the instructions for Schedule C, line 13, to find out if you must file.
- Do not deduct expenses for business use of your home.
- Do not have prior year unallowed passive activity losses from this business.

A Principal business or profession, including product or service
FINANCIAL CONSULTING

B Enter business code
► 541990

C Business name. If no separate business name, leave blank.

D Enter your EIN (see instructions)

E Business address (including suite or room number). Address not required if same as on page 1 of your tax return.

City, town or post office, state, and ZIP code

F Did you make any payments in 2013 that would require you to file Form(s) 1099 (see the Schedule C instructions) ..... [X] **Yes** [ ] **No**

G If 'Yes,' did you or will you file required Forms 1099? ..... [X] **Yes** [ ] **No**

Part II Figure Your Net Profit

1	**Gross receipts. Caution.** If this income was reported to you on Form W-2 and the 'Statutory employee' box on that form was checked, see *Statutory Employees* in the instructions for Schedule C, line 1 and check here ► [ ]	1	300,000.
2	**Total expenses** (see instructions). If more than $5,000, you **must** use Schedule C	2	
3	**Net profit.** Subtract line 2 from line 1. If less than zero, you **must** use Schedule C. Enter on both **Form 1040, line 12,** and **Schedule SE, line 2,** or on **Form 1040NR, line 13** and **Schedule SE, line 2** (see instructions). (Statutory employees, **do not** report this amount on Schedule SE, line 2.) Estates and trusts, enter on **Form 1041, line 3**	3	300,000.

Part III Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 2.

4 When did you place your vehicle in service for business purposes? (month, day, year) ► _____.

5 Of the total number of miles you drove your vehicle during 2013, enter the number of miles you used your vehicle for:

a Business _____ **b** Commuting (see instructions) _____ **c** Other _____

6 Was your vehicle available for personal use during off-duty hours? ..... [ ] **Yes** [ ] **No**

7 Do you (or your spouse) have another vehicle available for personal use? ..... [ ] **Yes** [ ] **No**

8a Do you have evidence to support your deduction? ..... [ ] **Yes** [ ] **No**

b If 'Yes,' is the evidence written? ..... [ ] **Yes** [ ] **No**

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► **Attach to Form 1040 or Form 1040NR.**
► Information about Schedule D and its separate instructions is at ***www.irs.gov/scheduled.***
► **Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.**

OMB No. 1545-0074

2013

Attachment Sequence No. **12**

Name(s) shown on return: MARK A BISHOP

Your social security number: 553-19-5111

Part I Short-Term Capital Gains and Losses – Assets Held One Year or Less

See instructions for how to figure the amounts to enter on lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				

4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	**4**	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**5**	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	**6**	-232,474.
7 **Net short-term capital gain or (loss).** Combine lines 1a through 6 in column (h). If you have any long-term capital gain or losses, go to Part II below. Otherwise, go to Part III on page 2	**7**	-232,474.

Part II Long-Term Capital Gains and Losses – Assets Held More Than One Year

See instructions for how to figure the amounts to enter on lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	**11**	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**12**	
13 Capital gain distributions. See instrs	**13**	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	**14**	
15 **Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then go to Part III on page 2	**15**	

Part III Summary

16 Combine lines 7 and 15 and enter the result • If line 16 is a **gain,** enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a **loss,** skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is **zero,** skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then to go line 22.	**16**	-232,474.
17 Are lines 15 and 16 **both** gains? ☐ **Yes.** Go to line 18. ☐ **No.** Skip lines 18 through 21, and go to line 22.		
18 Enter the amount, if any, from line 7 of the **28% Rate Gain Worksheet** in the instructions ►	**18**	
19 Enter the amount, if any, from line 18 of the **Unrecaptured Section 1250 Gain Worksheet** in the instructions ►	**19**	
20 Are lines 18 and 19 **both** zero or blank? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). **Do not** complete lines 21 and 22 below. ☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Do not** complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the **smaller** of: • The loss on line 16 or • ($3,000), or if married filing separately, ($1,500) **Note.** When figuring which amount is smaller, treat both amounts as positive numbers.	**21**	-1,500.
22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). ☒ **No.** Complete the rest of Form 1040 or Form 1040NR.		

Name of person with **self-employment** income (as shown on Form 1040): MARK A BISHOP

Social security number of person with **self-employment** income ►: 553-19-5111

Section B – Long Schedule SE

Part I Self-Employment Tax

Note. If your only income subject to self-employment tax is **church employee income,** see instructions. Also see instructions for the definition of church employee income.

A If you are a minister, member of a religious order, or Christian Science practitioner **and** you filed Form 4361, but you had $400 or more of **other** net earnings from self-employment, check here and continue with Part I ► ☐

1a	Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. **Note.** Skip lines 1a and 1b if you use the farm optional method (see instructions)		1a	
b	If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z		1b	
2	Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report. **Note.** Skip this line if you use the nonfarm optional method (see instructions)		2	300,000.
3	Combine lines 1a, 1b and 2		3	300,000.
4a	If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3		4a	277,050.
	Note. If line 4a is less than $400 due to Conservation Reserve Program payments on line 1b, see instructions.			
b	If you elect one or both of the optional methods, enter the total of lines 15 and 17 here		4b	
c	Combine lines 4a and 4b. If less than $400, **stop;** you do not owe self-employment tax. **Exception.** If less than $400 and you had **church employee income,** enter -0- and continue ►		4c	277,050.
5a	Enter your **church employee income** from Form W-2. See instructions for definition of church employee income	5a		
b	Multiply line 5a by 92.35% (.9235). If less than $100, enter -0-		5b	0.
6	Add lines 4c and 5b		6	277,050.
7	Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2013		7	113,700.
8a	Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If $113,700 or more, skip lines 8b through 10, and go to line 11	8a 7,860.		
b	Unreported tips subject to social security tax (from Form 4137, line 10)	8b		
c	Wages subject to social security tax (from Form 8919, line 10)	8c		
d	Add lines 8a, 8b, and 8c		8d	7,860.
9	Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 ►		9	105,840.
10	Multiply the **smaller** of line 6 or line 9 by 12.4% (.124)		10	13,124.
11	Multiply line 6 by 2.9% (.029)		11	8,034.
12	**Self-employment tax.** Add lines 10 & 11. Enter here & on **Form 1040, line 56,** or **Form 1040NR, line 54**		12	21,158.
13	**Deduction for one-half of self-employment tax.** Multiply line 12 by 50% (.50). Enter the result here and on **Form 1040, line 27,** or **Form 1040NR, line 27**	13 10,579.		

Part II Optional Methods To Figure Net Earnings (see instructions)

Farm Optional Method. You may use this method **only** if **(a)** your gross farm income[1] was not more than $6,960 **or (b)** your net farm profits[2] were less than $5,024.

14	Maximum income for optional methods	14	4,640.
15	Enter the **smaller** of: two-thirds (2/3) of gross farm income[1] (not less than zero) **or** $4,640. Also, include this amount on line 4b above	15	

Nonfarm Optional Method. You may use this method **only** if **(a)** your net nonfarm profits[3] were less than $5,024 and also less than 72.189% of your gross nonfarm income[4] **and (b)** you had net earnings from self-employment of at least $400 in 2 of the prior 3 years. **Caution.** You may use this method no more than five times.

16	Subtract line 15 from line 14	16	
17	Enter the **smaller** of: two-thirds (2/3) of gross nonfarm income[4] (not less than zero) **or** the amount on line 16. Also include this amount on line 4b above	17	

(1) From Schedule F, line 9, and Schedule K-1 (Form 1065), box 14, code B.

(2) From Schedule F, line 34, and Schedule K-1 (Form 1065), box 14, code A – minus the amount you would have entered on line 1b had you not used the optional method.

(3) From Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A; and Schedule K-1 (Form 1065-B), box 9, code J1.

(4) From Schedule C, line 7; Schedule C-EZ, line 1; Schedule K-1 (Form 1065), box 14, code C; and Schedule K-1 (Form 1065-B), box 9, code J2.

Form **4952**

Department of the Treasury
Internal Revenue Service (99)

Investment Interest Expense Deduction

► Information about Form 4952 and its instructions is at *www.irs.gov/form4952*
► Attach to your tax return.

OMB No. 1545-0191

2013

Attachment Sequence No. **51**

Name(s) shown on return: MARK A BISHOP

Identifying number: 553-19-5111

Part I Total Investment Interest Expense

1	Investment interest expense paid or accrued in 2013 (see instructions)	1	
2	Disallowed investment interest expense from 2012 Form 4952, line 7	2	405,985.
3	**Total investment interest expense.** Add lines 1 and 2	3	405,985.

Part II Net Investment Income

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a			
b	Qualified dividends included on line 4a	4b			
c	Subtract line 4b from line 4a			4c	
d	Net gain from the disposition of property held for investment	4d			
e	Enter the **smaller** of line 4d or your net capital gain from the disposition of property held for investment (see instructions)	4e			
f	Subtract line 4e from line 4d			4f	
g	Enter the amount from lines 4b and 4e that you elect to include in investment income (see instructions)			4g	
h	Investment income. Add lines 4c, 4f, and 4g			4h	0.
5	Investment expenses (see instructions)			5	
6	**Net investment income.** Subtract line 5 from line 4h. If zero or less, enter -0-			6	0.

Part III Investment Interest Expense Deduction

7	Disallowed investment interest expense to be carried forward to 2014. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	**Investment interest expense deduction.** Enter the **smaller** of line 3 or 6. See instructions	8	0.

BAA For Paperwork Reduction Act Notice, see separate instructions. Form **4952** (2013)

Form **8959**

Department of the Treasury
Internal Revenue Service

Additional Medicare Tax

► **If any line does not apply to you, leave it blank. See separate instructions.**
► **Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.**
► **Information about Form 8959 and its instructions is at *www.irs.gov/form8959*.**

OMB No. 1545-0074

2013

Attachment Sequence No. **71**

Name(s) shown on Form 1040	**Your social security number**
MARK A BISHOP	553-19-5111

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	7,860.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	7,860.	
5	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	5	125,000.	
6	Subtract line 5 from line 4. If the result is zero or less, enter -0-			6 0.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II			7

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8	277,050.	
9	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	9	125,000.	
10	Enter the amount from line 4	10	7,860.	
11	Subtract line 10 from line 9. If zero or less, enter -0-	11	117,140.	
12	Subtract line 11 from line 8. If the result is zero or less, enter -0-			12 159,910.
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III			13 1,439.

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-			16
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV			17

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Form 1040, line 60, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V	18	1,439.

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	114.	
20	Enter the amount from line 1	20	7,860.	
21	Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages	21	114.	
22	Subtract line 21 from line 19. This is your Additional Medicare Tax withholding on Medicare wages			22
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)			23
24	**Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 62 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)			24

Statement 1
Form 1040, Line 21
Computation of 2013 Taxable Income for NOL Utilization

Taxable income (Form 1040, line 41)	-1,159,307.
Less: Deduction for exemptions (Form 1040, Line 42)	-3,900.
Plus: NOL carryovers from 2008 and later years	1,448,988.
2013 Taxable income before NOL deduction	285,781.

Statement 1
Form 1040, Line 21
2008 NOL Utilization

Initial Loss	2,642,220.
NOL carryover available in 2013	1,448,988.
Modifed taxable income (from line 9 below)	291,181.
NOL absorbed this Year	291,181.
Taxable income after NOL deduction	0.
NOL carryover to 2014	1,157,807.

Worksheet for NOL carryover
Computed for first NOL that reduces taxable income below zero
Per IRS Publication 536

NOL YEAR: 2008
Use your 2013 Form 1040 or Form 1040NR to complete this worksheet

1.	NOL deduction for the NOL year entered above	1,448,988.
2.	Taxable income before the NOL deduction for 2008 and later years	285,781.
3.	Net capital loss deduction	1,500.
4.	Gain excluded on sale of small business stock	0.
5.	Domestic production activities deduction	0.
6.	Adjustments to adjusted gross income	0.
7.	Adjustments to itemized deductions (line 35)	0.
8.	Deduction for exemptions	3,900.
9.	Modified taxable income	291,181.
10.	NOL carryover to 2014	1,157,807.

059

DO NOT MAIL THIS FORM TO THE FTB

TAXABLE YEAR **2013**

California e-file Signature Authorization for Individuals

FORM **8879**

Your name	Your SSN or ITIN
MARK A BISHOP	553-19-5111
Spouse's/RDP's name	Spouse's/RDP's SSN or ITIN

Part I Tax Return Information (whole dollars only)

1	California Adjusted Gross Income (Form 540, line 17; Form 540 2EZ, line 16; Long Form 540NR, line 32; or Short Form 540NR, line 32)	1	-1,142,972.
2	Amount You Owe (Form 540, line 111; Form 540 2EZ, line 27; Long Form 540NR, line 121; or Short Form 540NR, line 121)	2	
3	Refund or No Amount Due (Form 540, line 115; Form 540 2EZ, line 28; Long Form 540NR, line 125; or Short Form 540NR, line 125)	3	

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return.)

Under penalties of perjury, I declare that I have examined a copy of my individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2013, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the information I provided to my Electronic Return Originator (ERO), Transmitter, or Intermediate Service Provider (including my name, address, and social security number or individual tax identification number) and the amounts shown in Part I above agree with the information and amounts shown on the corresponding lines of my electronic income tax return. If applicable, I authorize an electronic funds withdrawal of the amount in line 2 and/or the estimated tax payments as shown on my return and on form FTB 8455, California e-file Payment Record for Individuals, or a comparable form. If applicable, I declare that direct deposit refund amount on line 3 agrees with the direct deposit authorization stated on my return. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to authorize an electronic funds withdrawal or direct deposit. I authorize my ERO, Transmitter, or Intermediate Service Provider to transmit my complete return to the Franchise Tax board (FTB). **If the processing of my return or refund is delayed, I authorize the FTB to disclose to my ERO, Intermediate Service Provider, and /or Transmitter the reason(s) for the delay or the date when the refund was sent.** If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I acknowledge that I have read and consent to the Electronic Funds Withdrawal Consent included on the copy of my electronic income tax return. I have selected a personal identification number (PIN) as my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

[X] I authorize JOHN EPPERSON (ERO firm name) to enter my PIN 08789 (Do not enter all zeros)

as my signature on my 2013 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2013 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ 10/14/2014

Spouse's/RDP's PIN: check one box only

[ ] I authorize _____ (ERO firm name) to enter my PIN _____ (Do not enter all zeros)

as my signature on my 2013 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2013 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's/RDP's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only – continue below

Part III Certification and Authentication – Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 33991757262 (Do not enter all zeros)

I certify that the above numeric entry is my PIN, which is my signature for the 2013 California individual income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and FTB Pub. 1345, 2013 e-file Handbook for Authorized e-file Providers.

ERO's signature ▶ JOHN EPPERSON Date ▶ 10/14/2014

For Privacy Notice, get FTB 1131 ENG/SP.

California Resident Income Tax Return 2013

FORM **540** C1 Side 1

APE

ATTACH FEDERAL RETURN

553-19-5111 BISH 13 PBA 541990
MARK A BISHOP

A
R
RP

707 BROADWAY SUITE 1800
SAN DIEGO CA 92101 05-12-1956

01	3	45	0	404	0	APE	0
06	0	46	60	405	0	FS	0
09	00 0	47	60	406	0	3800	0
10	00 0	48	0	407	0	3803	0
11	106	61	0	408	0	SCHG1	0
12	7860	62	0	410	0	5870A	0
13	-1153207	63	0	412	0	5805 5805F	0
14	1438753	64	0	413	0	DESIGNEE	1
16	1448988	71	0	419	0	TPIDP 01445911	
17	-1142972	72	0	420	0	FN 572626531	
18	3906	73	0	421	0	CCF	0
19	0	74	0	422	0	3805P	0
31	0	75	0	423	0	NQDC	0
32	106	91	0	424	0	3540	0
33	0	92	0	425	0	3805Z	0
34	0	93	0	426	0	3807	0
35	0	94	0	110	0	3808	0
40	0	95	0	111	0	3809	0
41	0	400	0	112	0	3549A	0
42	0	401	0	113	0	IRC197	0
43	0	402	0	115	0	IRC1341	0
44	0	403	0	116	0		
				117	0		

Filing Status

1 [ ] Single

2 [ ] Married/RDP filing jointly. See inst.

3 [X] Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here .... BISHOP

4 [ ] Head of household (with qualifying person). See instructions.

5 [ ] Qualifying widow(er) with dependent child. Enter year spouse/RDP died .....

If your California filing status is different from your federal filing status, check the box here..... ● [ ]

6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here. See instructions ..... ● 6 [ ]

Your Name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Exemptions

► For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line.

Whole dollars only

7 **Personal:** If you checked box 1, 3, or 4 above, enter 1 in the box. If you checked box 2 or 5, enter 2, in the box. If you checked the box on line 6, see instructions . . . . . **7** [1] x $106 = $ 106.

8 **Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2. . **8** [ ] x $106 = $

9 **Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2 . . . . . **9** [ ] x $106 = $

10 **Dependents: Do not include yourself or your spouse/RDP.**

First name	Last name	Dependent's relationship to you

Total dependent exemptions . . . . . **10** [ ] x $326 = $

11 **Exemption amount:** Add line 7 through line 10. Transfer this amount to line 32 . . . . . **11** $ 106.

Taxable Income

12 State wages from your Form(s) W-2, box 16 . . . . . **12** 7,860.

13 Enter federal adjusted gross income from Form 1040, line 37; Form 1040A, line 21; Form 1040EZ, line 4. . . . . **13** -1,153,207.

14 California adjustments — subtractions. Enter the amount from Schedule CA (540), line 37, column B. . . . . **14** 1,438,753.

15 Subtract line 14 from line 13. If less than zero, enter the result in parentheses. See instructions **15** (2,591,960.)

16 California adjustments — additions. Enter the amount from Schedule CA (540), line 37, column C . . . . . **16** 1,448,988.

17 California adjusted gross income. Combine line 15 and line 16 . . . . . **17** -1,142,972.

18 Enter the **larger** of:
- Your California **itemized deductions** from Schedule CA (540), line 44; **OR**
- Your California **standard deduction** shown below for your filing status:
  - Single or Married/RDP filing separately $3,906
  - Married/RDP filing jointly, Head of household, or Qualifying widow(er) $7,812

If the box on line 6 is checked, STOP. See instructions . . . . . **18** 3,906.

19 Subtract line 18 from line 17. This is your **taxable income.** If less than zero, enter -0- . . . . . **19** 0.

Tax

31 Tax. Check the box if from: [ ] Tax Table [ ] Tax Rate Schedule [ ] FTB 3800 [ ] FTB 3803 . . . . . **31** 0.

32 Exemption credits. Enter the amount from line 11. If your federal AGI is more than $172,615, see instructions . . . . . **32** 106.

33 Subtract line 32 from line 31. If less than zero, enter -0- . . . . . **33** 0.

34 Tax. See instructions. Check the box if from: [ ] Schedule G-1 [ ] FTB 5870A **34**

35 Add line 33 and line 34 . . . . . **35**

Your Name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Special Credits

40	Nonrefundable Child and Dependent Care Expenses Credit. See instructions	● 40	
41	New jobs credit, amount generated. See instructions	● 41	
42	New jobs credit, amount claimed. See instructions	● 42	
43	Enter credit name [ ] code ● [ ] and amount	● 43	
44	Enter credit name [ ] code ● [ ] and amount	● 44	
45	To claim more than two credits, see instructions. Attach Schedule P (540)	● 45	
46	Nonrefundable renter's credit. See instructions	● 46	60.
47	Add line 40 and line 42 through line 46. These are your total credits	◉ 47	60.
48	Subtract line 47 from line 35. If less than zero, enter -0-	◉ 48	0.

Other Taxes

61	Alternative minimum tax. Attach Schedule P (540)	● 61	
62	Mental Health Services Tax. See instructions	● 62	
63	Other taxes and credit recapture. See instructions	● 63	
64	Add line 48, line 61, line 62, and line 63. This is your total tax	● 64	

Payments

71	California income tax withheld. See instructions	● 71	
72	2013 CA estimated tax and other payments. See instructions	● 72	
73	Real estate and other withholding. See instructions	● 73	
74	Excess SDI (or VPDI) withheld. See instructions	● 74	0.
75	Add line 71, line 72, line 73, and line 74. These are your total payments. See instructions	◉ 75	

Overpaid Tax/ Tax Due

91	Overpaid tax. If line 75 is more than line 64, subtract line 64 from line 75	◉ 91	
92	Amount of line 91 you want applied to your **2014** estimated tax	● 92	
93	Overpaid tax available this year. Subtract line 92 from line 91	● 93	
94	Tax due. If line 75 is less than line 64, subtract line 75 from line 64	◉ 94	

Your Name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Use Tax **95** Use Tax. **This is not a total line. See instructions** ● **95**

Contributions

		Code	Amount
	California Seniors Special Fund. See instructions	● 400	
	Alzheimer's Disease/Related Disorders Fund	● 401	
	California Fund for Senior Citizens	● 402	
	Rare and Endangered Species Preservation Program	● 403	
	State Children's Trust Fund for the Prevention of Child Abuse	● 404	
	California Breast Cancer Research Fund	● 405	
	California Firefighters' Memorial Fund	● 406	
	Emergency Food For Families Fund	● 407	
	California Peace Officer Memorial Foundation Fund	● 408	
	California Sea Otter Fund	● 410	
	Municipal Shelter Spay-Neuter Fund	● 412	
	California Cancer Research Fund	● 413	
	Child Victims of Human Trafficking Fund	● 419	
	California YMCA Youth and Government Fund	● 420	
	California Youth Leadership Fund	● 421	
	School Supplies for Homeless Children Fund	● 422	
	State Parks Protection Fund/Parks Pass Purchase	● 423	
	Protect Our Coast and Oceans Fund	● 424	
	Keep Arts in Schools Fund	● 425	
	American Red Cross, California Chapters Fund	● 426	
110	Add code 400 through code 426. This is your total contribution	● 110	

Your Name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Amount You Owe

111 **AMOUNT YOU OWE.** Add line 94, line 95, and line 110. See instructions. **Do not send cash.**
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942867
SACRAMENTO CA 94267-0009
Pay online — Go to **ftb.ca.gov** for more information.
● **111**

Interest and Penalties

112 Interest, late return penalties, and late payment penalties. **112**

113 Underpayment of estimated tax. Check the box: ● ☐ **FTB 5805 attached** ● ☐ **FTB 5805F attached** . . . . . ● **113**

114 Total amount due. See instructions. Enclose, but **do not** staple, any payment **114**

Refund and Direct Deposit

115 **REFUND OR NO AMOUNT DUE.** Subtract line 95 and line 110 from line 93. See instructions.
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942840
SACRAMENTO CA 94240-0009
● **115** 0.

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip. See instructions.
Have you verified the routing and account numbers? Use whole dollars only.
All or the following amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type: ☐ Checking ☐ Savings | ● Account number | ● **116** Direct deposit amount

The remaining amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type: ☐ Checking ☐ Savings | ● Account number | ● **117** Direct deposit amount

IMPORTANT: See the instructions to find out if you should attach a copy of your complete federal tax return.

Under penalties of perjury, I declare that I have examined this tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Your signature | Date | Spouse's/RDP's signature (if a joint tax return, both must sign)

Sign Here

Your email address (optional). Enter only one email address. | Daytime phone number (optional)

It is unlawful to forge a spouse's/RDP's signature.

Paid preparer's signature **(declaration of preparer is based on all information of which preparer has any knowledge)** | Date
JOHN EPPERSON

Joint tax return? (See instructions)

Firm's name (or yours, if self-employed) | ● PTIN
JOHN EPPERSON | P01445911

Firm's address | ● FEIN
4 PARK PLACE, SUITE 500 | 57-2626531
IRVINE, CA 92614

Do you want to allow another person to discuss this tax return with us? See instructions. . . . . ● ☒ Yes ☐ No

Print Third Party Designee's Name | Telephone Number
JOHN EPPERSON | 503-510-9198

TAXABLE YEAR

2013 California Adjustments – Residents

SCHEDULE

CA (540)

Important: Attach this schedule behind Form 540, Side 5 as a supporting California schedule.

Name(s) as shown on tax return: MARK A BISHOP

SSN or ITIN: 553-19-5111

Part I Income Adjustment Schedule

Section A – Income

		A Federal Amounts (taxable amounts from your federal tax return)	B Subtractions See instructions	C Additions See instructions
7 Wages, salaries, tips, etc. See instructions before making an entry in column B or C	7	7,860.		
8 Taxable interest (b)	8a			
9 Ordinary dividends. See instructions (b)	9a			
10 Taxable refunds, credits, offsets of state and local income taxes	10			
11 Alimony received	11			
12 Business income or (loss)	12	300,000.		
13 Capital gain or (loss). See instructions	13	-1,500.		
14 Other gains or (losses)	14			
15 IRA distributions. See instructions (a)	15b			
16 Pensions and annuities. See instructions (a)	16b			
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc	17			
18 Farm income or (loss)	18			
19 Unemployment compensation	19			
20 Social security benefits (a)	20b			
21 Other income. a California lottery winnings; b Disaster loss carryover from FTB 3805V; c Federal NOL (Form 1040, line 21); d NOL carryover from FTB 3805V; e NOL from FTB 3805D, 3805Z, 3806, 3807, or 3809; f Other (describe):	21	-1,448,988.	a; b; c 1438753.; d; e; f	c 1448988.
22 **Total.** Combine line 7 through line 21 in column A. Add line 7 through line 21f in column B and column C. Go to Section B	22	-1,142,628.	1,438,753.	1,448,988.

Section B – Adjustments to Income

23 Educator expenses	23			
24 Certain business expenses of reservists, performing artists, and fee-basis government officials	24			
25 Health savings account deduction	25			
26 Moving expenses	26			
27 Deductible part of self-employment tax	27	10,579.		
28 Self-employed SEP, SIMPLE, and qualified plans	28			
29 Self-employed health insurance deduction	29			
30 Penalty on early withdrawal of savings	30			
31a Alimony paid. b Recipient's: SSN; Last name	31a			
32 IRA deduction	32			
33 Student loan interest deduction	33			
34 Tuition and fees	34			
35 Domestic production activities deduction	35			
36 Add line 23 through line 31a and line 32 through line 35 in columns A, B, and C. See instrs	36	10,579.		
37 **Total.** Subtract line 36 from line 22 in columns A, B, and C. See instructions	37	-1,153,207.	1,438,753.	1,448,988.

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Part II Adjustments to Federal Itemized Deductions

38 Federal itemized deductions. Enter the amount from federal Schedule A (Form 1040), line 4, 9, 15, 19, 20, 27, and 28. ..... ◉38

39 Enter total of federal Schedule A (Form 1040), line 5 (State Disability Insurance, and state and local income tax, or General Sales Tax), and line 8 (foreign income taxes **only**). See instructions ..... ◉39

40 Subtract line 39 from line 38. ..... ◉40

41 Other adjustments including California lottery losses. See instructions.

Specify... ◉41

42 Combine line 40 and line 41 ..... ◉42

43 Is your federal AGI (Form 540, line 13) more than the amount shown below for your filing status?

Single or married/RDP filing separately **$172,615**

Head of household **$258,927**

Married/RDP filing jointly or qualifying widow(er) **$345,235**

No. Transfer the amount on line 42 to line 43.

Yes. Complete the Itemized Deductions Worksheet in the instructions for Schedule CA (540), line 43 ..... ◉43

44 Enter the larger of the amount on line 43 or your standard deduction listed below

Single or married/RDP filing separately **$3,906**

Married/RDP filing jointly, head of household, or qualifying widow(er). **$7,812**

Transfer the amount on line 44 to Form 540, line 18 ..... ◉44 3,906.

TAXABLE YEAR
2013

California Capital Gain or Loss Adjustment

Do not complete this schedule if all of your California gains (losses) are the same as your federal gains (losses).

SCHEDULE
D (540)

Name(s) as shown on return: MARK A BISHOP

SSN or ITIN: 553-19-5111

1	(a) Description of property Identify S corporation stock Example: 100 shares of 'Z' (S stock)	(b) Sales price	(c) Cost or other basis	(d) Loss If (c) is more than (b), subtract (b) from (c)	(e) Gain If (b) is more than (c), subtract (c) from (b)
a					
b					
c					
d					
e					
f					
g					
h					
i					
j					
k					
l					
m					
n					
o					
p					
q					
r					
s					
t					
u					
v					

2	Net gain or (loss) shown on California Schedule(s) K-1 (100S, 541, 565, and 568)	2	
3	Capital gain distributions (federal Form 1099-DIV, box 2a)	3	
4	Total 2013 gains from all sources. Add column (e) amounts of line 1, line 2, and line 3	4	
5	2013 loss. Add column (d) amounts of line 1 and line 2	5	
6	California capital loss carryover from 2012, if any. See instructions	6	-232,474.
7	Total 2013 loss. Add line 5 and line 6	7	-232,474.

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8	Combine line 4 and line 7. If a loss, go to line 9. If a gain, go to line 10	**8**	-232,474.
9	If line 8 is a loss, enter the smaller of: (a) the loss on line 8 (b) $3,000 ($1,500 if married/RDP filing separate). See instructions	**9**	-1,500.
10	Enter the gain or (loss) from federal Form 1040, line 13	**10**	-1,500.
11	Enter the California gain from line 8 or (loss) from line 9	**11**	-1,500.
12a	If line 10 is **more** than line 11, enter the difference here and on Schedule CA (540), line 13, column B	**12a**	
b	If line 10 is **less** than line 11, enter the difference here and on Schedule CA (540), line 13, column C	**12b**	

TAXABLE YEAR

2013

Investment Interest Expense Deduction

CALIFORNIA FORM

3526

Attach to Form 540, Long Form 540NR, or Form 541.

Name(s) as shown on return	SSN, ITIN, or FEIN
MARK A BISHOP	553-19-5111

1	Investment interest expense paid or accrued in 2013. See instructions	1	
2	Disallowed investment interest expense from 2012 form FTB 3526, line 7. If zero or less, enter -0-	2	405,985.
3	Total investment interest expense. Add line 1 and line 2	3	405,985.
4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment). See instructions	4a	
4b	Net gain from the disposition of property held for investment. See instructions	4b	
4c	Net capital gain from the disposition of property held for investment. See instructions	4c	
4d	Subtract line 4c from line 4b. If zero or less, enter -0-	4d	0.
4e	Enter all or part of the amount on line 4c that you elect to include in investment income. **Do not** include more than the amount on line 4b. See instructions	4e	
4f	Investment income. Add line 4a, line 4d, and line 4e	4f	
5	Investment expenses. See instructions	5	
6	Net investment income. Subtract line 5 from line 4f	6	
7	Disallowed investment interest expense to be carried forward to 2014. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	Investment interest expense deduction. Enter the smaller of line 3 or line 6. Form 541 filers, stop here and see instructions. All other filers, go to line 9	8	
9	Enter the amount from federal Form 4952, line 8	9	
10	California investment interest expense deduction adjustment. Enter the difference between line 8 and line 9. See instructions	10	

TAXABLE YEAR **2013**

Net Operating Loss (NOL) Computation and NOL and Disaster Loss Limitations — Individuals, Estates, and Trusts

CALIFORNIA FORM **3805V**

Attach to your California tax return.

Names as shown on return

MARK A BISHOP

SSN or ITIN 553-19-5111

FEIN

Part I Computation of Current Year NOL for Individuals, Estates, and Trusts. If you do not have a current year NOL, go to Part II.

Section A — California Residents Only (Nonresidents go to Section B.)

1	Adjusted gross income from 2013 Form 540, line 17. If negative, use brackets. Estates and Trusts, begin on line 3				1	(1,142,972.)
2	Itemized deductions or standard deduction from 2013 Form 540, line 18				2	(3,906.)
3a	Combine line 1 and line 2. (Estates and Trusts, enter taxable income, see instructions.) If negative, use brackets. If positive, enter -0- here and on line 25. **Do not** complete the rest of Section A. You do not have a current year NOL. Complete Part II and Part III if you have a carryover from prior years				3a	(1146878.)
b	2013 designated disaster loss included in line 3a. Enter as a positive number				3b	0.
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. If zero or more, **do not** complete the rest of Part I. Enter the amount from line 3b, if any, in Part III, line 3, column (d) and complete Part II and Part III as instructed				3c	(1146878.)

Enter amounts on line 4 through line 24 as if they were all **positive** numbers. See instructions.

4	Nonbusiness capital losses	4	232,474.			
5	Nonbusiness capital gains. See instructions	5				
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0-			6	232,474.	
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0-			7	0.	
8	Nonbusiness deductions	8	3,906.			
9	Nonbusiness income other than capital gains	9				
10	Add line 7 and line 9			10		
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0-				11	3,906.
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0-	12	0.			
13	Business capital losses	13				
14	Business capital gains	14				
15	Add line 12 and line 14			15		
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0-			16	0.	
17	Add line 6 and line 16			17	232,474.	
18	Enter the loss, if any, from line 8 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 9, column (c), of Schedule D (541). If you do not have a loss on that line, skip line 18 through line 21 and enter on line 22 the amount from line 17			18	232,474.	
19	Enter the loss, if any, from line 9 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 10 of Schedule D (541). Enter as a positive number			19	1,500.	
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0-			20	230,974.	
21	If line 19 is more than line 18, enter the difference; otherwise enter -0-				21	0.
22	Subtract line 20 from line 17. If zero or less, enter -0-				22	1,500.
23	NOL and disaster loss carryovers from prior years. See instructions				•23	1,438,753.
24	Add lines 11, 21, 22, and 23				24	1,444,159.
25	**Current Year NOL.** Combine line 3c and line 24. See instructions. If more than zero, enter -0-. You do not have a current year NOL to carryback or carryover				25	0.

If the Individual, Estate or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2011 and/or 2012, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section A, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2013 NOL carryback used to offset 2011 taxable income. Enter the amount from Part IV, line 3, col. (f)	26	0.
27	2013 NOL carryback used to offset 2012 taxable income. Enter the amount from Part IV, line 3, col. (h)	27	0.
28	**2013 NOL carryover to 2014.** Combine line 25, line 26 and line 27. See instructions	28	0.

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MARK A BISHOP 553-19-5111

Section B – Nonresidents and Part-Year Residents Only – Computation of Current Year California NOL

		A Enter total amounts as if you were a **CA resident for entire year.**	B Enter amounts earned or received from CA sources if you **were a nonresident for the entire year.**	C Enter amounts earned or received during the portion of the year you were a **CA resident.**	D Enter amounts earned or received from CA sources during the portion of the year you were a **nonresident.**	E **Total** Combine columns C and D
1	Adjusted gross income. See instructions If negative, use brackets. **1**					
2	Itemized deductions or standard deduction. See instructions **2**					
3a	Combine line 1 and line 2. See instructions. **3a**					
b	2013 designated disaster loss included in line 3a. Enter as a positive number. **3b**					
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. . . . . **3c**					
Enter amounts on line 4 through line 24 as if they were all **positive** numbers.						
4	Nonbusiness capital losses **4**					
5	Nonbusiness capital gains. **5**					
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0- **6**					
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0- **7**					
8	Nonbusiness deductions **8**					
9	Nonbusiness income other than capital gains **9**					
10	Add line 7 and line 9. . . . . **10**					
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0- **11**					
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0- **12**					
13	Business capital losses. **13**					
14	Business capital gains **14**					
15	Add line 12 and line 14. . . . . **15**					
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0- **16**					
17	Add line 6 and line 16. . . . . **17**					
18	Enter the loss, if any, from line 4 of Schedule D (540NR) worksheet for nonresidents and part-year residents. See instructions. **18**					
19	Enter the loss, if any, from line 5 of Schedule D (540NR) worksheet for nonresidents and part-year residents. Enter as a positive number. **19**					
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0- **20**					
21	If line 19 is more than line 18, enter the difference; otherwise, enter -0- **21**					
22	Subtract line 20 from line 17. If zero or less, enter -0-. **22**					
23	NOL and disaster loss carryovers from prior years. **23**					
24	Add lines 11, 21, 22, and 23 . . . . **24**					
25	**Current Year NOL.** Combine line 3c and line 24. See inst. If more than zero, enter -0-. . **25**					

If the Individual, Estate, or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2011 and/or 2012, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section B, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2013 NOL carryback used to offset 2011 taxable income. Enter the amount from Part IV, ln. 3, col. (f) **26**					
27	2013 NOL carryback used to offset 2012 taxable income. Enter the amount from Part IV, ln. 3, col. (h) **27**					
28	**2013 NOL carryover to 2014.** Combine line 25, line 26 and line 27. See instructions. **28**					

MARK A BISHOP 553-19-5111

Section C — Election to Waive Carryback

☐ Check the box if the Individual, Estate, or Trust elects to 'relinquish' the entire carryback period with respect to a 2013 NOL under IRC Section 172(b)(3). By making the election, the Individual, Estate, or Trust is electing to carry an NOL forward instead of carrying it back in the previous two years. Once the election is made, it is **irrevocable.** See instructions.
Continue with Part II, Determine 2013 Modified Taxable Income (MTI) and Part III, NOL Carryover and Disaster Loss Carryover Limitations. **Do not** complete Part IV, NOL Carryback.

Part II Determine 2013 Modified Taxable Income (MTI). Be sure to read the instructions for Part II.

1	Taxable income. See instructions	1	(1146878.)
	Enter amounts on line 2 through line 4 as if they were all **positive** numbers.		
2	Capital loss deduction included in line 1	2	1,500.
3	Disaster loss carryover included in line 1	3	
4	NOL carryover included in line 1	4	1,438,753.
5	MTI. Combine line 1 through line 4. If line 5 is zero or less, enter -0-	5	293,375.

Part III NOL Carryover and Disaster Loss Carryover Limitations. See Instructions.

		(g) Available balance	
1	MTI from Part II, line 5	293,375.	

Prior Year NOLs

(a) Year of loss	(b) Code See instructions	(c) Type of NOL See below*	(d) Initial loss	(e) Carryover from 2012	(f) Amount used in 2013		(h) Carryover to 2014 col. (e) – col. (f)
2 2008		GEN	2642220.	1,438,753.	293,375.	0.	1,145,378.

Current Year NOLs col. (d) – col. (f)

3 2013		DIS					
4 2013							
2013							
2013							
2013							

***Type of NOL:** General (GEN), New Business (NB), Eligible Small Business (ESB), or Disaster (DIS).

5	NOL carryover. Add the carryover amounts in column (h) that are not the result of a disaster loss	5	1,145,378.
6	Disaster loss carryover. Enter the total loss carryover amounts in column (h) that are the result of disaster losses	6	

Part IV **NOL Carryback. See instructions.**

1	2011 Taxable Income — Enter the amount from 2011 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	
2	2012 Taxable Income — Enter the amount from 2012 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	

(a) Year of loss	(b) Code — See instructions	(c) Type of NOL — See below*	(d) Initial loss	(e) Carryback limitations 50% of col. (d)	2011		2012		(j) Carryover to 2014 col. (d) minus [col (f) plus col. (h)]
					(f) Carryback used — See instructions	(g) After carryback col. (e) minus col. (f)	(h) Carryback used — See instructions	(i) After carryback col. (g) minus col. (h)	
3 2013									
2013									
2013									
2013									
2013									

***Type of NOL:** General (GEN), New Business (NB), or Eligible Small Business (ESB).

The two-year carryback period does **not** apply to the portion of an NOL attributable to a qualified disaster.

JOHN EPPERSON
3620 Fifth Ave
Corona Del Mar, CA 92625
(503) 510-9198

Client 8789
October 13, 2016

MARK A and ANNIKA OLBIN BISHOP
3835 AVOCADO BLVD #200
LA MESA, CA 91941
Mobile: 949-678-9574

FEDERAL FORMS

Form 1040	2015 U.S. Individual Income Tax Return
Form 1040-V	Payment Voucher
Schedule D	Capital Gains and Losses
Schedule SE	Self-Employment Tax
Form 4868	Application for Automatic Extension
Form 4952	Investment Interest Expense Deduction
Form 8879	IRS e-file Signature Authorization
Form 8959	Additional Medicare Tax

CALIFORNIA FORMS

Form 540	2015 California Resident Income Tax Return
Schedule CA	California Adjustments
Schedule D (540)	Capital Gain or Loss Adjustment
Form 3526	Investment Interest Expense Deduction
Form 3805V	NOL Carryover and Disaster Loss Deduction
Form 8879	California e-file Signature Authorization
Form 568	Limited Liability Company Return of Income
Form 3522	Limited Liability Company Tax Voucher

FEE SUMMARY

Preparation Fee

MARK A AND ANNIKA OLBIN BISHOP 553-19-5111

	2015	2014	Diff
INCOME			
Wages, salaries, tips, etc	5,346	7,386	-2,040
Capital gain or loss	-3,000	-3,000	0
Other income	-567,434	-857,807	290,373
Total income	-565,088	-853,421	288,333
ADJUSTMENTS TO INCOME			
Deductible part of self-employment tax	11,033	10,813	220
Total adjustments	11,033	10,813	220
Adjusted gross income	-576,121	-864,234	288,113
ITEMIZED DEDUCTIONS			
Taxes	316	267	49
Total itemized deductions	316	267	49
TAX COMPUTATION			
Standard deduction	12,600	6,200	6,400
Larger of itemized or standard deduction	12,600	6,200	6,400
Income prior to exemption deduction	-588,721	-870,434	281,713
Exemption deduction	12,000	3,950	8,050
Taxable income	-600,721	-874,384	273,663
Tax before credits	0	0	0
CREDITS			
Total credits	0	0	0
Tax after credits	0	0	0
OTHER TAXES			
Self-employment tax	22,065	21,626	439
Other taxes	292	760	-468
Total tax	22,357	22,386	-29
PAYMENTS			
Estimated tax payments	15,280	37,666	-22,386
Total payments	15,280	37,666	-22,386
REFUND OR AMOUNT DUE			
Amount overpaid	0	15,280	-15,280
Applied to next year's estimated tax	0	15,280	-15,280
Amount you owe	7,077	0	7,077
TAX RATES			
Marginal tax rate	0.0%	0.0%	0.0%

MARK A AND ANNIKA OLBIN BISHOP 553-19-5111

	2015	2014	Diff
FEDERAL ADJUSTED GROSS INCOME			
Federal adjusted gross income	-576,121	-864,234	288,113
CALIFORNIA SUBTRACTIONS			
Net operating loss carryover	852,797	1,145,378	-292,581
Total subtractions from federal AGI	852,797	1,145,378	-292,581
CALIFORNIA ADDITIONS			
Net operating loss carryover	867,434	1,157,807	-290,373
Total additions to federal AGI	867,434	1,157,807	-290,373
ADJUSTED GROSS INCOME			
Adjusted gross income	-561,484	-851,805	290,321
ITEMIZED DEDUCTIONS			
Federal itemized deductions	316	267	49
Less state, local and foreign taxes	316	267	49
California itemized deductions	0	0	0
California standard deduction	8,088	3,992	4,096
TAX COMPUTATION			
Total taxable income	0	0	0
Tax	0	0	0
Exemption credits	555	108	447
Net tax	0	0	0
CREDITS			
Renter's credit	120	60	60
Total tax less credits	0	0	0
PAYMENTS			
California income tax withheld	0	0	0
Total payments	0	0	0
REFUND OR AMOUNT DUE			
Amount overpaid	0	0	0
Amount you owe	0	0	0
TAX RATES			
Marginal tax rate	0.0%	0.0%	0.0%

MARK A AND ANNIKA OLBIN BISHOP 553-19-5111

Forms needed for this return

Federal: 1040, 1040-V, Sch D, Sch SE, 4868, 4952, 8959
California: 540, Sch CA, Sch D (540), 3526, 3805V, e-file Instructions e-file Consent, e-file Form 8879, 568, 3522

Tax Rates

	Marginal	Effective
Federal	0.%	0.%
California	0.%	0.%

Carryovers to 2016

Federal Carryovers

Prior Net Operating Loss	585,721.
Prior AMT Net Operating Loss	767,025.
Short-Term Capital Loss	232,474.
AMT Short-Term Capital Loss	211,474.
Investment Interest - Sch. A	405,985.
AMT Investment Interest - Sch. A	405,985.

California Carryovers

Prior Net Operating Loss	566,572.
Prior AMT Net Operating Loss	1,006,802.
Investment Interest - Sch. A	405,985.
AMT Investment Interest - Sch. A	405,985.
State Capital Loss	232,474.
AMT State Capital Loss	211,474.

FTB e-file
Tax Return Signature / Consent to Disclosure

ERO Declaration

I declare that the information contained in this electronic tax return is the information furnished to me by the taxpayer. If the taxpayer furnished me a completed tax return, I declare that the information contained in this electronic tax return is identical to that contained in the return provided by the taxpayer. If the furnished return was prepared by a paid preparer, I declare that the paid preparer manually signed the return and that I have entered the paid preparer's identifying information in the appropriate portion of this electronic return. If I am also the paid preparer, under penalties of perjury, I declare that I have examined the above taxpayer's return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. I make this declaration based on all information of which I have knowledge.

I have provided the taxpayer(s) with a copy of all forms and information that I will file with the FTB and I have followed all other requirements described in FTB Pub. 1345, *2015 e-file Handbook for Authorized e-file Providers.*

ERO Signature

I am signing this Tax Return by entering my PIN below.

ERO's PIN 33991757262
(enter EFIN plus 5 Self-Selected numerics)

Form **8879**

Department of the Treasury
Internal Revenue Service

IRS e-file Signature Authorization

► **Do not send to the IRS. This is not a tax return.**
► **Keep this form for your records.**
► **Information about Form 8879 and its instructions is at *www.irs.gov/form8879.***

OMB No. 1545-0074

2015

Submission Identification Number (SID) ▶

Taxpayer's name	Social security number
MARK A BISHOP	553-19-5111
Spouse's name	**Spouse's social security number**
ANNIKA OLBIN BISHOP	796-09-9667

Part I Tax Return Information – Tax Year Ending December 31, 2015 (Whole Dollars Only)

1	Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4)	1	-576,121.
2	Total tax (Form 1040, line 63; Form 1040A, line 39; Form 1040EZ, line 12)	2	22,357.
3	Federal income tax withheld (Form 1040, line 64; Form 1040A, line 40; Form 1040EZ, line 7)	3	
4	Refund (Form 1040, line 76a; Form 1040A, line 48a; Form 1040EZ, line 13a; Form 1040-SS, Part I, line 13a)	4	
5	Amount you owe (Form 1040, line 78; Form 1040A, line 50; Form 1040EZ, line 14)	5	7,077.

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2015, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize JOHN EPPERSON (ERO firm name) to enter or generate my PIN 08789 (Enter five digits, but do not enter all zeros)
as my signature on my tax year 2015 electronically filed income tax return.

☐ I will enter my PIN as my signature on my tax year 2015 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► _____ Date ► 10/15/2016

Spouse's PIN: check one box only

☒ I authorize JOHN EPPERSON (ERO firm name) to enter or generate my PIN 09913 (Enter five digits, but do not enter all zeros)
as my signature on my tax year 2015 electronically filed income tax return.

☐ I will enter my PIN as my signature on my tax year 2015 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ► _____ Date ► 10/15/2016

Practitioner PIN Method Returns Only – continue below

Part III Certification and Authentication – Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 33991757262 (Do not enter all zeros)

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2015 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Publication 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ► JOHN EPPERSON Date ► 10/15/2016

ERO Must Retain This Form – See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

File only if you are making a payment with Form 1040. Return this voucher with check or money order payable to the "United States Treasury." Please write your social security number, daytime phone number, and " 2015 Form 1040" on your check or money order. Please do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Make your check payable to the "United States Treasury" and mail Form 1040-V payments to:

Internal Revenue Service
P.O. Box 7704
San Francisco, CA 94120-7704

Form **1040-V** (2015)

▼ **Detach Here and Mail With Your Payment and Return** ▼

Department of the Treasury
Internal Revenue Service (99)

2015

Form 1040-V Payment Voucher

- ► Use this voucher when making a payment with Form 1040.
- ► Do not staple this voucher or your payment to Form 1040.
- ► Make your check or money order payable to the 'United States Treasury.'
- ► Write your social security number (SSN) on your check or money order.

Enter the amount of your payment ►	7,077.

FDIA8601L 08/25/15 1030

MARK A & ANNIKA OLBIN BISHOP
3835 AVOCADO BLVD #200
LA MESA CA 91941

INTERNAL REVENUE SERVICE
P.O. BOX 7704
SAN FRANCISCO CA 94120-7704

553195111 ZU BISH 30 0 201512 610

569

▼ DETACH HERE ▼

1030

Form **4868**
Department of the Treasury
Internal Revenue Service (99)

Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

For calendar year 2015, or other tax year beginning , 2015, ending , .

FDIA4601L 07/29/15

2015

Part I Identification

1
MARK A BISHOP
ANNIKA OLBIN BISHOP
JOHN EPPERSON
3620 Fifth Ave
Corona Del Mar, CA 92625

2 553-19-5111

3 796-09-9667

Part II Individual Income Tax

4	Estimate of total tax liability for 2015 . .	$ 0.
5	Total 2015 payments	15,280.
6	**Balance due.** Subtract line 5 from line 4 (see instructions)	0.
7	Amount you are paying (see instructions) . . . . . ►	0.

8 Check here if you are 'out of the country' and a U.S. citizen or resident (see instructions) . . . . . ► ☐

9 Check here if you file Form 1040NR or 1040NR-EZ and did not receive wages as an employee subject to U.S. income tax withholding . . . . . ► ☐

553195111 ZU BISH 30 0 201512 670

570

Form **1040** Department of the Treasury — Internal Revenue Service (99) **U.S. Individual Income Tax Return** **2015** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2015, or other tax year beginning , 2015, ending , 20 — See separate instructions.

Your first name and initial	Last name	Your social security number
MARK A BISHOP		553-19-5111
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
ANNIKA OLBIN BISHOP		796-09-9667
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.
3835 AVOCADO BLVD #200		
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).		**Presidential Election Campaign**
LA MESA, CA 91941		Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
Foreign country name / Foreign province/state/county / Foreign postal code		

Filing Status

Check only one box.

1 ☐ Single
2 ☒ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above & full name here . . ►
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here . ►
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☒ **Spouse**

Boxes checked on 6a and 6b 2
No. of children on 6c who:
- **lived with you** 1
- **did not live with you due to divorce or separation** (see instructions)
- **Dependents on 6c not entered above**
- **Add numbers on lines above** ► 3

c **Dependents:**

(1) First name / Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)
LO BISHOP	128-41-9742	Daughter	☐
			☐
			☐
			☐

If more than four dependents, see instructions and check here . . . ► ☐

d Total number of exemptions claimed

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	5,346.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a (8b)		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (9b)		
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► ☐	13	-3,000.
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions (15a) b Taxable amount	15b	
16a	Pensions and annuities (16a) b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits (20a) b Taxable amount	20b	
21	Other income. List type and amount See Statement 2 See Stm 1	21	-567,434.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ►	22	-565,088.

Adjusted Gross Income

23	Educator expenses (23)		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ (24)		
25	Health savings account deduction. Attach Form 8889 (25)		
26	Moving expenses. Attach Form 3903 (26)		
27	Deductible part of self-employment tax. Attach Schedule SE (27)	11,033.	
28	Self-employed SEP, SIMPLE, and qualified plans (28)		
29	Self-employed health insurance deduction (29)		
30	Penalty on early withdrawal of savings (30)		
31a	Alimony paid b Recipient's SSN ► (31a)		
32	IRA deduction (32)		
33	Student loan interest deduction (33)		
34	Tuition and fees. Attach Form 8917 (34)		
35	Domestic production activities deduction. Attach Form 8903 (35)		
36	Add lines 23 through 35	36	11,033.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ►	37	-576,121.

Tax and Credits	38	Amount from line 37 (adjusted gross income)	38	-576,121.
	39a	Check if: ☐ **You** were born before January 2, 1951, ☐ Blind. ☐ **Spouse** was born before January 2, 1951, ☐ Blind. Total boxes checked ► 39a ☐		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b ☐		
Standard Deduction for — • People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, $6,300 Married filing jointly or Qualifying widow(er), $12,600 Head of household, $9,250	40	**Itemized deductions** (from Schedule A) **or your standard deduction** (see left margin)	40	12,600.
	41	Subtract line 40 from line 38	41	-588,721.
	42	**Exemptions.** If line 38 is $154,950 or less, multiply $4,000 by the number on line 6d. Otherwise, see instrs	42	12,000.
	43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
	44	**Tax** (see instructions). Check if any from: a ☐ Form(s) 8814 c ☐ b ☐ Form 4972	44	0.
	45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	0.
	46	Excess advance premium tax credit repayment. Attach Form 8962	46	
	47	Add lines 44, 45, and 46 ►	47	0.
	48	Foreign tax credit. Attach Form 1116 if required		
	49	Credit for child and dependent care expenses. Attach Form 2441		
	50	Education credits from Form 8863, line 19		
	51	Retirement savings contributions credit. Attach Form 8880		
	52	Child tax credit. Attach Schedule 8812, if required		
	53	Residential energy credits. Attach Form 5695		
	54	Other crs from Form: a ☐ 3800 b ☐ 8801 c ☐		
	55	Add lines 48 through 54. These are your **total credits**	55	
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ►	56	0.
Other Taxes	57	Self-employment tax. Attach Schedule SE	57	22,065.
	58	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	58	
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
	60a	Household employment taxes from Schedule H	60a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b	
	61	Health care: individual responsibility (see instructions) Full-year coverage ☒	61	
	62	Taxes from: a ☒ Form 8959 b ☐ Form 8960 c ☐ Instrs; enter code(s)	62	292.
	63	Add lines 56 through 62. This is your **total tax** ►	63	22,357.
Payments If you have a qualifying child, attach Schedule EIC.	64	Federal income tax withheld from Forms W-2 and 1099	64	
	65	2015 estimated tax payments and amount applied from 2014 return	65	15,280.
	66a	**Earned income credit (EIC)** No	66a	
	b	Nontaxable combat pay election ► 66b		
	67	Additional child tax credit. Attach Schedule 8812	67	
	68	American opportunity credit from Form 8863, line 8	68	
	69	Net premium tax credit. Attach Form 8962	69	
	70	Amount paid with request for extension to file	70	
	71	Excess social security and tier 1 RRTA tax withheld	71	
	72	Credit for federal tax on fuels. Attach Form 4136	72	
	73	Credits from Form: a ☐ 2439 b ☐ Reserved c ☐ 8885 d ☐	73	
	74	Add lines 64, 65, 66a, and 67 through 73. These are your **total payments** ►	74	15,280.
Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid**	75	
	76a	Amount of line 75 you want **refunded to you.** If Form 8888 is attached, check here ► ☐	76a	
Direct deposit? See instructions.	b	► Routing number ► c Type: ☐ Checking ☐ Savings		
	d	► Account number		
	77	Amount of line 75 you want **applied to your 2016 estimated tax** ►	77	
Amount You Owe	78	**Amount you owe.** Subtract line 74 from line 63. For details on how to pay, see instructions ►	78	7,077.
	79	Estimated tax penalty (see instructions)	79	

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ **Yes.** Complete below. ☐ **No**

Designee's name ► JOHN EPPERSON Phone no. ► 503-510-9198 Personal identification number (PIN) ► 57262

Sign Here Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		INVESTMENT BANKER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		HOMEMAKER	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☒ if self-employed	PTIN
JOHN EPPERSON	JOHN EPPERSON			P01445911

Firm's name ► JOHN EPPERSON Firm's EIN ► 572-62-6531

Firm's address ► 3620 Fifth Ave Corona Del Mar, CA 92625 Phone no. (503) 510-9198

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► **Attach to Form 1040 or Form 1040NR.**
► **Information about Schedule D and its separate instructions is at *www.irs.gov/scheduled.***
► **Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.**

OMB No. 1545-0074

2015

Attachment Sequence No. **12**

Name(s) shown on return

MARK A AND ANNIKA OLBIN BISHOP

Your social security number

553-19-5111

Part I Short-Term Capital Gains and Losses — Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				

4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	**4**	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**5**	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	**6**	-232,474.
7 **Net short-term capital gain or (loss).** Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back	**7**	-232,474.

Part II Long-Term Capital Gains and Losses — Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	**11**	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	**12**	
13 Capital gain distributions. See the instrs	**13**	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	**14**	
15 **Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then go to Part III on the back	**15**	

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	-232,474.
• If line 16 is a **gain,** enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a **loss,** skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is **zero,** skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 22.		
17 Are lines 15 and 16 **both** gains? ☐ **Yes.** Go to line 18. ☐ **No.** Skip lines 18 through 21, and go to line 22.		
18 Enter the amount, if any, from line 7 of the **28% Rate Gain Worksheet** in the instructions ►	18	
19 Enter the amount, if any, from line 18 of the **Unrecaptured Section 1250 Gain Worksheet** in the instructions ►	19	
20 Are lines 18 and 19 **both** zero or blank? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). **Do not** complete lines 21 and 22 below. ☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Do not** complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the **smaller** of: • The loss on line 16 or • ($3,000), or if married filing separately, ($1,500)	21	-3,000.
Note: When figuring which amount is smaller, treat both amounts as positive numbers.		
22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). ☒ **No.** Complete the rest of Form 1040 or Form 1040NR.		

Schedule D (Form 1040) 2015

Name of person with **self-employment** income (as shown on Form 1040 or Form 1040NR)

MARK A BISHOP

Social security number of person with **self-employment** income ► 553-19-5111

Section B – Long Schedule SE

Part I Self-Employment Tax

Note. If your only income subject to self-employment tax is **church employee income,** see instructions. Also see instructions for the definition of church employee income.

A If you are a minister, member of a religious order, or Christian Science practitioner **and** you filed Form 4361, but you had $400 or more of **other** net earnings from self-employment, check here and continue with Part I ► ☐

1a	Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. **Note.** Skip lines 1a and 1b if you use the farm optional method (see instructions)		1a	
b	If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z		1b	
2	Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report. **Note.** Skip this line if you use the nonfarm optional method (see instructions)		2	300,000.
3	Combine lines 1a, 1b, and 2		3	300,000.
4a	If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3		4a	277,050.
	Note. If line 4a is less than $400 due to Conservation Reserve Program payments on line 1b, see instructions.			
b	If you elect one or both of the optional methods, enter the total of lines 15 and 17 here		4b	
c	Combine lines 4a and 4b. If less than $400, **stop;** you do not owe self-employment tax. **Exception.** If less than $400 and you had **church employee income,** enter -0- and continue ►		4c	277,050.
5a	Enter your **church employee income** from Form W-2. See instructions for definition of church employee income	5a		
b	Multiply line 5a by 92.35% (.9235). If less than $100, enter -0-		5b	0.
6	Add lines 4c and 5b		6	277,050.
7	Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2015		7	118,500.
8a	Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If $118,500 or more, skip lines 8b through 10, and go to line 11	8a 5,346.		
b	Unreported tips subject to social security tax (from Form 4137, line 10)	8b		
c	Wages subject to social security tax (from Form 8919, line 10)	8c		
d	Add lines 8a, 8b, and 8c		8d	5,346.
9	Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 ►		9	113,154.
10	Multiply the **smaller** of line 6 or line 9 by 12.4% (.124)		10	14,031.
11	Multiply line 6 by 2.9% (.029)		11	8,034.
12	**Self-employment tax.** Add lines 10 and 11. Enter here and on **Form 1040, line 57,** or **Form 1040NR, line 55**		12	22,065.
13	**Deduction for one-half of self-employment tax.** Multiply line 12 by 50% (.50). Enter the result here and on **Form 1040, line 27,** or **Form 1040NR, line 27**	13 11,033.		

Part II Optional Methods To Figure Net Earnings (see instructions)

Farm Optional Method. You may use this method **only** if **(a)** your gross farm income[1] was not more than $7,320, **or (b)** your net farm profits[2] were less than $5,284.

14	Maximum income for optional methods		14	4,880.
15	Enter the **smaller** of: two-thirds (2/3) of gross farm income[1] (not less than zero) **or** $4,880. Also include this amount on line 4b above		15	

Nonfarm Optional Method. You may use this method **only** if **(a)** your net nonfarm profits[3] were less than $5,284 and also less than 72.189% of your gross nonfarm income[4] **and (b)** you had net earnings from self-employment of at least $400 in 2 of the prior 3 years. **Caution.** You may use this method no more than five times.

16	Subtract line 15 from line 14		16	
17	Enter the **smaller** of: two-thirds (2/3) of gross nonfarm income[4] (not less than zero) **or** the amount on line 16. Also include this amount on line 4b above		17	

(1) From Sch. F, line 9, and Sch. K-1 (Form 1065), box 14, code B.

(2) From Sch. F, line 34, and Sch. K-1 (Form 1065), box 14, code A – minus the amount you would have entered on line 1b had you not used the optional method.

(3) From Sch. C, line 31; Sch. C-EZ, line 3; Sch. K-1 (Form 1065), box 14, code A; and Sch. K-1 (Form 1065-B), box 9, code J1.

(4) From Sch. C, line 7; Sch. C-EZ, line 1; Sch. K-1 (Form 1065), box 14, code C; and Sch. K-1 (Form 1065-B), box 9, code J2.

Form **4952**

Department of the Treasury
Internal Revenue Service (99)

Investment Interest Expense Deduction

► Information about Form 4952 and its instructions is at *www.irs.gov/form4952*
► Attach to your tax return.

OMB No. 1545-0191

2015

Attachment Sequence No. **51**

Name(s) shown on return

MARK A AND ANNIKA OLBIN BISHOP

Identifying number

553-19-5111

Part I Total Investment Interest Expense

1	Investment interest expense paid or accrued in 2015 (see instructions)	1	
2	Disallowed investment interest expense from 2014 Form 4952, line 7	2	405,985.
3	**Total investment interest expense.** Add lines 1 and 2	3	405,985.

Part II Net Investment Income

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a			
b	Qualified dividends included on line 4a	4b			
c	Subtract line 4b from line 4a			4c	
d	Net gain from the disposition of property held for investment	4d			
e	Enter the **smaller** of line 4d or your net capital gain from the disposition of property held for investment (see instructions)	4e			
f	Subtract line 4e from line 4d			4f	
g	Enter the amount from lines 4b and 4e that you elect to include in investment income (see instructions)			4g	
h	Investment income. Add lines 4c, 4f, and 4g			4h	0.
5	Investment expenses (see instructions)			5	
6	**Net investment income.** Subtract line 5 from line 4h. If zero or less, enter -0-			6	0.

Part III Investment Interest Expense Deduction

7	Disallowed investment interest expense to be carried forward to 2016. Subtract line 6 from line 3. If zero or less, enter -0-	7	405,985.
8	**Investment interest expense deduction.** Enter the **smaller** of line 3 or 6. See instructions	8	0.

BAA For Paperwork Reduction Act Notice, see separate instructions. Form **4952** (2015)

Form **8959**

Department of the Treasury
Internal Revenue Service

Additional Medicare Tax

► **If any line does not apply to you, leave it blank. See separate instructions.**
► **Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.**
► **Information about Form 8959 and its instructions is at *www.irs.gov/form8959.***

OMB No. 1545-0074

2015

Attachment Sequence No. **71**

Name(s) shown on return

MARK A AND ANNIKA OLBIN BISHOP

Your social security number

553-19-5111

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	5,346.		
2	Unreported tips from Form 4137, line 6	2			
3	Wages from Form 8919, line 6	3			
4	Add lines 1 through 3	4	5,346.		
5	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	5	250,000.		
6	Subtract line 5 from line 4. If zero or less, enter -0-			6	0.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II			7	

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8	277,050.		
9	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	9	250,000.		
10	Enter the amount from line 4	10	5,346.		
11	Subtract line 10 from line 9. If zero or less, enter -0-	11	244,654.		
12	Subtract line 11 from line 8. If zero or less, enter -0-			12	32,396.
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III			13	292.

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14			
15	Enter the following amount for your filing status: Married filing jointly $250,000 Married filing separately $125,000 Single, Head of household, or Qualifying widow(er) $200,000	15			
16	Subtract line 15 from line 14. If zero or less, enter -0-			16	
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV			17	

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Form 1040, line 62, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V	18	292.

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	78.		
20	Enter the amount from line 1	20	5,346.		
21	Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages	21	78.		
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages			22	
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)			23	
24	**Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 64 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)			24	

Statement 1
Form 1040, Line 21
Computation of 2015 Taxable Income for NOL Utilization

Taxable income (Form 1040, line 41)	-588,721.
Less: Deduction for exemptions (Form 1040, Line 42)	-12,000.
Plus: NOL carryovers from 2008 and later years	867,434.
2015 Taxable income before NOL deduction	266,713.

Statement 1
Form 1040, Line 21
2008 NOL Utilization

Initial Loss	2,642,220.
NOL carryover available in 2015	867,434.
Modifed taxable income (from line 9 below)	281,713.
NOL absorbed this Year	281,713.
Taxable income after NOL deduction	0.
NOL carryover to 2016	585,721.

Worksheet for NOL carryover
Computed for first NOL that reduces taxable income below zero
Per IRS Publication 536

NOL YEAR: 2008
Use your 2015 Form 1040 or Form 1040NR to complete this worksheet

1.	NOL deduction for the NOL year entered above	867,434.
2.	Taxable income before the NOL deduction for 2008 and later years	266,713.
3.	Net capital loss deduction	3,000.
4.	Gain excluded on sale of small business stock	0.
5.	Domestic production activities deduction	0.
6.	Adjustments to adjusted gross income	0.
7.	Adjustments to itemized deductions (line 35)	0.
8.	Deduction for exemptions	12,000.
9.	Modified taxable income	281,713.
10.	NOL carryover to 2016	585,721.

Statement 2
Form 1040, Line 21
Other Income

ABSIG	$ 300,000.
NOL	-867,434.
Total	$ -567,434.

059

DO NOT MAIL THIS FORM TO THE FTB

TAXABLE YEAR **2015**

California e-file Signature Authorization for Individuals

FORM **8879**

Your name	Your SSN or ITIN
MARK A BISHOP	553-19-5111
Spouse's/RDP's name	Spouse's/RDP's SSN or ITIN
ANNIKA OLBIN BISHOP	796-09-9667

Part I Tax Return Information (whole dollars only)

1	California Adjusted Gross Income (Form 540, line 17; Form 540 2EZ, line 16; Long Form 540NR, line 32; or Short Form 540NR, line 32)	1	-561,484.
2	Amount You Owe (Form 540, line 111; Form 540 2EZ, line 31; Long Form 540NR, line 121; or Short Form 540NR, line 121)	2	
3	Refund or No Amount Due (Form 540, line 115; Form 540 2EZ, line 32; Long Form 540NR, line 125; or Short Form 540NR, line 125)	3	

Part II Taxpayer Declaration and Signature Authorization (Be sure you obtain and keep a copy of your return.)

Under penalties of perjury, I declare that I have examined a copy of my individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2015, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the information I provided to my electronic return originator (ERO), transmitter, or intermediate service provider (including my name, address, and social security number or individual tax identification number) and the amounts shown in Part I above agree with the information and amounts shown on the corresponding lines of my electronic income tax return. If applicable, I authorize an electronic funds withdrawal of the amount on line 2 and/or the estimated tax payments as shown on my return and on form FTB 8455, California e-file Payment Record for Individuals, or a comparable form. If applicable, I declare that direct deposit refund amount on line 3 agrees with the direct deposit authorization stated on my return. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to authorize an electronic funds withdrawal or direct deposit. I authorize my ERO, transmitter, or intermediate service provider to transmit my complete return to the Franchise Tax Board (FTB). **If the processing of my return or refund is delayed, I authorize the FTB to disclose to my ERO, intermediate service provider, and /or transmitter the reason(s) for the delay or the date when the refund was sent.** If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I acknowledge that I have read and consent to the Electronic Funds Withdrawal Consent included on the copy of my electronic income tax return. I have selected a personal identification number (PIN) as my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

[X] I authorize JOHN EPPERSON (ERO firm name) to enter my PIN 08789 (Do not enter all zeros)

as my signature on my 2015 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2015 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ 10/15/2016

Spouse's/RDP's PIN: check one box only

[X] I authorize JOHN EPPERSON (ERO firm name) to enter my PIN 09913 (Do not enter all zeros)

as my signature on my 2015 e-filed California individual income tax return.

[ ] I will enter my PIN as my signature on my 2015 e-filed California individual income tax return. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's/RDP's signature ▶ _____ Date ▶ 10/15/2016

Practitioner PIN Method Returns Only – continue below

Part III Certification and Authentication – Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 33991757262 (Do not enter all zeros)

I certify that the above numeric entry is my PIN, which is my signature for the 2015 California individual income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and FTB Pub. 1345, 2015 e-file Handbook for Authorized e-file Providers.

ERO's signature ▶ JOHN EPPERSON Date ▶ 10/15/2016

TAXABLE YEAR **2015**

California Resident Income Tax Return

FORM **540**

APE ATTACH FEDERAL RETURN

553-19-5111 BISH 796-09-9667 15

MARK A BISHOP A
ANNIKA O BISHOP R
RP

3835 AVOCADO BL APT 200
LA MESA CA 91941

05-12-1956 01-17-1965

01	2	45	0	405	0	APE	0
06	0	46	120	406	0	FS	0
07	2 218	47	120	407	0	3800	0
08	0 0	48	0	408	0	3803	0
09	0 0	61	0	410	0	SCHG1	0
10	1 337	62	0	413	0	5870A	0
11	555	63	0	419	0	5805 5805F	0
12	5346	64	0	422	0	DESIGNEE	1
13	-576121	71	0	423	0	TPIDP 01445911	
14	852797	72	0	424	0	FN 572626531	
16	867434	73	0	425	0	CCF	0
17	-561484	74	0	427	0	3805P	0
18	8088	75	0	428	0	NQDC	0
19	0	76	0	429	0	3540	0
31	0	91	0	430	0	3805Z	0
32	555	92	0	431	0	3807	0
33	0	93	0	110	0	3808	0
34	0	94	0	111	0	3809	0
35	0	95	0	112	0	IRC453A	0
40	0	96	0	113	0	IRC1341	0
43	0	97	0	115	0		
44	0	400	0	116	0		
		401	0	117	0		
		403	0				

LO BISHOP
128-41-9742 DAUGHTER

Filing Status

1 [ ] Single

2 [X] Married/RDP filing jointly. See inst.

3 [ ] Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here ....

4 [ ] Head of household (with qualifying person). See instructions.

5 [ ] Qualifying widow(er) with dependent child. Enter year spouse/RDP died .....

If your California filing status is different from your federal filing status, check the box here..... ● [ ]

6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here. See instructions ..... ● 6 [ ]

CAIA3912L 12/17/15

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Exemptions

► For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line.

Whole dollars only

7	**Personal:** If you checked box 1, 3, or 4 above, enter 1 in the box. If you checked box 2 or 5, enter 2, in the box. If you checked the box on line 6, see instructions	7	2 x $109 =	$ 218.
8	**Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2.	8	x $109 =	$
9	**Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2	9	x $109 =	$

10 **Dependents: Do not include yourself or your spouse/RDP.**

	Dependent 1	Dependent 2	Dependent 3
First Name	LO		
Last Name	BISHOP		
SSN	128-41-9742		
Dependent's relationship to you	DAUGHTER		

Total dependent exemptions. 10 | 1 x $337 = | $ 337.

11 **Exemption amount:** Add line 7 through line 10. Transfer this amount to line 32. 11 $ 555.

Taxable Income

12	State wages from your Form(s) W-2, box 16	12	5,346.
13	Enter federal adjusted gross income from Form 1040, line 37; 1040A, line 21; or 1040EZ, line 4	13	-576,121.
14	California adjustments — subtractions. Enter the amount from Schedule CA (540), line 37, column B.	14	852,797.
15	Subtract line 14 from line 13. If less than zero, enter the result in parentheses. See instructions	15	(1,428,918.)
16	California adjustments — additions. Enter the amount from Schedule CA (540), line 37, column C	16	867,434.
17	California adjusted gross income. Combine line 15 and line 16	17	-561,484.
18	Enter the **larger** of: Your California **itemized deductions** from Schedule CA (540), line 44; **OR** Your California **standard deduction** shown below for your filing status: ● Single or Married/RDP filing separately $4,044 ● Married/RDP filing jointly, Head of household, or Qualifying widow(er) $8,088 If Married/RDP filing separately or the box on line 6 is checked, STOP. See instructions	18	8,088.
19	Subtract line 18 from line 17. This is your **taxable income.** If less than zero, enter -0-	19	0.

Tax

31	Tax. Check the box if from: ☐ Tax Table ☐ Tax Rate Schedule ● ☐ FTB 3800 ● ☐ FTB 3803.	31	0.
32	Exemption credits. Enter the amount from line 11. If your federal AGI is more than $178,706, see instructions	32	555.
33	Subtract line 32 from line 31. If less than zero, enter -0-	33	0.
34	Tax. See instructions. Check the box if from: ● ☐ Schedule G-1 ● ☐ FTB 5870A	34	
35	Add line 33 and line 34.	35	

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Special Credits	**40**	Nonrefundable Child and Dependent Care Expenses Credit. See instructions	● **40**	
	43	Enter credit name [ ] code ● [ ] and amount	● **43**	
	44	Enter credit name [ ] code ● [ ] and amount	● **44**	
	45	To claim more than two credits, see instructions. Attach Schedule P (540)	● **45**	
	46	Nonrefundable renter's credit. See instructions	● **46**	120.
	47	Add line 40 and line 43 through line 46. These are your total credits	◉ **47**	120.
	48	Subtract line 47 from line 35. If less than zero, enter -0-	◉ **48**	0.
Other Taxes	**61**	Alternative minimum tax. Attach Schedule P (540)	● **61**	
	62	Mental Health Services Tax. See instructions	● **62**	
	63	Other taxes and credit recapture. See instructions	● **63**	
	64	Add line 48, line 61, line 62, and line 63. This is your total tax	● **64**	
Payments	**71**	California income tax withheld. See instructions	● **71**	
	72	2015 CA estimated tax and other payments. See instructions	● **72**	
	73	Withholding (Form 592-B and/or 593). See instructions	● **73**	
	74	Excess SDI (or VPDI) withheld. See instructions	● **74**	0.
	75	Earned Income Tax Credit (EITC)	● **75**	
	76	Add lines 71 through 75. These are your total payments. See instructions	◉ **76**	
Use Tax	**91**	Use Tax. **This is not a total line.** See instructions	● **91**	
Overpaid Tax/ Tax Due	**92**	Payments balance. If line 76 is more than line 91, subtract line 91 from line 76	◉ **92**	
	93	**Use Tax balance.** If line 91 is more than line 76, subtract line 76 from line 91	◉ **93**	
	94	Overpaid tax. If line 92 is more than line 64, subtract line 64 from line 92	◉ **94**	
	95	Amount of line 94 you want applied to your **2016** estimated tax	● **95**	
	96	Overpaid tax available this year. Subtract line 95 from line 94	● **96**	
	97	Tax due. If line 92 is less than line 64, subtract line 92 from line 64	◉ **97**	

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Contributions

		Code	Amount
	California Seniors Special Fund. See instructions	400	
	Alzheimer's Disease/Related Disorders Fund	401	
	Rare and Endangered Species Preservation Program	403	
	California Breast Cancer Research Fund	405	
	California Firefighters' Memorial Fund	406	
	Emergency Food for Families Fund	407	
	California Peace Officer Memorial Foundation Fund	408	
	California Sea Otter Fund	410	
	California Cancer Research Fund	413	
	Child Victims of Human Trafficking Fund	419	
	School Supplies for Homeless Children Fund	422	
	State Parks Protection Fund/Parks Pass Purchase	423	
	Protect Our Coast and Oceans Fund	424	
	Keep Arts in Schools Fund	425	
	California Senior Legislature Fund	427	
	Habitat For Humanity Fund	428	
	California Sexual Violence Victim Services Fund	429	
	State Children's Trust Fund for the Prevention of Child Abuse	430	
	Prevention of Animal Homelessness & Cruelty Fund	431	
110	Add code 400 through code 431. This is your total contribution	110	

Your name: MARK A BISHOP Your SSN or ITIN: 553-19-5111

Amount You Owe

111 **AMOUNT YOU OWE.** If you do not have an amount on line 96, add line 93, line 97, and line 110. See instructions. **Do not send cash.**
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942867
SACRAMENTO CA 94267-0001 ● **111**
Pay online — Go to **ftb.ca.gov** for more information.

Interest and Penalties

112 Interest, late return penalties, and late payment penalties ● **112**

113 Underpayment of estimated tax. Check the box: ● ☐ **FTB 5805 attached** ● ☐ **FTB 5805F attached** ● **113**

114 Total amount due. See instructions. Enclose, but **do not** staple, any payment ● **114**

Refund and Direct Deposit

115 **REFUND OR NO AMOUNT DUE.** Subtract the sum of line 110, line 112 and line 113 from line 96. See instructions.
Mail to: **FRANCHISE TAX BOARD**
PO BOX 942840
SACRAMENTO CA 94240-0001 ● **115** 0.

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip. See instructions.
Have you verified the routing and account numbers? Use whole dollars only.
All or the following amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type ☐ Checking ☐ Savings | ● Account number | ● **116** Direct deposit amount

The remaining amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number | ● Type ☐ Checking ☐ Savings | ● Account number | ● **117** Direct deposit amount

IMPORTANT: See the instructions to find out if you should attach a copy of your complete federal tax return.

To learn about your privacy rights, how we may use your information, and the consequences for not providing the requested information, go to **ftb.ca.gov** and search for **privacy notice**. To request this notice by mail, call 800.852.5711. Under penalties of perjury, I declare that I have examined this tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Your signature: X | Date | Spouse's/RDP's signature (if a joint tax return, both must sign): X

Sign Here

It is unlawful to forge a spouse's/RDP's signature.

Joint tax return? (See instructions)

Your email address (optional). Enter only one email address. | Daytime phone number (optional)

Paid preparer's signature **(declaration of preparer is based on all information of which preparer has any knowledge)**: JOHN EPPERSON | Date

Firm's name (or yours, if self-employed): JOHN EPPERSON | ● PTIN: P01445911

Firm's address: 3620 FIFTH AVE
CORONA DEL MAR, CA 92625 | ● FEIN: 57-2626531

Do you want to allow another person to discuss this tax return with us? See instructions ● ☒ Yes ☐ No

Print Third Party Designee's Name: JOHN EPPERSON | Telephone Number: 503-510-9198

TAXABLE YEAR

2015

SCHEDULE

CA (540)

California Adjustments – Residents

Important: Attach this schedule behind Form 540, Side 5 as a supporting California schedule.

Name(s) as shown on tax return: MARK A AND ANNIKA OLBIN BISHOP

SSN or ITIN: 553-19-5111

Part I Income Adjustment Schedule

Section A – Income

		A Federal Amounts (taxable amounts from your federal tax return)	B Subtractions See instructions	C Additions See instructions
7	Wages, salaries, tips, etc. See instructions before making an entry in column B or C	5,346.		
8	Taxable interest **(b)**			
9	Ordinary dividends. See instructions **(b)**			
10	Taxable refunds, credits, offsets of state and local income taxes			
11	Alimony received			
12	Business income or (loss)			
13	Capital gain or (loss). See instructions	-3,000.		
14	Other gains or (losses)			
15	IRA distributions. See instructions **(a)**			
16	Pensions and annuities. See instructions **(a)**			
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc			
18	Farm income or (loss)			
19	Unemployment compensation			
20	Social security benefits **(a)**			
21	Other income. **a** California lottery winnings; **b** Disaster loss deduction from FTB 3805V; **c** Federal NOL (Form 1040, line 21); **d** NOL deduction from FTB 3805V; **e** NOL from FTB 3805D, 3805Z, 3806, 3807, or 3809; **f** Other (describe):	-567,434.	a b c d 852,797. e f	a b c 867,434. d e f
22	**Total.** Combine line 7 through line 21 in column A. Add line 7 through line 21f in column B and column C. Go to Section B	-565,088.	852,797.	867,434.

Section B – Adjustments to Income

23	Educator expenses			
24	Certain business expenses of reservists, performing artists, and fee-basis government officials			
25	Health savings account deduction			
26	Moving expenses			
27	Deductible part of self-employment tax	11,033.		
28	Self-employed SEP, SIMPLE, and qualified plans			
29	Self-employed health insurance deduction			
30	Penalty on early withdrawal of savings			
31a	Alimony paid. **b** Recipient's: SSN; Last name			
32	IRA deduction			
33	Student loan interest deduction			
34	Tuition and fees			
35	Domestic production activities deduction			
36	Add line 23 through line 31a and line 32 through line 35 in columns A, B, and C. See instrs	11,033.		
37	**Total.** Subtract line 36 from line 22 in columns A, B, and C. See instructions	-576,121.	852,797.	867,434.

CAIA4012L 12/24/15

Part II Adjustments to Federal Itemized Deductions

38 Federal itemized deductions. Enter the amount from federal Schedule A (Form 1040), lines 4, 9, 15, 19, 20, 27, and 28 ..... ◉38

39 Enter total of federal Schedule A (Form 1040), line 5 (State Disability Insurance, and state and local income tax, or General Sales Tax) and line 8 (foreign income taxes **only**). See instructions ..... ◉39

40 Subtract line 39 from line 38 ..... ◉40

41 Other adjustments including California lottery losses. See instructions.

Specify... ◉41

42 Combine line 40 and line 41 ..... ◉42

43 Is your federal AGI (Form 540, line 13) more than the amount shown below for your filing status?

Single or married/RDP filing separately **$178,706**

Head of household **$268,063**

Married/RDP filing jointly or qualifying widow(er) **$357,417**

No. Transfer the amount on line 42 to line 43.

Yes. Complete the Itemized Deductions Worksheet in the instructions for Schedule CA (540), line 43 ..... ◉43

44 Enter the larger of the amount on line 43 or your standard deduction listed below

Single or married/RDP filing separately. See instructions **$4,044**

Married/RDP filing jointly, head of household, or qualifying widow(er). **$8,088**

Transfer the amount on line 44 to Form 540, line 18 ..... ◉44 8,088.

TAXABLE YEAR **2015**

California Capital Gain or Loss Adjustment

Do not complete this schedule if all of your California gains (losses) are the same as your federal gains (losses).

SCHEDULE **D (540)**

Name(s) as shown on return: MARK A AND ANNIKA OLBIN BISHOP

SSN or ITIN: 553-19-5111

1	(a) Description of property Identify S corporation stock Example: 100 shares of 'Z' (S stock)	(b) Sales price	(c) Cost or other basis	(d) Loss If (c) is more than (b), subtract (b) from (c)	(e) Gain If (b) is more than (c), subtract (c) from (b)
a					
b					
c					
d					
e					
f					
g					
h					
i					
j					
k					
l					
m					
n					
o					
p					
q					
r					
s					
t					
u					
v					

2	Net gain or (loss) shown on California Schedule(s) K-1 (100S, 541, 565, and 568)	2	
3	Capital gain distributions (federal Form 1099-DIV, box 2a)	3	
4	Total 2015 gains from all sources. Add column (e) amounts of line 1, line 2, and line 3	4	
5	2015 loss. Add column (d) amounts of line 1 and line 2	5	( )
6	California capital loss carryover from 2014, if any. See instructions	6	(232,474.)
7	Total 2015 loss. Add line 5 and line 6	7	(232,474.)

CAIA6401L 11/10/15

MARK A AND ANNIKA OLBIN BISHOP 553-19-5111

8	Combine line 4 and line 7. If a loss, go to line 9. If a gain, go to line 10	**8**	-232,474.
9	If line 8 is a loss, enter the smaller of: (a) the loss on line 8. (b) $3,000 ($1,500 if married/RDP filing separate). See instructions	**9**	(3,000.)
10	Enter the gain or (loss) from federal Form 1040, line 13	**10**	-3,000.
11	Enter the California gain from line 8 or (loss) from line 9	**11**	-3,000.
12a	If line 10 is **more** than line 11, enter the difference here and on Schedule CA (540), line 13, column B	**12a**	
b	If line 10 is **less** than line 11, enter the difference here and on Schedule CA (540), line 13, column C	**12b**	

TAXABLE YEAR

2015

Investment Interest Expense Deduction

CALIFORNIA FORM

3526

Attach to Form 540, Long Form 540NR, or Form 541.

Name(s) as shown on tax return	SSN, ITIN, or FEIN
MARK A AND ANNIKA OLBIN BISHOP	553-19-5111

1	Investment interest expense paid or accrued in 2015. See instructions	**1**	
2	Disallowed investment interest expense from 2014 form FTB 3526, line 7. If zero or less, enter -0-	**2**	405,985.
3	Total investment interest expense. Add line 1 and line 2	**3**	405,985.
4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment). See instructions	**4a**	
4b	Net gain from the disposition of property held for investment. See instructions **4b**		
4c	Net capital gain from the disposition of property held for investment. See instructions **4c**		
4d	Subtract line 4c from line 4b. If zero or less, enter -0-	**4d**	0.
4e	Enter all or part of the amount on line 4c that you elect to include in investment income. **Do not** include more than the amount on line 4b. See instructions	**4e**	
4f	Investment income. Add line 4a, line 4d, and line 4e	**4f**	
5	Investment expenses. See instructions	**5**	
6	Net investment income. Subtract line 5 from line 4f	**6**	
7	Disallowed investment interest expense to be carried forward to 2016. Subtract line 6 from line 3. If zero or less, enter -0-	**7**	405,985.
8	Investment interest expense deduction. Enter the smaller of line 3 or line 6. Form 541 filers, stop here and see instructions. All other filers, go to line 9	**8**	
9	Enter the amount from federal Form 4952, line 8	**9**	
10	California investment interest expense deduction adjustment. Enter the difference between line 8 and line 9. See instructions	**10**	

TAXABLE YEAR **2015**

Net Operating Loss (NOL) Computation and NOL and Disaster Loss Limitations — Individuals, Estates, and Trusts

CALIFORNIA FORM **3805V**

Attach to your California tax return.

Names as shown on return

MARK A AND ANNIKA OLBIN BISHOP

SSN or ITIN: 553-19-5111

FEIN:

Part I Computation of Current Year NOL for Individuals, Estates, and Trusts. If you do not have a current year NOL, go to Part II.

Section A — California Residents Only (Nonresidents go to Section B.)

1	Adjusted gross income from 2015 Form 540, line 17. If negative, use brackets. Estates and Trusts, begin on line 3				1	(561,484.)
2	Itemized deductions or standard deduction from 2015 Form 540, line 18				2	(8,088.)
3a	Combine line 1 and line 2. (Estates and Trusts, enter taxable income, see instructions.) If negative, use brackets. If positive, enter -0- here and on line 25. **Do not** complete the rest of Section A. You do not have a current year NOL. Complete Part II and Part III if you have a carryover from prior years				3a	(569,572.)
b	2015 declared disaster loss included in line 3a. Enter as a positive number				3b	0.
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. If zero or more, **do not** complete the rest of Part I. Enter the amount from line 3b, if any, in Part III, line 3, column (d) and complete Part II and Part III as instructed				3c	(569,572.)

Enter amounts on line 4 through line 24 as if they were all **positive** numbers. See instructions.

4	Nonbusiness capital losses	4	232,474.			
5	Nonbusiness capital gains. See instructions	5				
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0-			6	232,474.	
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0-			7	0.	
8	Nonbusiness deductions	8	8,088.			
9	Nonbusiness income other than capital gains	9				
10	Add line 7 and line 9			10		
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0-				11	8,088.
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0-	12	0.			
13	Business capital losses	13				
14	Business capital gains	14				
15	Add line 12 and line 14			15		
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0-			16	0.	
17	Add line 6 and line 16			17	232,474.	
18	Enter the loss, if any, from line 8 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 9, column (c), of Schedule D (541). If you do not have a loss on that line, skip line 18 through line 21 and enter on line 22 the amount from line 17			18	232,474.	
19	Enter the loss, if any, from line 9 of Schedule D (540). Estates and Trusts, enter the loss, if any, from line 10 of Schedule D (541). Enter as a positive number			19	3,000.	
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0-			20	229,474.	
21	If line 19 is more than line 18, enter the difference; otherwise, enter -0-				21	0.
22	Subtract line 20 from line 17. If zero or less, enter -0-				22	3,000.
23	NOL and disaster loss carryovers from prior years. See instructions				◉23	852,797.
24	Add lines 11, 21, 22, and 23				24	863,885.
25	**Current Year NOL.** Combine line 3c and line 24. See instructions. If more than zero, enter -0-. You do not have a current year NOL to carryback or carryover				◉25	0.

If the Individual, Estate, or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2013 and/or 2014, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section A, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2015 NOL carryback used to offset 2013 taxable income. Enter the amount from Part IV, line 3, col. (e)	◉26	0.
27	2015 NOL carryback used to offset 2014 taxable income. Enter the amount from Part IV, line 3, col. (g)	◉27	0.
28	**2015 NOL carryover to 2016.** Combine line 25, line 26, and line 27. See instructions. If more than zero, enter -0-. You do not have a current year NOL to carryover	◉28	0.

CAIZ8012L 12/17/15

MARK A AND ANNIKA OLBIN BISHOP 553-19-5111

Section B – Nonresidents and Part-Year Residents Only – Computation of Current Year California NOL

		(a) Enter total amounts as if you were a **CA resident for entire year.**	(b) Enter amounts earned or received from CA sources if you **were a nonresident for the entire year.**	(c) Enter amounts earned or received during the portion of the year you were a **CA resident.**	(d) Enter amounts earned or received from CA sources during the portion of the year you were a **nonresident.**	(e) **Total** Combine columns C and D
1	Adjusted gross income. See instructions. If negative, use brackets. **1**					
2	Itemized deductions or standard deduction. See instructions **2**					
3 a	Combine line 1 and line 2. See instructions. . . . . **3 a**					
b	2015 declared disaster loss included in line 3a. Enter as a positive number. . . . . **3 b**					
c	Combine line 3a and line 3b. If negative, use brackets and continue to line 4. . . . . **3 c**					
Enter amounts on line 4 through line 24 as if they were all **positive** numbers.						
4	Nonbusiness capital losses **4**					
5	Nonbusiness capital gains. **5**					
6	If line 4 is more than line 5, enter the difference; otherwise, enter -0- **6**					
7	If line 4 is less than line 5, enter the difference; otherwise, enter -0- **7**					
8	Nonbusiness deductions **8**					
9	Nonbusiness income other than capital gains **9**					
10	Add line 7 and line 9. . . . . **10**					
11	If line 8 is more than line 10, enter the difference; otherwise, enter -0- **11**					
12	If line 8 is less than line 10, enter the difference; otherwise, enter -0- **12**					
13	Business capital losses. **13**					
14	Business capital gains **14**					
15	Add line 12 and line 14. . . . . **15**					
16	If line 13 is more than line 15, enter the difference; otherwise, enter -0- **16**					
17	Add line 6 and line 16. . . . . **17**					
18	Enter the loss, if any, from line 4 of Schedule D (540NR) worksheet for nonresidents and part-year residents. See instructions. **18**					
19	Enter the loss, if any, from line 5 of Schedule D (540NR) worksheet for nonresidents and part-year residents. Enter as a positive number. **19**					
20	If line 18 is more than line 19, enter the difference; otherwise, enter -0- **20**					
21	If line 19 is more than line 18, enter the difference; otherwise, enter -0- **21**					
22	Subtract line 20 from line 17. If zero or less, enter -0-. **22**					
23	NOL and disaster loss carryovers from prior years. **23**					
24	Add lines 11, 21, 22, and 23 . . . . **24**					
25	**Current Year NOL.** Combine line 3c and line 24. See inst. If more than zero, enter -0-. . **25**		◉			◉

If the Individual, Estate, or Trust is using the current year NOL to carryback to offset taxable income for taxable years 2013 and/or 2014, complete Part IV, NOL Carryback, on Side 4 **before** completing Part I, Section B, lines 26-28 below. Enter lines 26 and 27 as positive numbers.

26	2015 NOL carryback used to offset 2013 taxable income. Enter the amount from Part IV, line 3, col. (e) **26**		◉			◉
27	2015 NOL carryback used to offset 2014 taxable income. Enter the amount from Part IV, line 3, col. (g) **27**		◉			◉
28	**2015 NOL carryover to 2016.** Combine line 25, line 26, and line 27. See instructions. If more than zero, . enter -0- **28**		◉			◉

Section C — Election to Waive Carryback

☐ Check the box if the Individual, Estate, or Trust elects to 'relinquish' the entire carryback period with respect to a 2015 NOL under IRC Section 172(b)(3). By making the election, the Individual, Estate, or Trust is electing to carry an NOL forward instead of carrying it back in the previous two years. Once the election is made, it is **irrevocable.** See instructions.
Continue with Part II, Determine 2015 Modified Taxable Income (MTI) and Part III, NOL Carryover and Disaster Loss Carryover Limitations. **Do not** complete Part IV, NOL Carryback.

Part II Determine 2015 Modified Taxable Income (MTI). Be sure to read the instructions for Part II.

1	Taxable income. See instructions	1	(569,572.)
	Enter amounts on line 2 through line 5 as if they were all **positive** numbers.		
2	Capital loss deduction included in line 1	2	3,000.
3	Disaster loss carryover included in line 1	3	
4	NOL carryover included in line 1	4	852,797.
5	Adjustments to itemized deductions	5	
6	MTI. Combine line 1 through line 5. If line 6 is zero or less, enter -0-	6	286,225.

Part III NOL Carryover and Disaster Loss Carryover Limitations. See Instructions.

		(g) Available balance	
1	MTI from Part II, line 6	286,225.	

Prior Year NOLs

	(a) Year of loss	(b) Code See instructions	(c) Type of NOL See below*	(d) Initial loss	(e) Carryover from 2014	(f) Amount used in 2015		(h) Carryover to 2016 col. (e) – col. (f)
2	2008		GEN	2642220.	852,797.	286,225.	0.	566,572.

Current Year NOLs

						col. (d) – col. (f) See Instructions
3	2015	DIS				
4	2015					
	2015					
	2015					
	2015					

***Type of NOL:** General (GEN), New Business (NB), Eligible Small Business (ESB), or Disaster (DIS).

5	NOL carryover. Add the carryover amounts in column (h) that are not the result of a disaster loss	5	566,572.
6	Disaster loss carryover. Enter the total loss carryover amounts in column (h) that are the result of disaster losses	6	

Part IV **NOL Carryback. See instructions.**

1	2013 Taxable Income — Enter the amount from 2013 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	
2	2014 Taxable Income — Enter the amount from 2014 Form 540, line 19; Form 540NR, line 35; or Form 541, line 20a .	

(a) Year of loss	(b) Code — See instructions	(c) Type of NOL — See below*	(d) Initial loss — See instructions	2013		2014		(i) Carryover to 2016 col. (d) minus [col. (e) plus col. (g)]
				(e) Carryback used — See instructions	(f) After carryback col. (d) minus col. (e)	(g) Carryback used — See instructions	(h) After carryback col. (f) minus col. (g)	
3 2015								
2015								
2015								
2015								
2015								

***Type of NOL:** General (GEN), New Business (NB), Eligible Small Business (ESB), or NOL attributable to a qualified disaster loss (DIS).

TAXABLE YEAR

2015 **Limited Liability Company Return of Income**

CALIFORNIA FORM

568

RP

201234810159 TWEL 00-0000000 15 PBA 523110
TYB 01-01-2015 TYE 12-31-2015
TWELVE NINE LLC

3835 AVOCADO BLVD APT 200
LA MESA CA 91941

ACCTMETHOD 1 12-04-2012 ASSETS
INITIAL 0 FINAL 0 AMENDED 0

J (1) During this taxable year, did another person or legal entity acquire control or majority ownership (more than a 50% interest) of this LLC or any legal entity in which the LLC holds a controlling or majority interest that owned California real property (i.e., land, buildings), leased such property for a term of 35 years or more, or leased such property from a government agency for any term? ● ☐ Yes ☒ No

(2) During this taxable year, did this LLC acquire control or majority ownership (more than a 50% interest) in another legal entity that owned California real property (i.e., land, buildings), leased such property for a term of 35 years or more, or leased such property from a government agency for any term? ● ☐ Yes ☒ No

(3) During this taxable year, has more than 50% of the LLC's ownership interests cumulatively transferred in one or more transactions after an interest in California real property (i.e., land, buildings) was transferred to it that was excluded from property tax reassessment under Revenue and Taxation Code Section 62(a)(2) and it was not reported on a previous year's tax return? ● ☐ Yes ☒ No

(Yes requires filing of statement, penalties may apply – see instructions.)

	Complete Schedule IW, LLC Income Worksheet (on Side 7) first to determine Line 1.		Whole dollars only
	1 Total income from Schedule IW, Limited Liability Company Income Worksheet. See instructions ●	1	
	2 Limited Liability Company fee. See instructions ●	2	
	3 2015 annual Limited Liability Company tax. See instructions ●	3	800.
	4 Nonconsenting nonresident members' tax liability from Schedule T (Side 4) ●	4	
	5 **Total tax and fee.** Add line 2, line 3, and line 4 ●	5	800.
Enclose, but do not staple, any payment.	**6** Amount paid with form FTB 3537 and 2015 form FTB 3522 and form FTB 3536 ●	6	800.
	7 Overpayment from prior year allowed as a credit ●	7	
	8 Withholding (Form 592-B and/or 593) ●	8	
	9 **Total payments.** Add line 6, line 7, and line 8 ●	9	800.
	10 **Use tax. This is not a total line.** See instructions ●	10	
	11 Payments balance. If line 9 is more than line 10, subtract line 10 from line 9	11	800.
	12 **Use Tax balance.** If line 10 is more than line 9, subtract line 9 from line 10	12	

			Whole dollars only
13	**Tax and fee due.** If line 5 is more than line 11, subtract line 11 from line 5	13	
14	**Overpayment.** If line 11 is more than line 5, subtract line 5 from line 11	14	
15	Amount of line 14 to be credited to 2016 tax or fee	15	
16	**Refund.** If the total of line 15 is less than line 14, subtract the total from line 14	16	
17	Penalties and interest. See instructions	17	
18	**Total amount due.** Add line 12, line 13, line 15, and line 17, then subtract line 14 from the result	18	

K Enter the maximum number of members in the LLC at any time during the year. For multiple member LLCs, attach a California Schedule K-1 (568) for each of these members ... 1

L Is this LLC an investment partnership? See General Information O ... ☐ Yes ☒ No

M (1) Is this LLC apportioning or allocating income to California using Schedule R? ... ☐ Yes ☒ No

(2) If 'No,' was this LLC registered in California without earning any income sourced in this state during the taxable year? ... ◉ ☐ Yes ☒ No

N Was there a distribution of property or a transfer (for example, by sale or death) of an LLC interest during the taxable year? ... ☐ Yes ☒ No

P (1) Does the LLC have any foreign (non-U.S.) nonresident members? ... ☐ Yes ☒ No

(2) Does the LLC have any domestic (non-foreign) nonresident members? ... ☐ Yes ☒ No

(3) Were Form 592, Form 592-A, Form 592-B, and Form 592-F filed for these members? ... ☐ Yes ☒ No

Q Are any members in this LLC also LLCs or partnerships? ... ☐ Yes ☒ No

R Is this LLC under audit by the IRS or has it been audited in a prior year? ... ☐ Yes ☒ No

S Is this LLC a member or partner in another multiple member LLC or partnership? ... ☐ Yes ☒ No
If 'Yes,' complete Schedule EO, Part I.

T Is this LLC a publicly traded partnership as defined in IRC Section 469(k)(2)? ... ☐ Yes ☒ No

U (1) Is this LLC a business entity disregarded for tax purposes? ... ☒ Yes ☐ No

(2) If 'Yes,' see instructions and complete Side 1, Side 2, Side 3, Schedule B, Side 5, and Side 7, if applicable. Are there credits or credit carryovers attributable to the disregarded entity? ... ☐ Yes ☒ No

(3) If 'Yes' to U(1), does the disregarded entity have total income derived from or attributable to California that is less than the LLC's total income from all sources? ... ☐ Yes ☒ No

V Has the LLC included a Reportable Transaction, or Listed Transaction within this return? (See instructions for definitions). If 'Yes,' complete and attach federal Form 8886 for each transaction ... ☐ Yes ☒ No

W Did this LLC file the Federal Schedule M-3 (federal Form 1065)? ... ☐ Yes ☒ No

X Is this LLC a direct owner of an entity that filed a federal Schedule M-3? ... ☐ Yes ☒ No

Y Does the LLC have a beneficial interest in a trust or is it a grantor of a Trust? ... ☐ Yes ☒ No
If 'Yes,' attach schedule of trusts and federal identification numbers.

Z Does this LLC own an interest in a business entity disregarded for tax purposes? ... ◉ ☐ Yes ☒ No
If 'Yes,' complete Schedule EO, Part II.

(continued on Side 3)

TWELVE NINE LLC [redacted]

(continued from Side 2)

AA Is any member of the LLC related (as defined in IRC Section 267(c)(4)) to any other member of the LLC? ● ☐ Yes ☒ No

BB Is any member of the LLC a trust for the benefit of any person related (as defined in IRC Section 267(c)(4)) to any other member? ● ☐ Yes ☒ No

CC (1) Is the LLC deferring any income from the disposition of assets? (see instructions) ● ☐ Yes ☒ No

(2) If 'Yes,' enter the year of asset disposition ●

DD Is the LLC reporting previously deferred Income from:
(see instructions) ● ☐ Installment Sale ● ☐ IRC §1031 ● ☐ IRC §1033 ● ☐ Other

EE (1) Did this LLC generate a New Employment Credit? ● ☐ Yes ☒ No

(2) If 'Yes,' enter the generated amount ●

FF 'Doing business as' name. See instructions: ●

GG (1) Has this LLC operated as another entity type such as a corporation, S corporation, General Partnership, Limited Partnership, or Sole Proprietorship in the previous five (5) years? ● ☐ Yes ☒ No

(2) If 'Yes', provide prior FEIN(s) if different, business name(s), and entity type(s) for prior returns filed with the FTB and/or IRS (see instructions):

HH (1) Has this LLC previously operated outside California? ● ☐ Yes ☒ No

(2) Is this the first year of doing business in California? ● ☐ Yes ☒ No

Single Member LLC Information and Consent – Complete only if the LLC is disregarded.

● Federal TIN/SSN
553-19-5111

Sole Owner's name (as shown on owner's return)
◉MARK A BISHOP

FEIN/CA Corp no./CA SOS File no.

Street Address, City, State, and ZIP Code
3835 AVOCADO BLVD #200, LA MESA, CA 91941

Member's Consent Statement: I consent to the jurisdiction of the State of California to tax my LLC income and agree to file returns and pay tax as may be required by the Franchise Tax Board.

● Return filed with the FTB by the Owner
☒ (1) Form 540 ☐ (5) Form 541
☐ (2) Form 100 ☐ (6) Form 100S
☐ (3) Form 565 ☐ (7) Form 568
☐ (4) Other

Signature ▶ Date Title MANAGING MBR

Sign Here

To learn about your privacy rights, how we may use your information, and the consequences for not providing the requested information, go to **ftb.ca.gov** and search for **privacy notice.** To request this notice by mail, call 800.852.5711.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature of authorized member or manager ▶ Date Telephone ●

Authorized member or manager's email address (optional) ●

Paid Preparer's Use Only

Paid preparer's signature ▶ JOHN EPPERSON Date Check if self-employed ☒ PTIN ● P01445911

Firm's name (or yours, if self-employed) and address ▶ JOHN EPPERSON
3620 Fifth Ave
Corona Del Mar, CA 92625

FEIN ● 572-62-6531
Telephone ● (503) 510-9198

May the FTB discuss this return with the preparer shown above (see instructions)? ● ☒ Yes ☐ No

TWELVE NINE LLC

Schedule IW Limited Liability Company (LLC) Income Worksheet

Enter your California income amounts on the worksheet. All amounts entered must be assigned for California law differences. **Use only amounts that are from sources derived from or attributable to California when completing lines 1-17 of this worksheet.** If your business is both within and outside of California, see Schedule IW instructions to assign the correct amounts to California. If the LLC is wholly within California, the total income amount is assigned to California and is entered beginning with line 1a. If the single member LLC (SMLLC) does not meet the 3 million criteria for filing Schedule B (568) and Schedule K (568), the SMLLC is still required to complete Schedule IW. Disregarded entities that do not meet the filing requirements to complete Schedule B or Schedule K should prepare Schedule IW by entering the California amounts attributable to the disregarded entity from the member's federal Schedule B, C, D, E, F (Form 1040), or additional schedules associated with other activities. **Do not enter amounts on this worksheet that have already been reported by another LLC to determine its fee.**

See instructions on page 13 of the Form 568 Booklet for more information on how to complete the Schedule IW.

1 **a** Total California income from Form 568, Schedule B, line 3. See instructions.... **1a**

b Enter the California cost of goods sold from Form 568, Schedule B, line 2 and from federal Schedule F (Form 1040) (plus California adjustments) associated with the receipts assigned to California on lines 1a and 4..... **1b**

2 **a** If the answer to Question U(1) on Form 568 Side 2, is 'Yes', include the gross income of this disregarded entity that is not included in lines 1 and 8 through 16..... **2a**

b Enter the cost of goods sold of disregarded entities associated with the receipts assigned to California on line 2a..... **2b**

3 **a** LLC's distributive share of ordinary income from pass-through entities..... **3a**

b Enter the LLC's distributive share of cost of goods sold from other pass-through entities associated with the receipt assigned to California on line 3a (see Schedule K-1s (565), Table 3, line 1a)..... **3b**

c Enter the LLC's distributive share of deductions from other pass-through entities associated with the receipt assigned to California on line 3a (see Schedule K-1s (565), Table 3, line 1b)..... **3c**

4 Add gross farm income from federal Schedule F (Form 1040). Use California amounts..... **4**

5 Enter the total of other income (not loss) from Form 568, Schedule B, line 10..... **5**

6 Enter the total gains (not losses) from Form 568, Schedule B, line 8..... **6**

7 **Add line 1a through line 6**..... **7**

8 **California rental real estate**

a Enter the total gross rents from federal Form 8825, line 18a..... **8a**

b Enter the total gross rents from all Schedule K-1s (565), Table 3, line 2..... **8b**

c Add line 8a and line 8b..... **8c**

9 **Other California rentals.**

a Enter the amount from Schedule K (568), line 3a..... **9a**

b Enter the amount from all Schedule K-1s (565), Table 3, line 3..... **9b**

c Add lines 9a and 9b..... **9c**

10 **California interest.** Enter the amount from Form 568, Schedule K, line 5..... **10**

11 **California dividends.** Enter the amount from Form 568, Schedule K, line 6..... **11**

12 **California royalties.** Enter the amount from Form 568, Schedule K, line 7..... **12**

13 **California capital gains.** Enter the capital gains (not losses) included in the amounts from Form 568, Schedule K, lines 8 and 9..... **13**

14 **California 1231 gains.** Enter the amount of total gains (not losses) from Form 568, Schedule K, line 10a..... **14**

15 **Other California portfolio income (not loss).** Enter the amount from Form 568, Schedule K, line 11a..... **15**

16 **Other California income (not loss) not included in line 5.** Enter the amount from Form 568, Schedule K, line 11b..... **16**

17 **Total California income.** Add lines 7, 8c, 9c, 10, 11, 12, 13, 14, 15, and 16. Line 17 may not be a negative number. Enter here and on Form 568, Side 1, Line 1. If less than zero enter -0-..... **17** 0.

Voucher at bottom of page. 

IF AMOUNT OF PAYMENT IS ZERO, DO NOT MAIL THIS VOUCHER.

WHERE TO FILE: Using black or blue ink, make check or money order payable to the 'Franchise Tax Board.' Write the California SOS file number or FEIN and '2016 FTB 3522' on the check or money order. Detach voucher below. Enclose, but **do not** staple, payment with voucher and mail to:

FRANCHISE TAX BOARD
PO BOX 942857
SACRAMENTO CA 94257-0531

Make all checks or money orders payable in U.S. dollars and drawn against a U.S. financial institution.

WHEN TO FILE: **Fiscal Year – File and Pay by the 15th day of the 4th month after the beginning of the taxable year.**
Calendar Year – File and Pay by April 18, 2016.

When the due date falls on a weekend or holiday, the deadline to file and pay without penalty is extended to the next business day.

Due to the Emancipation Day holiday on April 16, 2016, tax returns filed and payments mailed or submitted on April 18, 2016, will be considered timely.

ONLINE SERVICES: Make a payment online using Web Pay for Businesses. After a one-time online registration, businesses can make an immediate payment or schedule payments up to a year in advance. For more information, go to **ftb.ca.gov.**

_ _ _ _ _ _ _ DETACH HERE _ _ _ _ _ _ _ IF NO PAYMENT IS DUE, DO NOT MAIL THIS VOUCHER _ _ _ _ _ _ _ DETACH HERE _ _ _ _ _ _ _

TAXABLE YEAR **2016** **LLC Tax Voucher**

CALIFORNIA FORM **3522**

201234810159 TWEL 00-0000000 16 FORM 0
TYB 01-01-2016 TYE 12-31-2016
TWELVE NINE LLC

3835 AVOCADO BLVD APT 200
LA MESA CA 91941

Amount of Payment 800.

Urklipp från BG 543-3 Nils Holmström mobil

Summary

UFED Physical Analyzer version	7.22.0.109
Report creation time	2019-08-27 11:02:48 +02:00
Time zone settings (UTC)	(UTC+01:00) Malta (Europe)
Examiner name	IT
Case number	EB-4689-16
Evidence number	2019-9000BG543-3

Source Extraction

Advanced Logical	
Extraction start date/time	2019-07-04 12:37:38(UTC+2)
Extraction end date/time	2019-07-04 12:45:22(UTC+2)
Unit identifier	1186571718
UFED version	7.18.0.199
Internal version	4.8.0.199
Selected manufacturer	Apple
Selected device name	iPhone 7 Plus (A1784)
Machine name	STFO05
Connection type	Cable No. 210
Is encrypted	Encrypted by UFED Physical/Logical Analyzer during the extraction process for user credentials information
Backup password	1234
Extraction type	Advanced Logical
Extraction ID	0607A535-E4E7-4EAA-A69F-F8A400DF40B1
Time zone settings (ID)	_Europe/Malta

Contacts (15)

#	Contact	Timestamp	Entries	Addresses	Notes	Deleted	*
1	**Name:** Afram **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:34:41(UTC+1) **Modified:** 2019-03-26 18:34:48(UTC+1)	**Phone:** General +447393553093				
2	**Name:** Alison Jack **Source:** Phone **Source Extraction:** Logical **Organizations:** Lösa Problem			69 Cranley Gardens, London, SW3			
3	**Name:** Axel Ingmanson **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:34:12(UTC+1) **Modified:** 2019-03-26 18:34:21(UTC+1)	**Phone:** Home +46 70-555 73 28				
4	**Name:** Axel Serwin **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:34:08(UTC+1) **Modified:** 2019-03-26 18:34:21(UTC+1)	**Phone:** mobile +4747605508 Mobile +4740469462				
5	**Name:** Emma **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:34:52(UTC+1) **Modified:** 2019-03-26 18:35:06(UTC+1)	**Phone:** General +447752458090				
6	**Name:** Emma Lidberg Malta **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:35:40(UTC+1) **Modified:** 2019-03-26 18:35:50(UTC+1)	**Phone:** Mobile +447455355868				
7	**Name:** Hildesthål Ylva **Source:** Phone **Source Extraction:** Logical		**Phone:** General +46700476611				
8	**Name:** Häge **Source:** Phone **Source Extraction:** Logical		**Phone:** Home +46731000001				
9	**Name:** Ian Zammit **Source Extraction:** Advanced Logical	**Created:** 2019-03-26 18:35:18(UTC+1) **Modified:** 2019-03-26 18:35:23(UTC+1)	**Phone:** +35679499986				
10	**Name:** Jack Alison **Source Extraction:** Advanced Logical **Organizations:** Lösa Problem **Photos:** Jack Alison.jpg	**Created:** 2019-03-26 18:35:35(UTC+1) **Modified:** 2019-03-26 18:35:37(UTC+1)		**Home:** 69 Cranley Gardens, London, SW3, England, United Kingdom			

Start Time: 2019-04-10 16:07:00(UTC+2)
Last Activity: 2019-05-23 20:01:20(UTC+2)
Participants: nils.hstrom@gmail.com , +46707449340 Jack
From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-04-10 16:07:00(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
8327-9 693 326 195-7

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-04-11 14:28:38(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Attachments:
#1: chats\iMessage nils.hstrom@gmail.com\attachments8\78B14DD9-903F-4BB9-84AB-948E43CD92AA.pluginPayloadAttachment
Body:
https://www.allabolag.se/5591667489/ek-finance-ab

From: From: +46707449340 Jack
Timestamp: 2019-05-04 01:52:22(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Ring igen

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-06 15:50:02(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Har du hämtat deklaration?

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-09 19:25:42(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Ändring gjord, inskickad och betald. Ny adress hennes box

From: From: +46707449340 Jack
Timestamp: 2019-05-09 19:28:04(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Perfekt, och ja deklaration hämtad, görs imorgon

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-09 19:28:25(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Bravo

From: From: +46707449340 Jack
Timestamp: 2019-05-09 19:32:41(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Attachments:
#1: chats\iMessage nils.hstrom@gmail.com\attachments8\dc978bbca2d39f2583773dd8a988b3ba-sticker.png
Body:
Tack

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-09 19:41:18(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com

Body:
Arbeit macht frei

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-17 17:53:26(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Läs secret chat

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:26:38(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Skickat på messenger som pdf

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:27:59(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Fan ett fel måste göra om

From: From: +46707449340 Jack
Timestamp: 2019-05-23 19:28:46(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Vad?

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:29:14(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Ett fel i texten på anståndsansökan

From: From: +46707449340 Jack
Timestamp: 2019-05-23 19:29:25(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Ok

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:29:40(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Så kasta första

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:29:45(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Spara nästa

From: From: +46707449340 Jack
Timestamp: 2019-05-23 19:30:34(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Attachments:
#1: chats\iMessage nils.hstrom@gmail.com\attachments8\aa679a8b5a47e5e8b7bcf04c0e2dbbc6-sticker.png
Body:

From: From: +46707449340 Jack

Timestamp: 2019-05-23 19:31:49(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Attachments:
#1: chats\iMessage nils.hstrom@gmail.com\attachments8\e8b47bb71efe5692a0062be6a99fe3e6-sticker.png
Body:
Ok tack

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:38:50(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Nu har du den.

From: From: nils.hstrom@gmail.com (owner)
Timestamp: 2019-05-23 19:54:38(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Vad tyckte du om ansökan?

From: From: +46707449340 Jack
Timestamp: 2019-05-23 20:01:01(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Body:
Perfekt, kunde inte blivit bättre(!) Tack

From: From: +46707449340 Jack
Timestamp: 2019-05-23 20:01:20(UTC+2)
Source App: iMessage: nils.hstrom@gmail.com
Attachments:
#1: chats\iMessage nils.hstrom@gmail.com\attachments8\fee200ea77909ab4b21c948661c7d3f8-sticker.png
Body:

---

3 Körkort Alison.pdf

SVERIGE SWEDEN SUÈDE

Nationellt identitetskort /National identity card /Carte nationale d'identité

Nationalitet/Nationality
SVENSK /SWE

Kortnummer/Card No.
70533293

Personnr. /Personal Id. No.
650429-3330

Innehavarens namnteckning /Holder´s signature



Längd/Height
191 CM

Födelsedatum/Date of birth
29 APR/APR 65

Kön/Sex
M/M

Efternamn/Surname
ALISON

Förnamn/Given names
JACK

Myndighet/Authority
POLISMYNDIGHETEN I STOCKHOLMS LÄN

Utfärdat /Date of issue
09 AUG/AUG 14

Giltigt t.o.m./Date of expiry
09 AUG/AUG 19

4 Pass Alison.pdf

1. ALISON

2. JACK

3a. 650429-3330

7. 10 JUL/JUL 20

10. Jack Alison



TELEPHONE NO. FOR CHECK OF VALIDITY
SWEDISH POLICE +46 77 114 14 00

Swedish Tax Agency
5 Utdrag folkbokföring Alison.pdf
Telephone: 0771-567 567

2017-06-20

EXTRACT OF THE POPULATION REGISTER

* indicates middle name

Personal Identity No.	19650429-3330
Name	Jack Alison
Residential address	c/o Enarsson Grönviksvägen 119 LGH 1302 167 76 Bromma
Population registration	Registered 2014-01-13
County	Stockholm
Municipality	Stockholm

Previous population registration (last two years)

Date	Municipality	Parish
2014-01-13	Stockholm	Västerled

Citizen of	Sweden
Civil Status	Widower 2001-00-00
Name before first marriage	Alison
Place of birth (residence)	Karlskrona
County	Blekinge

Moved from/to Sweden

From:	To:	Right of Residence at Immigration
2007-12-01	2009-07-22	---

Sex	Male

SKV 7795 08 sv 00 07

www.skatteverket.se

6 Bolagsverket Allison.pdf

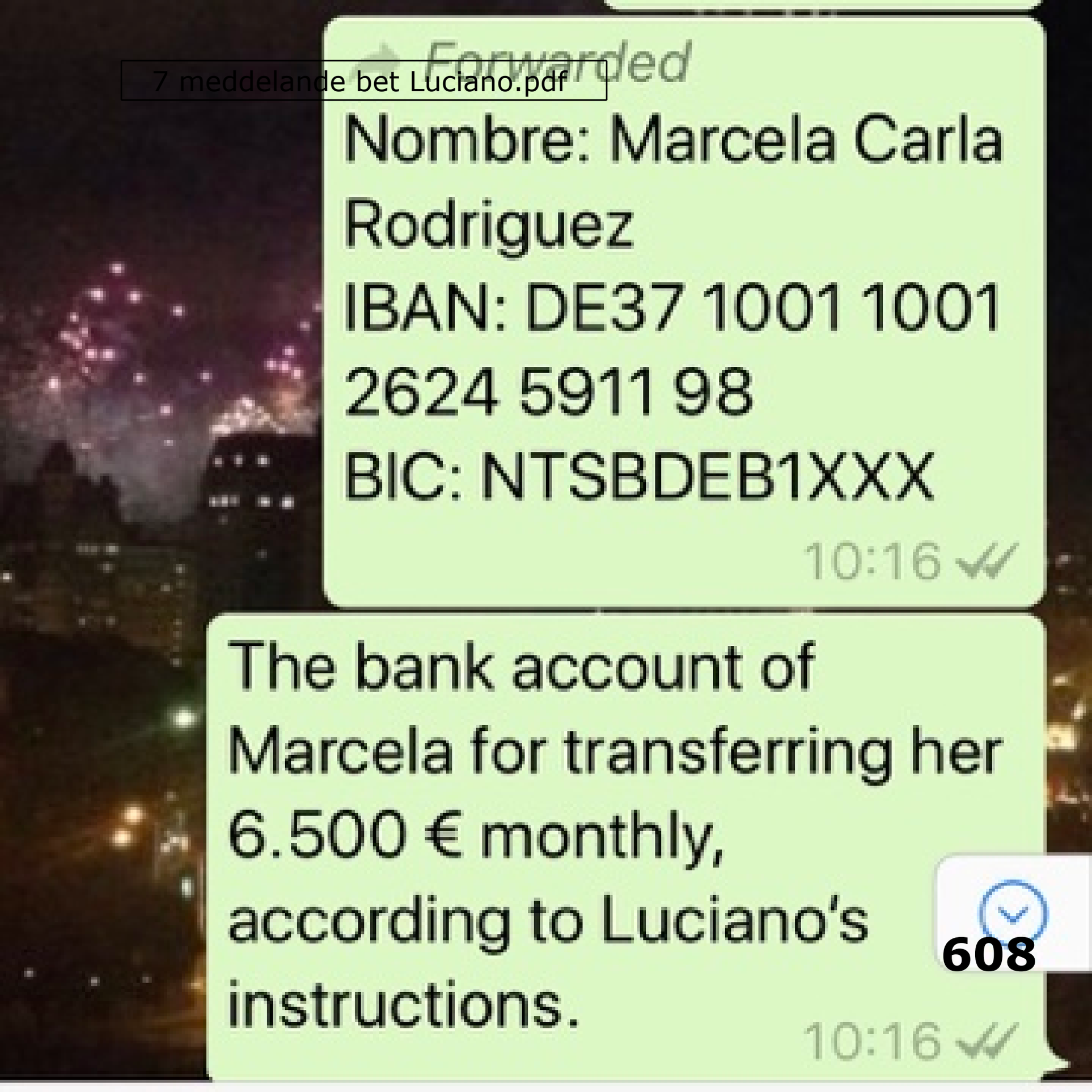
anmälan. Om du vill ändra några uppgifter i din anmälan måste du ta bort underskrifterna.

Att skicka in

Handlingar	Elektroniskt undertecknat av	Undert
Anmälan (pdf)	Alison, Jack	✓
Stämmoprotokoll (pdf)	Alison, Jack	✓

Tänk på att alla underskrifter tas bort när du klickar på knappen Ta bort underskrifter.

Ta bort underskrifter


7 meddelande bet Luciano.pdf
Forwarded
Nombre: Marcela Carla Rodriguez
IBAN: DE37 1001 1001 2624 5911 98
BIC: NTSBDEB1XXX
10:16
The bank account of Marcela for transferring her 6.500 € monthly, according to Luciano's instructions.
608
10:16

Vi har påbörjat bygget av nya internetbanken. Allt är inte klart

8 Betalning Luciano.pdf

Swedbank

Startsida | Ekonomisk översikt | Betala/Överföra | Spara/Placera

Kontovillkor

Kontohistorik | Kontovillkor | Byt kontonamn

Privatkonto 8327-9,984 176 122-5 (SEK)

Välj konto | Byt konto

IBAN	SE19 8000 0832 7998 4176 1225
Bankens BIC	SWEDSESS
Kontohavare	LUCIANO MATIAS RACANA
Kontokod	1

Villkor för positivt saldo 16-05-30

Räntesats för positivt saldo
under 15 000
fr o m 15 000

609

9 Brev Boardwalk.pdf

McMillanWoods
Accountants & Business Consultants

Invoice No. AR- 018

27th July 2017

The Director
Boardwalk Holding Ltd
No. 48, Flat 2,
Amery Street,
Sliema

Registration Fee for 2017	€100
Annual Return Fee for 2017 (inc. VAT)	€ 30
TOTAL	**€130**

610

With compliments

PM.pdf

PM

Näringsförbud meddelat

Signerad av

Signerad datum

Myndighet
Ekobrottsmyndigheten

Enhet
Stockholm ÅK1

Diarienr
9000-K555-17

Uppgiftslämnare	Datum	Tid
Eklund, Anna-Karin	2019-09-11	13:18

Beslag verkställt	Material för analys
Nej	Nej

Mottaget	Mottaget datum	Tid

Sätt på vilket uppgift lämnats

Upprättad av
Anna-Karin Eklund

Uppgiften avser

Uppgift

I samband med besök på häktet, kl 11.15 den 6 september, informerades Mark Bishop om att åklagarsidan meddelar honom näringsförbud. Detta gjordes på engelska, men han fick även lagtexten i skrift på svenska överlämnad till sig. Han önskade framföra sin kommentar på detta via sin försvarare.
Närvarande var även polisinspektör Lovisa Johansson

Ekobrottsmyndigheten
Swedish Economic Crime Authority

Tredje ekobrottskammaren
Civil utredare Anna Forsmark
010-562 9116

Tjänsteanteckning Sida 1 (1)

Datum 2019-09-10

Dnr EB-4689-16

Näringsförbud

I samband med förhör den 6 september 2019 har Max Serwin informerats om att åklagaren överväger att yrka på näringsförbud.

Anna Forsmark, civil utredare

Postadress Box 820 101 36 STOCKHOLM
Gatuadress Hantverkargatan 15
Telefon 010-562 90 00
Telefax 010-562 91 01

Förhör

Signerat av

Signerat datum

Myndighet
Ekobrottsmyndigheten

Enhet
Stockholm ÅK3

Diarienr
9000-K555-17

Hörd person	Personnummer
Deckmark, Ulf Roland	19610330-0171

Den hörde är	ID Styrkt	Sätt	Ställning till misstänkt - målsägande - vittne
Misstänkt	Ja	Passfoto samt känd av insp Daniel Andersson	

Tolk

Språk

Brottsmisstanke / Anledning till förhöret
Förhör gällande delgivning av NÄRINGSFÖRBUD.

Underrättad om misstanke	Underrättad om rätt till försvarare (best i FUK 12§ iakttagna)	
Försvarare/ombud önskas	**Försvarare/ombud närvarande**	**Godtar den försvarare som rätten förordnar**
Cristina Bergner	Ja	

Förhörsledare	Förhörsdatum	Förhör påbörjat	Förhör avslutat
Daniel Andersson	2019-08-30	09:13	09:15

Förhörsplats	Typ av förhör	Förhörssätt
Häktet Kronoberg	RB 23:6	Konceptförhör

Förhörsvittne	Utskrivet av
	DA

Berättelse

Ulf Deckmark delges att åklagaren kommer yrka på näringsförbud mot honom.

Närvarande vid förhöret är advokat Cristina Bergner.

Inspektör Daniel Andersson delger Ulf Deckmark 20190830 kl. 09:14 på häktet Kronoberg att åklagaren kommer yrka på näringsförbud för honom.

Ulf Deckmark bestrider åklagarens yrkande på näringsförbud.

Förhöret avslutas och förhöret godkänns enligt ovan.

Förhör

Signerat av

Signerat datum

Myndighet
Ekobrottsmyndigheten

Enhet
Stockholm ÅK3

Diarienr
9000-K555-17

Hörd person		Personnummer
Liljegren, Rasmus		
Den hörde är: Vittne	ID Styrkt: Nej	Ställning till misstänkt - målsägande - vittne
Tolk		Språk

Brottsmisstanke / Anledning till förhöret
Hörs om rapporten rapporten ¿Sammanfattning granskning" som Liljegren upprättat avseende värdepapper i Optimus Fonder.

Underrättad om misstanke	Underrättad om rätt till försvarare (best i FUK 12§ iakttagna)	
Försvarare/ombud önskas	Försvarare/ombud närvarande	Godtar den försvarare som rätten förordnar

Förhörsledare	Förhörsdatum	Förhör påbörjat	Förhör avslutat
Anna Forsmark	2019-07-16	09:44	11:26
Förhörsplats: Liljegrens hem, Sländvägen 17A, Älvsjö	Typ av förhör: RB 23:6	Förhörssätt	
Förhörsvittne	Utskrivet av: AF		

Berättelse

Förhörsledare: Susanne Nilsson (SBE)

(Biträdande förhörsledare: Anna Forsmark (EBM)

Förhöret börjar ***kl. 9.44***

Förhöret nedtecknas sammanfattningsvis vid förhörstillfället.

Kort bakgrund Liljegren, erfarenhet?
Jag har en civilingenjörs-examen från Linköping i industriell ekonomi från 2006. Började därefter på Scanias treasure-avdelning och jobbade där 1,5 år. Därefter arbetade på TriOptima med att förtidsstänga OTC-derivat, d.v.s. portföljkomprimering. Jag började på KPMG 2012. Arbetade där med bl.a. värderingsuppdrag, värdera säkerheter, derivat m.m. Var på KPMG i 5 år. Slutade där 2017. Därefter arbetar på Svensk Exportkredit med modulering av kreditrisker (sysselsättning i dag).

Optimus Fonder
Vad känner Liljegren till om bolaget?
Ingenting vid tidpunkten för rapporten. Visste att det var en fond. Kände inte till ägare och företrädare. Liljegren var inte revisor. Man kan säga att Liljegren fungerade som intern konsult på KPMG med specialistkompetens inom värdepappersvärdering. Revisorerna på KPMG anlitade de interna konsulterna vid behov.

Rasmus är osäker på om denna rapport är den enda han gjort avseende Optimus Fonders

vp-innehav.

Genomgång av rapporten

Liljegren förevisas rapporten Sammanfattning granskning avseende perioden 2013 – 03 (Bilaga 1). Till rapporten finns fyra stycken bilagor benämnda Appendix A – Värdering av valutaterminer, Appendix B- Värdering av Mortgage –backed securities, Appendix C – Värderingsbeskrivning från extern konsult samt bilaga till denne som benämns Exhibit A - Credit & Volitility model summary.

Vad var anledningen till granskningen? Vem initierade den? Vilket uppdrag hade du?
Rasmus blev ombedd av revisorn, antagligen Mårten, att göra den.
Så jobbar KPMG; revisorerna tar hjälp av specialistfunktioner på konsultsidan. Uppdraget gick ut på att säkerställa att kundens egna värdering av värdepapper inte var orimlig.

Rasmus minns inte om granskningen gjordes i samband med den årliga revisionen, men han tror att det var så. Så brukar det vara och marknadsvärdet är angett till sista december 2012 avseende derivaten i rapporten, vilket indikerar att det var vid den årliga revisionen.

2013-03 som angetts i dokumenthuvudet avser den period granskningen är utförd, tror Rasmus.

På sidan två i rapporten under rubriken Mortage-backed securities anges Kunden får sin värdering av en extern tredjepartskonsult, Hayden Consulting Group (med en hänvisning till Appendix C - värderingsbeskrivning från extern konsult).

Kan du berätta hur en analys av en värderingsbeskrivning går till?
Man tittar på vilken typ av modell som använts och undersöker om denna har svagheter i modell eller i antaganden. Om det ser ut att vara best practice. Man tittar på hur rimlig modellen ser ut att vara.

Svagheter skulle kunna vara att om man t.ex. ska värdera en option behöver man känna till volatilitet. Om man t.ex. anger att volatiliteten är 30 procent så måste man förstå var den siffran kommer ifrån. Om procentsatsen inte har koppling till marknaden så är det exempel på en svaghet.

Vilka underlag hade du till hands? på? Är det Appendix C – värderingsbeskrivning från extern konsult som du analyserat?
Ja. Jag har tittat på både appendix C och exhibit A.

Känner du till modellerna i bilaga C?
JP Morgan och Barclays är vedertagna institutioner, men jag känner inte till exakt vilka antaganden som ligger bakom deras cashflowmodeller. Det är bankernas affärshemligheter och man får inte reda på det ens om man frågar.

Brukar värderingsbeskrivningar se ut på detta vis? Var det något som stack ut?
Vi får sällan sådana här värderingsbeskrivningar. Det är inte så vanligt att kunder till KPMG använder tredjepartsvärderare, och det var ovanligt med MBS:er. De flesta hade egna system med interna värderingar. Eftersom det är komplext att värdera MBS:er så var det kanske inte så konstigt att Optimus anlitade en tredje part.

Jag kommer inte ihåg vad jag tänkte när jag fick värderingsbeskrivningen. Minns inte att något stack ut.

Har du någon egen erfarenhet av att värdera MBS:er?
Nej, inte innan KPMG.

Har du någon kunskap om vilka modeller man brukar använda?
För de aktuella här så hade handel skett och då behöver man inga modeller. Det finns en kurs helt enkelt. Rasmus har inte egen erfarenhet av modellvärdering av MBS:er, men har övergripande kunskap avseende hur värderingsmodeller generellt sett brukar vara uppbyggda.

Appendix C – värderingsbeskrivning från extern konsult samt *Exhibit A – Credit & Volitility model summary.* Var kommer de ifrån? Hur fick du del av beskrivningen och av vem fick du den?
Minns inte, men skulle tro att de kom från kunden. Kontaktperson hos kunden var antagligen Ulf Deckmark eftersom det är hans namn på dokumentet. Minns inte det. Tror inte att handlingarna kom direkt från Hayden.

Berätta om Hayden Consulting Group? Vad känner du till?
Ganska lite. Innan ärendet så kände jag inte till dom alls. Jag antar att jag kollade upp ungefär vad de gör när jag hade uppdraget. Det skulle kunna vara att jag googlat, men jag minns inte. Jag har inte varit i direktkontakt med Hayden.

Vilka rutiner hade ni avseende liknande kontroller?
Det fanns inte riktigt rutiner gällande det eftersom tredjepartsvärderingar var en udda fågel. Hur djupgående kontroller som görs beror på ambitionsnivån för uppdraget och vilket uppdrag man fått av revisorn. Denna typ av uppdrag rymde sannolikt inte budgeterade timmar för att kontrollera en tredje part mer ingående.
Hade man däremot sett något misstänkt så hade man eventuellt kunnat göra en mer ingående analys där man intervjuade Hayden och kontrollerade deras värderingsmodeller. Så var inte fallet med Hayden och så har inte heller varit fallet gällande någon annan granskning jag gjort på KPMG.

På sidan två i rapporten under rubriken Mortage-backed securities anges vidare att KPMG har försökt verifiera värderingarna genom att söka upp instrument på Bloomberg och läsa av kurserna där……I första hand använde KPMG kurser från Bloomberg och i andra hand den kvalitativa uppskattningen.

Kan du berätta hur du gick tillväga när du gjorde den egna värderingen av MBS: er? Vilka källor användes?
Jag blev lite konfunderad när jag läste detta. Det var lite otydligt skrivet.
I första hand använder KPMG kurser från Bloombergs, avslutskurser, uppgifter om senaste försäljningar.

I andra hand görs en kvalitativ uppskattning, den är inte min egen utan det är Bloombergs kvalitativa uppskattning. Den bygger på Bloombergs algoritm, som framgår av texten i rapporten.

Alltså; både kurserna och den kvalitativa uppskattningen kommer från Bloomberg.

Fler källor än Bloombergs?
Jag tror inte att det fanns andra källor. Det var Bloomberg.

På sidan två i rapporten under rubriken Mortage-backed securities anges vidare att KPMG:s marknadsvärden skiljde sig markant mot kundens, se Appendix B – Värdering av Mortage – backed securities. Anledningen till det var att Hayden Consulting har helt egna

modeller för den här typen av illikvida instrument och förlitar sig inte på gamla kurser. Hayden i sin tur bygger mycket av sin modell på The Yield book vilket är en källa med hög trovärdighet inom fixed income.

Är Appendix B – *Värdering av Mortage – backed securities* upprättad av dig?
Ja, det är den.

Vad är Notional?
Det är beloppet man har investerat.

Factor?
Väldigt osäker. Osäker, men tror att det har att göra med någon typ av kalibrering som görs av själva MBS:en. En kalibrering av innehållet, de bakomliggande lånen och deras säkerhet till exempel.

Costumer Price?
Det är Optimus pris. Den informationen kommer från Optimus eller från revisorn som sedan gett det till mig. Ursprunget är kunden.

KPMG Price?
Det är beloppet från Bloomberg som Rasmus har tagit fram från terminalen i samband med granskningen.

No data betyder att Bloomberg inte hade något värde.

KPMG Market value SEK?
Det är värdet i svenska kronor.

Factor month?
I vilken månad faktorn har beräknats.

Var kommer faktorn ifrån?
Antingen från Bloomberg eller så har de skickats från kund. Jag kunde hitta alla instrument hos Bloomberg, men osäker på varifrån informationen om Factor month kom.

Kan man ha vilka modeller som helst för värdering av illikvida instrument?
Nej, det kan man inte.

Hur ska modellen se ut för att den ska vara tillförlitlig? Finns tillräckligt med info i beskrivningen av Haydens modell?
Det är tvärtom som bedömningen görs. Det finns ingen information i beskrivningen som gör att modellen inte kan anses tillförlitlig. Det betyder inte att det inte kvarstår osäkerhet. Även om man skulle fortsätta att analysera modellerna och vilka antaganden som ligger bakom så skulle visserligen osäkerheten minska, men visst mått av godtycke skulle kvarstå.
Orsaken till det är att det här är fråga om komplexa instrument som handlas mer sällan.

Vad vet Liljegren om Haydens modeller, har han sett dem?
Det jag har sett är det som står i dokumentet. Rasmus har inte sett själva modellerna i Excelformat t.ex.

Angående källan The Yield Book och beskrivningen av denna, vad känner du till?
Jag känner vagt till Yield Book, men kände inte till dom innan det här uppdraget. KPMG jobbat inte mot The Yield Book.

Du skriver att Yield book är en källa med hög trovärdighet, hur vet du det?
Det är inte min egen bedömning. Utlåtandet kommer från Haydens beskrivning och eventuellt också från en konversation med Optimus som ansåg att det var så.

Är det allmänt känt i branschen?
Jag vet inte. Jag är inte i den branschen; MBS-trading. Jag kände inte till Yield Book tidigare.

Rasmus tillägger att uppdragen typiskt sett inte var budgeterade för att i ett första steg göra några djupare kontroller. Hade man haft mer tid hade man t.ex. kunnat gå djupare med att analysera Hayden Consulting, men det fanns inte på kartan utifrån uppdragets budget.

En sån här analys funkar bättre när man ska titta på tillgångar som är plain vanilla, där kan man stämma av allt mot t.ex. Bloomberg. I det här fallet fungerar det inte lika bra, men utrymmet finns inte att gå djupare.

Stämde du av några av uppgifterna mot Yield Book?
Nej, jag hade inte tillgång till Yield Book. Jag fick intrycket av att The Yield book var en källa som användes av fixed income-branschen. Vi, KPMG, använde bara Bloombergs.

På sidan två i rapporten under rubriken Mortage-backed securities anges vidare att de relativt stora avvikelserna till trots anser KPMG att det inte finns någon anledning att tvivla på rimligheten i kundens värderingar. Med så pass illikvida produkter måste man ha någon form av värderingsmodell och det finns ingen anledning att tvivla på den modell som används av Hayden då det är en extern, oberoende tredje part som är specialiserad på den här typen av värdering
Hur vet Liljegren att Hayden var specialiserade på den här typen av värderingar?
Det var den informationen och den bilden man fick vid kontakt med fondbolaget. När man frågade de så beskrev de att de fick sina värderingar externt ifrån Hayden Consulting som var specialister. Jag tror att uppgifterna kom från Ulf Deckmark.

Hur kan Liljegren avgöra om värdena som Hayden lämnade var korrekta? KPMGs marknadsvärden skiljde sig markant från Haydens. Vad är det som gör att KPMG väljer att gå på Haydens värden?
Resonemanget var att: ja, vi har stora skillnader, men vi vet också om att vår källa, Bloombergs, hade stora brister i detta avseende. Det var bara för tre av MBS-instrumenten som det fanns en kurs. För de sex som var kvar fanns det bara kvalitativ uppskattning för fyra av dem. De kurser som fanns hos Bloomberg var gamla och det fanns anledning att ifrågasätta dom av det skälet.

Fondbolaget hade en annan källa som använde Yield Book och de kan ha haft andra värderingsmodeller i botten. Därmed fanns det inte tillräckligt med information som kunde ge anledning för oss att ifrågasätta Haydens värdering.

När ni kom fram till differenserna, bad ni Optimus om ytterligare information?
Jag vet inte, det är troligt att det gjordes, men det kan också vara så att jag rapporterade till revisorn som själv stämde av med bolaget.

Detta är en koka soppa på spik-övning och ska frågetecknen redas ut ordentligt hade det behövts mer tid.

Under rubriken slutsats på sidan två står det fortsatt Det har inte framkommit något i värderingsgranskningen som tyder på att kundens värderingar för de granskade

instrumenten skulle på något sätt vara orimliga
Vad är rimligt/orimligt? Hur stora avvikelser anser du vara rimligt?
Om vi hade kunnat lita på vår egen värdering och sett samma differenser så hade jag inte tyckt att ifrågavarande differenser hade varit rimliga.

På första sidan under rubriken utfört arbete anges *Granskning av värderingsrapport för MBS (extern tredjepartsvärdering) Vad avses?*
Det är lite oklart. Jag vet inte om det är något ytterligare underlag som inte finns med som bilaga. Det kan vara så. I värsta fall är det en upprepning av samma sak som punkten under.

Avslutande frågor
Har rapporten Sammanfattning granskning perioden 2013-03 som Liljegren upprättat förmedlats till bolaget, dvs Ulf Deckmark? Någon annan?
Det gjorde jag aldrig. Rapporten gick till revisorerna. Jag vet inte om rapporten har skickats ut till bolaget, men jag tycker att det vore konstigt om de inte fått ta del av rapporten eller åtminstone dess innehåll, framförallt diffarna.

Övrig E-mailkorrespondens med Ulf Deckmark? Vad har inhämtats?
Jag minns inte, men rimligen var det deras värderingar, beskrivningen från Hayden Consulting och Exhibit A. Möjligen svar på frågor gällande det. Det kan ha varit så att differenserna diskuterades per mail, men det är inte nödvändigtvis så. Jag har inte tillgång till mailen.

Minns du om det var något som saknades eller fick ni det som efterfrågades?
Jag tror att vi fick in det som behövdes.

Minns du att du sett Excelfiler?
Jag kan mycket väl tänka mig det, men minns inte säkert.

Känner du till värderingen av MBS: er i Optimus gjordes under 2012? Om de haft någon annan än Hayden?
Känner inte till det.

Vill Rasmus lägga till något?
Nej, jag känner inte till något annat än det som sagts. Detta var ett av många korta uppdrag och då var det inget särskilt som stack ut utöver differenserna och dessa fanns det en möjlig förklaring till.

Paus i förhör för genomläsning kl. 11.00
Åter i förhör kl. 11.26

Genomläst och godkänt (med några mindre justeringar)?
Ja.

Förhöret avslutas kl. 11.26

KPMG

Sammanfattning granskning

Client		Period-end
AB Traction Optimus Fonder, High Yield		[2013-03]
Prepared by	**Date**	**W/P reference**
[Rasmus Liljegren]		RL

Granskning av värderingen av olika finansiella instrument

KPMG har genomfört en granskning av värderingen av finansiella instrument inom ramen för externrevision av AB Traction (kunden).

Syfte

Syftet med granskningen har varit att verifiera att värderingen av de aktuella instrumenten är rimlig.

Omfattning och begränsning

De instrument som varit aktuella har varit certifikat, valutaterminer och så kallde mortgage-backed securites (MBS).

Arbetet har inte omfattat:

- Granskning av värderingsprocesser och värderingskontroller
- Tredjepartsvärdering av övriga portföljen
- Testning av övrig internkontroll
- Granskat IT-miljön

Utfört arbete

Ett antal moment har utförts för att uppfylla syftet med granskningen:

- e-mailkorrespondens med Ulf Deckmark på Traction
- Egen värdering av certifikat, valutaterminer, MBS
- Granskning av värderingsrapport för MBS (extern tredjepartsvärdering)
- Analys av värderingsbeskrivning från extern konsult
- Verifiering av certifikatvärderingsunderlag
- Genomgång av värderingsrapport av valutaterminer

Certifikat

I arket ”Kurser High Yield.xls” listats fem stycken företagscertifikat: Balder, Skanska, Fabege, Hexagon och Tele2 som ingår i kundens innehav. Det sammanlagda marknadsvärdet var ca 72.9 mSEK per 2012-12-31. Dessa certifikat är inte noterade på Bloomberg. Kunden använder Wall Street Suite för att beräkna marknadsvärdet och sättet som används i Wall Street Suite är att det räknas upp beräknas linjärt från köppriset till fullt nominellt belopp (som betalas på slutdagen). KPMG har verifierat den beräkningen genom att gå igenom det värderingsunderlag som kunden skickat och härleda egna diskonteringsfaktorer som sen stämts av med motsvarande i kundens underlag. Inga skillnader i diskonteringsfaktorer eller värdering har kunnat påvisas.

Valutaterminer

Kunden får sin värdering från Swedbank vilken jämfördes med en egen oberoende värdering. Av tolv stycken valutaterminer valdes fem ut som ett stickprov. KPMGs värdering skiljde sig väldigt lite från Swedbanks så värderingen får antas vara rimlig. Dock var värderingen från Swedbank per 2012-12-28 istället för 2012-12-31 vilket gjorde att ytterligare ett stickprov togs per det senare datumet och jämfördes med det värde som återfanns i arket "Kurser High Yield.xls". För de exakta siffrorna se *Appendix A – Värdering av valutaterminer*.

Mortgage-backed securites

I arket "Kurser High Yield.xls" finns kundens värderingar av nio olika instrument. Det sammanlagda marknadsvärdet var ca 40 mSEK. Kunden får sin värdering av en extern tredjepartskonsult, Hayden Consulting Group. För en beskrivning av deras värderingsmetoder, se *Appendix C – Värderingsbeskrivning från extern konsult*. KPMG har försökt verifiera värderingarna genom att söka upp instrumentet på Bloomberg och läsa av kurserna där. Även om instrumenten i sig går att hitta på Bloomberg är de väldigt lite handlade och bara för tre av instrumenten gick det att hitta en kurs. För resterande sex fanns en kvalititativ uppskattning av vad kursen borde vara för fyra av instrumenten. Uppskattningen baseras på en algoritm som tar hänsyn till tidigare avslut, bud och information i Bloomberg-chattar. I första hand använde KPMG kurser från Bloomberg och i andra hand den kvalititativa uppskattningen. KPMGs marknadsvärden skiljde sig markant mot kundens, se *Appendix B – Värdering av Mortgage-backed securities*. Anledningen till det var att Hayden Consulting har helt egna modeller för den här typen av illikvida instrument och förlitar sig inte på gamla kurser. Hayden i sin tur bygger mycket av sin modell på "The Yield Book" vilket är en källa med hög trovärdighet inom fixed income. De relativt stora avvikelserna till trots anser KPMG att det inte finns någon anledning att tvivla på rimligheten i kundens värderingar. Med så pass illikvida produkter måste man ha någon form av värderingsmodell och det finns ingen anledning till att tvivla på den modellen som används av Hayden då det är en extern, oberoende tredje part som är specialiserad på den här typen av värdering.

Slutsats

Det har inte framkommit något i värderingsgranskningen som tyder på att kundens värderingar för de granskade instrumenten skulle på något sätt vara orimliga.

Appendix A – Värdering av valutaterminer

MtM date = 2012-12-28									
Contract	Currency pair	Spot	Notional (Ccy)	Notional SEK	FX forward	MV Swedbank	MV KPMG	Diff (SEK)	Diff %
1	NOKSEK	1,1652	8 000 000	9 369 600	1,1712	53 780	52 594	1 186	2,3%
2	USDSEK	6,5041	7 413 000	50 171 184	6,7680	1 901 670	1 908 518	-6 848	-0,4%
3	EURSEK	8,5996	8 800 000	76 093 600	8,6470	325 922	319 767	6 155	1,9%
4	USDSEK	6,5041	630 000	4 264 155	6,7685	161 930	162 512	-582	-0,4%
5	USDSEK	6,5041	1 500 000	10 022 250	6,6815	255 224	256 599	-1 375	-0,5%

MtM date = 2012-12-31								
Currency pair	Spot	Notional (Ccy)	Notional SEK	FX forward	MV Swedbank	MV KPMG	Diff	Diff %
NOKSEK	1,169	8 000 000	9 369 600	1,1712	23 475	24 845	-1 370	-5,5%

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Appendix B – Värdering av Mortgage-backed securities

Instrument-ID	ISIN	Notional	Factor	Factor month	USDSEK	Customer price (USD)	Customer market value (SEK)	KPMG price (USD)	KPMG market value (SEK)
CFAB 2003-51B	US161546GP55	3 000 000	0,4869	nov	6,50545	49,00	4 658 935	26,09	2 479 435
CMLT1 2005-WF1	US17307GPG72	925 000	0,9066	nov	6,50545	57,00	3 133 771	52,78	2 879 393
CWALT 2005-28CB	US12667GE82	4 395 400	0,9000	nov	6,50545	26,00	6 691 219	9,96	2 563 493
CWL 2005-16	US126670PH55	2 500 000	1,0000	nov	6,50545	31,88	5 185 239	No Data	N/A
GSAMP 2003-HE1	US36228FSV93	1 200 000	0,1132	nov	6,50545	77,00	681 100	36,97	326 640
INDX 2006-AR4 A	US45661EAW49	5 350 000	0,2485	dec	6,50545	28,00	2 422 647	No Data	N/A
LMT 2005-2 1A4	US52520MBR34	4 325 000	0,7235	nov	6,50545	47,25	9 712 617	32,86	6 688 140
MARM 2005-6	US576433A632	3 187 000	0,4475	dec	6,50545	24,50	2 291 353	13,53	1 255 512
PCHLT 2005-4	US71085PDD24	4 675 000	0,2275	nov	6,50545	75,00	5 189 814	52,88	3 658 564

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Appendix C – Värderingsbeskrivning från extern konsult

HAYDEN US CASH FLOW SUMMARY FOR ABS INVESTMENTS

Accurate and Reliable Deal Models:
Hayden Consulting utilizes algorithm to interpret market movements and cashflow engines, including JPMorgan, Barclays and Lewtan's ABSNet cashflow engine powered by The Yield Book, a leader in bond analytics. The algorithm heavily weights The Yield Book, which is a trusted and authoritative source for fixed income analytics that enables market makers and institutional investors to perform complex and accurate portfolio analysis and risk management. The models are developed in collaboration with Citigroup's research and strategy teams, and used by Citigroup's own traders. Citigroup goes through an extensive quality assurance process on their models to ensure accuracy. This includes tying out the weighted average lives of the bonds to the decrement tables in the prospectus and comparing results to other industry accepted models.

Utilizing the premier structured finance information and analytics providers, combined with the analysis to understand the results, makes Hayden the premier MBS valuation entity; delivering credit surveillance, valuation, trade decision analysis, regulatory compliance, risk management, pooling, bond administration, and investor reporting solutions to investors. As such, Hayden is in the unique position as the only organization serving all aspects of the global structured finance marketplace with robust valuation support for investors.

Powerful Collateral Projections:
While the liability models themselves are extremely accurate, the real power behind the tool lies in the sophistication of the integrated credit model developed by Citigroup's Mortgage Analysis team. More specifically, the collateral projection options leverage Citigroup's credit and volatility models, which are detailed in Exhibit A (attached hereto). Hayden's customers benefit from the embedded economic assumptions contained therein (home price appreciation, employment, interest rate scenarios, etc.) and the use of implied loan modifications. Investors have the option to use the embedded models to project prepayments, defaults, losses and interest rate forward curves and fully leverage their power.

1. Assumption setting – Model assumptions may be set as follows:
   a) Using the Citibank credit models to set prepay, default and loss severity assumptions in conjunction with interest rate curves based off of the volatility models. For loss severity, the model allows for additional assumptions such as HPA and unemployment rates as well.
   b) User-defined constant assumptions for prepay, defaults, and loss severity.
   c) User-defined vector assumptions for prepay, default, loss severity and index rates.
   d) User-defined on/off/determine by waterfall switch for the lockout/delinquency trigger.
   e) Call assumptions may be set to project to maturity or to the call date.
   f) Servicer advances may be set to advance or not to advance.
   g) User-defined recovery-lag for situations when the default and loss severity models are not being utilized.

2. Output – The following outputs are available:
   a) Indicative data.
   b) Price / Yield analytics including certain option adjusted risk measures.

c) Multi-Scenario analysis will provide fully option adjusted pricing and risk measures as of settlement date or a specified horizon date.
d) Bond and collateral cash flow output for single scenario and multiple scenario projections.

EXHIBIT A
CREDIT & VOLITILITY MODEL SUMMARY

1. The Prepayment Model

Prepayment projections are at the center of all mortgage security valuation and analysis. The embedded Prepayment Model possesses two critical characteristics for projecting prepayments. First, the model is dynamic and flexible, with time-varying values of key inputs, such as the costs of refinancing, to capture "environmental" changes over time. Second, the model is based on fundamental relationships that are likely to persist over time and that apply whatever the borrower demographics or mortgage type.

2. The Mortgage Defaults Model

The US housing market's weakness has emphasized the need for a solid foundation for evaluating credit-sensitive mortgage securities. The embedded Mortgage Default Model attempts to overcome these data issues in several ways. The model uses dynamic deal specific adjustments to incorporate originator- and servicer-specific effects. The result is a model that has tracked actual prepayments and defaults quite well over time, and one that can be used for objective and rigorous analysis of subprime mortgage securities. The Mortgage Defaults Model also serves as a component of the Prepayment Model.

3. The Loss Severity Model for Residential Mortgages

The Loss Severity Model for Residential Mortgages analyzes loss severities on mortgage loans with varying borrower and loan characteristics and develops a predictive model for projecting losses. The loss model, combined with prepayment and default models, are used to project loss-adjusted cash flows.

4. The Libor Market Model

The Libor Market Model (LMM) is a term structure model that predicts the volatility and correlations of forward LIBORs. This leads to more realistic cashflow projections on both the collateral and liability side of structured transactions. The model deals directly with market-observable objects, rather than the infinitesimal short rate. This aspect of modeling belongs to a class of term structure models previously known as Brace-Gatarek-Musiela (BGM), but "Market Model" is the more current terminology.

5. Mortgage Option-Adjusted Term Structure Model (MOATS Model)

The Mortgage Option-Adjusted Term Structure (MOATS) model is used for projecting mortgage rates for cashflow projections. The MOATS model assumes a constant OAS (option adjusted spread) for the current-coupon mortgage-backed security (MBS) at all times and across all interest rate paths. From this assumption, it calculates the current-coupon yield at all nodes. The primary mortgage rate is then calculated from the current coupon yield.

1 Rapport avseende vittnesförhör med Craig Chang 2019-06-10..pdf

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FD-302 (Rev. 5-8-10)

OFFICIAL RECORD

FEDERAL BUREAU OF INVESTIGATION

Date of entry 06/12/2019

CRAIG YEE-CHOW CHANG, Date of Birth: September 08, 1973, was interviewed at the FBI Orange County Resident Agency in Orange, California. Also present was CHANG's attorney, Brenda Prackup, cellular: 310-498-5640 and Swedish Economic Crime Investigators: Anna Forsmark, Lena Anderling Norell, Emma Axsater, and Camilla Larsten. After being advised of the official identity of the interviewing parties, CHANG provided the following information:

CHANG answered questions from Swedish investigators regarding Sweden's investigation into MARK BISHOP, et al., regarding an alleged fraud against Sweden's pension fund.

[Writer's Note: this interview was recorded by Swedish investigators and the recording was retained by Swedish investigators at the conclusion of the interview.]

Investigation on 06/10/2019 at Orange, California, United States (In Person)

File # 163X-HQ-3105737 Date drafted 06/11/2019

by B. Craig Mason

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

Craig Chang 190610

Craig Mason ("FBI")	… I think. Why don't we just go around the table and introduce ourselves. I'm FBI Special Agent Craig Mason, we're at the FBI's office in Orange, California.
Brenda [Pracap] ("Attorney")	I'm Brenda [Pracap], attorney for Craig Chang.
Craig Chang ("CC")	I'm Craig Chang.
Emma ["H"] ("FL")	I'm Emma [H…], Criminal Investigator from the Swedish Economic Crime Authority.
Camilla Larsson ("FL")	I'm Camilla Larsson, also Criminal Investigator from the Swedish Economic Crime Authority.
Lena Anderling Norell ("FL")	And I'm Lena Anderling Norell, also Criminal Investigator from the Economic Crime Authority.
Anna Forsmark ("FL")	And I'm Anna Forsmark, Criminal Investigator and colleague.
FL	Mr Chang, this is a request from Sweden to conduct an inteview here in the US, I just have to urge you to obviously tell the truth and answer the questions the best that you can, any time that you want to take a break and talk to your attorney, we can take a break.
CH	OK.
FBI and FL	Mr Chang said he has to leave by 12:45, it's now 10 o'clock, so how about we discuss straight through, is that OK? 2:45 or 12:45? 12:45. One o'clock. Yeah, OK, we'll try that. That will be maybe some… OK, we'll try that. We'll try. All right. We'll try. We also have a translator on the telephone, Ms Medina?
Gunilla Medina, interpreter ("Interpreter")	Yes, I'm here.

FBI Could you just Identify yourself, too, for the record, please?

Interpreter Yes. My name is Gunilla Medina and I am a court interpreter between Swedish and English. I am listed on the Federal Court's list as a court interpreter, and then apart from that, I am also [?] certified interpreter in Sweden between Spanish and English.

FBI OK, thank you. The floor is all yours.

FL OK. Then I would like you to please tell us some about your background.

CC Oh. I've been in technology and finance business for 27 years, going on 28 years. Ranging from running a technology department to managing a finance company, up to today. Both in structural finance and mortgages. My entire career has been around technology and finance.

FL Can you tell us about your employers?

CC I currently work for 1st Reliant on loans in Costa Mesa in California. It's a nationally, federally, approved residential mortgage lender and also approved in seven different states. California, Texas, Florida, Maryland, Washington, Colorado and Illinois.

FL Yeah, OK. That's where you are working now, or?

CC Correct

FL Yeah. And before that?

CC Before that, I was with ABSIG and Mainstreet Films.

FL ABSIG and..?

CC And Mainstreet Films.

FL Films?

CC Uh-huh.

FL If we can start with ABSIG. When did you start there?

CC When did I start there? I don't recall a specific date, but I want to say the late 2000s.

FL Late 2000.

CC Yes.

FL And for how long were you there?

CC I think I landed there at the end of 2014. I have to check specifically.

FL I can understand you.

CC Yeah.

FL OK. And what's your educational background?

CC I studied accounting and religion in college.

FL Accounting and..?

CC And religion.

FL Religion. Yeah. OK. Can you please tell us about Mark Bishop, how were you two introduced to each other?

CC I met Mark, I want to say, early 2000s, maybe late 90s, I don't recall exactly when, at Impac.

Impac.

Uh-huh. He was… we were colleagues. I was… I was Chief Technology Officer at Impac. Impac Mortgage Holdings.

FL CTO.

CC Yeah. I was CTO of Impac Mortgage Holdings. That's where I met him.

FL Can you tell us about your business relationship, what you have, what kind of business relationship you have?

CC …With?

FL With Mark Bishop.

CC We worked together at Impac. He was, I believe he ran a division down in San Diego. Yeah, this is so long ago, I'm just… then, then we got really friendly with each other. I left Impac 2006, I think. Maybe, I don't know, 2006, around there, plus minus one… definitely around there. Plus minus one year. Then I started my own business, and I continued to stay in contact with Mark. Then we started working together at ABSIG. Managing RMNBS funds.

FL When was that? [mumbles]

CC I don't remember the specific dates. It's a blur during those times, because I just had my kids and I was a walking zombie. Yeah. During the day.

FL I know the feeling…

CC Yeah, it was aha, what day is it? So, I usually don't have partners, but… and keep what I work… at that time I needed someone to work with.

FL So, was it only you and Mark who were working together at ABS?

CC We had… we had limited employees, we had limited employees… we had… we had a controller… we had some analyst and we had a Chief Investment Officer. Yeah, there's probably a handful of us.

FL Did you… I don't know if I get this, but did you start this ABSIG together with Mark, or..?

CC It was… you know, I understand the bond business, but Mark came to me about, let's do the bond business. I was just… I was doing other stuff. I was doing technology and real estate in 2000… and around that time, after Impac. I wanted very little stress, because all I wanted… I focus on my kids. So I say, fine, I mean, it's easy, it's easy stuff.

FL Easy stuff? What's easy?

CC Like, looking into the bonds.

FL Looking into bonds.

CC That's it, a simple way of saying it. What I meant is, I've been in the business, in this type of environment for… since the early 90s, so I know, it's riding a bike. I know how to look at a bond and understand what… what's going on with it.

FL OK, but the company, was it Marks company, did you have the company together, or..?

CC I… I, at one time, I think I was 50 percent, and then something changed, ownership has never been important to me, because I don't look at ownership means anything. You actually have to work. So, I have to go back and look at my paperwork, see what the actual ownership structure was like. I know I was a part owner.

FL You know you were a part owner.

CC Yes. The actual percentage I don't remember.

FL Was that something that you worked from the beginning, or..?

CC No, it was… it was changing, all the time, because it all about contribution to the bottom line.

FL OK. But you… you were a part owner, that you know, and who was the other owner or other owners?

CC It was Mark and I, and then there were other people that got involved.

FL Mark and you, and other people, also?

CC Yes, because we have contributions, and the structure is set up… was set up in a very complex structure, so I don't specifically remember, we have to go, I have to go find out the paperwork.

FL OK. So where did you have your office?

CC It was in Irvine.

FL Irvine.

CC Yes.

FL Was everyone sitting in Irvine, or did you have different offices?

CC So, we weren't fussed on people working in the office, they can work anywhere, but I was their… I want to say, I… the office, for the most part, was half empty, because as long as the work is being done and reported in, I don't care if people show up or not.

FL OK. Can you please tell us about your role in the company?

CC I was more or less handling the operation side of it.

FL Can you explain that to me, what you mean by the operation side?

CC Paperwork, since it is not time sensitive, that's accounting, payroll, because I had limited time. So…

FL Because of the kids?

CC The kids, yeah.

FL So, paperwork, like..?

CC Yeah, like…

FL Payroll?

CC Payroll.

FL Yeah, and more?

CC Accounting, reconciliations, employee hiring and firing, HR issues… what else? I'd get involved in larger decisions, like strategic alliances, who do we do business with, who's our counterparties, large ticket items that we can take time to make decisions on.

FL So who made the decisions, was it you, and..?

CC No, just… we'd sit down and talk about it. It's a small group, we all, everybody knows everything that's going on.

FL How many people were you in this group?

CC Everybody, they… I think there were only about six or seven of us, so we'd just work it out talking. If it's a strategic alliance, we have to think about return hurdles, how we're going to manage it, because everybody is involved. I am more or less just coordinating.

FL And Mark Bishop's role, can you tell us about that?

CC Mark, at the time, I think he dealt more with bond selections and initial review of analytics. Reports…

FL With bond selections?

CC Bond selections, on the line investments selections.

Let's be very clear here. This is very technical issues. Bonds, securities, obviously, very few people understand this type of stuff. I don't… I don't want to get misinterpreted between languages. Even I have a hard time from time to time explaining that. Bonds is like, you have US treasury bonds, you have state bonds, and municipal bonds, different types of bonds. Then within the bond, there's bonds. There's subordinations, different structures within the bonds.

FL But if we go back to Mark Bishop's role. You said he dealt with the bond selections, and what did he do more?

CC That, and he had other projects that I wasn't involved in, because we only dealt with the US-based clients together.

FL OK, so you had… he had clients from other…

CC I don't deal with anything outside the country.

FL OK.

CC With the exception of one Canadian client.

FL So you were just involved in…

CC US.

FL US?

CC And the one Canadian client.

FL OK. What's the name of that Canadian..?

CC OmniArchh.

FL OmniArchh? OK. But his project, Mark Bishop's projects. Can you tell us about that?

CC I don't know all of them, I knew at the time he not just worked with me, he was travelling and taking on other projects, and specifically what, I didn't know. I didn't know he was going to Sweden a lot.

FL He were in Sweden a lot?

CC He did. He was. Mark was in Sweden a lot at the time. I think it was something to do with Koenigsegg or something, I don't remember.

FL Which..?

CC Koenigsegg. Super car, the car company.

FL Ah, OK, Koenigsegg, OK. You know anything else he was doing in Sweden?

CC He met Annika, his wife, and that kind of explains it all to me, I just stopped asking.

FL OK. Were there, I mean, other projects, except that he met his wife, Annika, and Koenigsegg?

CC Mark always has side projects, and specifically what, I don't always get involved. Because I have very little time. I know my limitations.

FL These side projects, were they part of the ABS company, or was it… did he have other companies?

CC I, for me, my understanding was that we were only involved in fund management and as investment of RMBS bonds. I did try to move into real estate, because it's something that I do on the side, for me, to increase the return, that's the bond business sunsetting. Sunsetting is slowing down. Returns are getting less and less, real estate is picking up, we were trying to get our US investors to get into more real estate. But Mark didn't like real estate. Too long, to slow, that's his outlook.

FL But, it was, was meaning was that, had Mark, did he work in other companies, or was it only with ABS?

CC He did. He did work with other groups.

FL Ok. What do you know about that?

CC I stopped asking after a while, because I wasn't involved. As long as it wasn't impacting ABS, I wasn't asking.

FL OK. You mentioned that you had a CFO in the company.

CC A controller.

FL A controller, not CFO, OK. And who was the controller?

CC Karen, I've forgotten her last name. Karen. I've just forgotten her last name, I don't remember. I got to look it up.

FL Tom Epperson.

CC Yes.

FL Is that a name you recognize?

CC Yes.

FL Has he been working with ABS?

CC Yeah, he was our accountant.

FL Accountant?

CC Yes.

FL Yes, during which period?

CC Well, I don't specifically remember what period.

FL And who was he reporting to?

CC See, we had… we also had a prior accountant, he came on later. I don't remember the dates. We had somebody else as our accountant before. Then he came on, I want to say, I don't want to guess. He came on later.

FL So far as it was Tom Epperson, and not…

CC No, no, no. We had another accountant. OK, let's back up. My definition of an accountant is an outside accountant that prepares books and tax returns. Not internal. Internal is our controller, so I just want to make sure…

FL Yeah, OK. Yeah.

CC Yeah, OK. So there is outside and inside, because we have to report the taxes. Yeah. Inside was Karen and me, and outside was… I can see his face, but I don't remember…

FL OK.

CC Yeah.

FL We ask you about the years 2011 to 2014.

CC 2011 to 2014?

FL Yes.

CC Who…

FL Yes, who was doing the outside accounting then.

CC Internally or externally?

FL Externally.

CC I want to say that the tax return was prepared by somebody else, not Tom Epperson.

FL OK.

CC I don't specifically recall the dates. I want to say it was done by somebody else, not Tom Epperson.

FL Tom Epperson did that before 2011?

CC No. No, no, no. I think Tom Epperson did it after.

FL After 2014?

CC Yeah. I don't know what year.

FL OK.

CC But I know 2000… I know 2011, Tom Epperson didn't do the tax return, he didn't do all the external work. He came on later.

FL Who did it 2011, then?

CC I don't remember his name. I can see his face.

FL [Mumbles], OK.

CC I can see his face, but I don't…

FL Maybe it's coming up.

CC Yeah.

FL Yeah.

CC Let me… Keep going, and I will come back to it.

FL Yeah, yeah. Come back to that. And ABSIG, what was the core business?

CC At ABSIG, we were just a general partner, a fund manager, was just an investment manager.

FL Fund manager.

CC I would say fund, we're the investment manager.

FL Investment manager.

CC Because we…

FL Can you explain that to me, what..?

CC We don't manage any publicly traded funds. We manage private vehicles. So, a group of investors may give us capital, then we manage that investment for them. They can terminate us at any time. We don't… we make profit based on… based on a return hurdle. If we make over so much, we get to participate. So anything below, we don't make any money. They can take the investment back, they can – when I say investment, the investment is held in a special purpose vehicle. They can fire us and hire somebody else. But the underlying investment doesn't change. So that's the difference between a private investment and public funds. Public funds you have to liquidate when they change hands.

FL That was ABSIG?

CC Yes, ABSIG.

FL There's another company called ABS Investment Group. Can you please tell us about that company?

CC That is Mark's.

FL That's Mark's company?

CC Yes.

FL OK. What do you know about it?

CC I don't know what he does, other than it holds his beneficial shares. I read somewhere, it's just fresh on my mind, that's what it is, it made an impression when Mark was involved in the Saab purchase, years back. We got a lot of phone calls in the office looking for him, for his comments, you know. What's… and then I started reading that he, I guess, made a purchase, he… I shouldn't say, I don't know the details. This is my pure assumption. Koenigsegg bought Saab, but Koenigsegg was owned by ABS Investment Group, that's all I read, and I was like, wow, what, am I involved in that, or was I just left out? I think I'm a little upset, but I let it be, because I wasn't involved. I didn't want to be involved. Because I don't know anything about running that business.

FL But did you have any role in this ABS Investment Group?

CC ABS Investment Group? No.

FL No?

CC No.

FL You never had a role in that company?

CC No.

FL And no ownership?

CC No ownership. Now, on my tax return, I…

FL But you know that it's Mark Bishop's company?

CC That's as far as I know.

FL You know anyone else working, or having ownership in that company?

CC I don't know.

FL Don't know. Did ABSIG have any business relationship with ABS Investment Group?

CC The beneficial ownership is how, in ABS Investment Group.

FL OK.

CC OK.

FL Explain.

CC Our owner, so, ABSIG is owned… percentage-owned by ABS Investment Group.

FL OK, ABS Investment Group owns…

CC …owns part of ABSIG.

FL OK. How… how many percent?

CC I don't remember.

FL You don't remember. Another company called Strategi Placering. Do you know about that company? Can you tell us something about it?

CC You're jobbing my memory. I heard of that company in passing by, talking with Mark. Specifically what they did, I have no idea.

FL OK.

CC Mark was… A lot of time, he would come back from Sweden or from his travel, we would sit down and have a cup of coffee, he would tell me what he's done. And my response typically is, "Mark, that's great. My life is pretty busy. What do we have in the United States that I don't have to travel for?"

FL But what did he tell you about Strategi Placeringar?

CC He probably told me hundreds of different companies that he got in contact with, and that one, I would just say, "What did you say?" "It's a Swedish company that I… it's a marketing company, they do all sort of stuff. Call center, this…" "OK, how's that going to help us, here in the United States?"

FL And what was his answer to that question?

CC "Oh, I guess not."

FL OK. But it was a marketing company, or..?

CC That's what he said.

FL OK.

CC I remember I was sitting there having coffee at 7 o'clock in the morning, and the last thing I want to hear is stuff that can't, doesn't help the business here in the United States.

FL Did he tell you anything else about the company? Except that it was a marketing company?

CC No. I do know, later on… later on, because this came up, later on, he introduced me to a gentleman by the name of Emil. That's all I know, I don't even remember his last name.

FL Mark introduced you to…

CC Emil.

FL Emil?

CC Emil.

FL Emil, OK.

CC Don't know. Again, I'm terrible with names.

FL Tell us about that.

CC And, the first… after that meeting, I don't trust this guy.

FL Which guy? Emil?

CC Emil.

FL Ok. What… How come?

CC I don't… I don't have to have a reason. Like I do.

FL OK. What's the feeling?

CC Yeah. I'm like, stay away, this is bad news.

FL Can you tell us about the meeting with Emil?

CC For years, I never visited Sweden. So one summer, I went to visit Mark, for three days.

FL In Sweden?

CC In Sweden. In Stockholm.

FL Up here.

CC Either '13 or '14. I don't specifically remember, or maybe '12. I don't… just around that time. I didn't have time. So I got… I had four days, or five days, to travel. Imagine that, oh one destination, Los Angeles-Stockholm, back, it's a long flight just for… three days. I went to visit Mark there, because I haven't seen him in months, and, he's like, "oh, I want to introduce you to this guy."

FL Emil?

CC Yeah. “He runs a call center and a marketing company, very successful.” I’m like, “OK”. 20 minutes, we walked out, and then we went to, we were walking around downtown Stockholm, by the water there. Oh, there is water everywhere in Stockholm. But this water, it’s near the Grand. And then I just say to Mark, “I don’t trust this guy. Something about him is slimy, I don’t like it. We shouldn’t be involved with this.”

FL OK. What did Mark say?

CC “Oh, OK.” Then we talked about the history of Stockholm.

FL Was that the only time you met Emil?

CC Then he visited us, he visited me in Los Angeles.

FL OK.

CC 2015, maybe. Yeah, after, it was in my new office. He came by, with Mark. And after that, I said to Mark, “What are you doing with him?”

FL So you met Emil twice, once in the summer in Stockholm 2013 or ‘14, and maybe ’12, and then once in the US.

CC Yes. I want to say late, late 2015.

FL Did you have any contact with him in between those meetings?

CC I want to say no, but I think he had emailed me.

FL About what?

CC Nothing important. Only like, “nice meeting you,” because we exchanged cards. I don’t specifically remember anything of importance

FL But this first meeting in Sweden, in Stockholm, what were you talking about?

CC I remember this, because supposedly his partner was Afram. We were talking about music, because they know I have connections in Hollywood. They want to get a couple of their artists to Los Angeles. They asked me if, can I listen to a CD, a demo. I said no.

FL Ok, so in this meeting, there were… it was Marc, you, Emil…

CC The Emil, and I think Afram then came by real quick, for a few minutes

FL OK. I’m talking to this music, and did you talk about anything else?

CC No.

FL No?

CC No. Talking about… I'm just thinking, how… what does marketing have anything to do with music? Different business. And, no, I don't want to introduce anyone that I don't know, to anybody.

FL How come Mark wants to introduce you to Emil, what was the reason?

CC I don't know.

FL You don't know.

CC I think it's either, I… I know… again, I know… I have people in the film and music business, they are friends of mine. I think those, those are important, and I think, just… I'm in Stockholm, he wants to introduce me to the people he knows.

FL Then there's another company called Positiv Pension, can you tell us about…

CC Positiv Pension?

FL Yes.

CC Mark told me he bought Positiv Pension, in Sweden. I don't… When, I don't remember. That's all I remember, he… he then…

FL He bought…

CC Yeah, he bought Positiv Pension.

FL By himself, or through some of his companies?

CC I wasn't involved. I left it at that.

FL And you don't know.

CC I don't know specifically who, or what. At the time, things weren't great, because it's really hard to manage something when someone you rely on don't call you for a few days, and then you need information, and I have limited time. With time differences, he was in Stockholm a lot. With time differences, I have a two hour-three hour window to talk to him, and it's hard to reach him, and he doesn't… he'll say, "I'll be back next week," he doesn't show up next week. And that makes my life very difficult. I had to work more than I wanted to work.

FL OK. Why did Mark buy this company, then?

CC I'm sorry?

FL This company, Positiv Pension. You said Mark bought it?

CC Mark told me he bought it.

FL Yeah, yeah. And why did he do that?

CC I don't know.

FL You don't know. Did you play any part in this company?

CC Positiv Pension?

FL Yes?

CC No.

FL No? Did Mark Bishop play any part?

CC He said he bought it.

FL Yes.

CC Mark said he bought it.

FL Do you know why he was supposed to have the company, why he..?

CC He said… he said that's one way to increase the AUM, assets under management.

FL Excuse me, what was that again?

CC That's one… by buying Pension is one way to increase the assets under management, AUM.

FL Can you explain that to us?

CC Asset is investment. Under management. The more investments you manage, the more money you're supposed to make.

FL In general?

CC In general, just… more assets. And I said, "Wow, that's going from US-based, now you're in Europe. This is multi-jurisdiction. That's a lot of legal issues, and can a non-Swedish citizen own this? In the US, we have some requirements." So I said, "I don't know anything about it. Let me know if you need help."

FL So he bought this company, and he told you that he had… what, that… he didn't ask you if he should have bought it, talk to you before he bought the company?

CC Mark and I had a lot of theoretic discussions. We talk about theories a lot. You know, we're… we study. I study religion, religion in theory, for most part. So we talk about a lot of stuff, in theory, in utopia, and… and… One discussion that came up, when EU was formed, one economic body or a system that was set out that was UCITS IV-structured. A compliant cross-nation retirement system. In the US, we have a similar type of product, but with cross states, and I said, it would be interested… interesting to find out how to be a qualified UCITS IV manager. Because there's a lot of investment, because the US doesn't have private, social security is not privatized, our retirement is not privatized. We don't have to go 100 percent private, which is IRA 401 K and what not, or you buy mutual funds with post tax investments, or you use your social security, which the government decides where to invest that money. In theory, the government is supposed to invest it in the United States, but the government doesn't invest that money, they

just pay out, to Medicare, and current retirees, and hopefully, the new contributor will be enough to… what with population growth… anyway, it's a theory discussion. But I say, if we are a UCITS IV compliant asset manager, or investment manager, we can in theory solicit pension managers overseas and invest into US vehicles. As long as it's compliant. In theory. Because I know, like, a country like Ireland invests heavily in the United States, so does the United Kingdom. They invest heavily in United States infrastructures, so they invest a lot in the bonds, in highway bonds, in railroad bonds, and whatnot. And I say, "Why not, look into that." Because at the time, I was evaluating solar bonds, solar plants being built in the US, and that's a tax exempt investment, so invest… anyway, now you have the investment, but you have to go find the investors.

FL OK, it was Positiv Pension, a company like that?

CC I don't know what Positiv Pension did.

FL OK.

CC All I know is, to be a UCITS IV compliant asset manager, there are certain guidelines, in terms how I think you got to be approved by every country you do business with, and I said, "Wow, there's too many countries in the EU, and I don't want to get on the plane right now."

FL Do you know what Bishop paid for this company?

CC No. I'm...

FL Are you involved in the..?

CC I'm sure… I'm sure he told me in passing, I just don't remember, I don't. It didn't register with me, because I didn't pay for it.

FL Do you recall, like, how much the assets under management was?

CC No idea. No idea. In Positiv Pension? No idea.

FL According to the Swedish Companies Registration Office, you have been a deputy member of the board in Positiv Pension since 2 July 2013.

CC I have?

FL How come you became a deputy member of the board?

CC I have? That's news to me.

FL You didn't know that?

CC No. I'm shocked.

FL You're shocked?

CC I'm a deputy member?

FL Yeah, of this company Positiv Pension, since 2 July 2013.

CC 2 July.

Attorney Do you… do you have any documentation?

FL Yes, we can look at that. Now it's in Swedish, but… Give me that. (discussing internally) OK.

Bolagsverket is this Swedish Company Registration Office. On the first side, it says… this is… "suppleant" is like a "deputy member". You see here?

CC Yeah.

FL Yeah.

CC You know, I don't really use that name for a long time.

FL OK. Just… A name you don't use?

CC This name, J Chiang?

FL That's me.

CC That's you? But you don't use it?

FL I don't use it.

CC When did you last use it?

FL It's on some of my documents, but I, even on my driver's license, I don't even have it. I don't use my middle name at all.

CC (discussing internally, leafing through documents) Which one? This, appendix… and this is, the address? This is, this is your address?

FL I don't know where that is.

CC Appendix 1:5. You're looking at.

FL That's Hong Kong.

CC It's Hong Kong.

FL I live here.

CC Is that an address you've had before?

FL No.

CC You know about this?

FL No. I grew up in Taiwan.

CC Crown Brand Corporation, is that a company, or..?

FL I know that company.

CC OK. Is this an address that belongs to the company Crown Brand Corporation?

FL I don't know.

CC You don't know?

FL The last page in this. Appendix 1.6. It's a copy of a passport that belongs to [Jie Chong] Chang.

CC Yeah.

FL Is that your passport?

CC That's… I have dual citizenship, yes, that's my other passport. Let me rephrase that. It appears to be my other passport. I don't use it, but I have it.

Attorney Can I have a few minutes with my client?

FL Yes. Do you guys want to step out?

Attorney Yes.

FL Can we stop the… (discussing internally)

Attorney I did have some questions, though, about this particular document.

FL OK.

Attorney In the US, when you have a corporation, it's documents… Is this actually, you know, we file articles of incorporation with the California Secretary of State. Is this similar to, equivalent to what we do here in the US, as far as when you form a corporation?

FL We send this to an authority that registers that paper, and that paper we got from the authority.

Attorney OK.

FL You have to register your board.

Attorney Right. So the same thing. OK. So that's what we do here.

FL Yes.

Attorney OK.

FL (Internal discussions, mumbling, possibly involving the interpreter.)

I think we continue. The other name here, a board member called Jelena [Salisma]. Is that someone you are aware of?

CC No. Not at all.

FL But this…

CC Is it a man or a woman? I don't even know.

FL You don't know. This company, Crown Brand, can you tell us about, what company is that?

CC I introduced a gentleman by the name of [Aimin Lee] who owns Crown Brands, I believe he owns Crown Brands, to Mark. I specifically remember that.

FL How come?

CC Because Mark was only, he need someone to help in Stockholm on some transactions. He wanted to know if there was a buyer, somebody, an investor, that's willing to put up money. I said, "Why don't we connect you."

FL Sorry, he was looking for an investor?

CC Investor.

FL OK. Investor for what?

CC For a… He had another business.

FL Who had another business?

CC Mark.

FL Mark?

CC I'm sorry. Mark. I really didn't know this was the type of stuff you wanted to know, so this is… is it… I want to say either Solid, something called Solid or something, or Traction, that he was involved with.

FL Mark?

CC Yes.

FL His other business?

CC Yeah, in Stockholm. Then he needed investment, investors, to… to… again, I'm not 100 percent sure, this is just… he asked me, do I know any investors, I said, "Yeah, try this guy." We do that a lot. We did that a lot.

FL And who was this guy?

CC I'm… I'm shocked about this. How… for me, for my own… Can anyone just go online and register my name? And type it in? In California, when we file our

annual statement, the state doesn't verify it, you just type it in. And you have filed.

FL (Mumbling) …your passport, a copy of your passport.

Attorney Is it possible to get a translation of this document?

FL I don't know if that's really necessary today, because we are running out of time, and we have a lot of questions. So…

CC But this concerns me.

FL I understand that, maybe we can come back to this later, in that case.

CC Who… who… closing the meeting, who are these people? Rosemary, and Christopher…

FL I understand that you introduced this [Aimin Lee] to Mark Bishop, as a possible investigator… or investor.

CC Investor.

FL Investor for what, what would he invest in?

CC I don't remember.

FL You mentioned Traction, or..?

CC Traction or Solid, Solid Ventures?

FL And how do you know this [Aimin Lee]?

CC I… he's a family friend. I've since lost contact with him. I can ask my brother.

FL And this Crown Brand Corporation, what do you know about that?

CC [Aimin] owned it. That's all. He owned the company. I don't specifically know what they do. What they did.

FL Do you know…

CC No. Because this is somewhat of a family friend, I keep that separate.

FL Did this company have any business in Sweden?

CC I don't know. Crown Brands? I don't know.

FL And [Aimin Lee], was he living in Sweden?

CC I… No, no. He lives in Taiwan and he travels here, in the United States.

FL Ok, so you introduced him to Mark Bishop.

CC	Yes.
FL	Was this in the United States, or..?
CC	Yes. It was here.
FL	And were you attending that meeting?
CC	No, because I connected them, like.
FL	OK?
CC	"Here's a phone number, go call each other." I think I may have sent an email to connect them.
FL	And do you know if he invested?
CC	I don't know. I never followed up on it.
FL	OK, you never heard.
CC	No. But looking at this, I'm still shocked.
FL	Yes, I understand. OK.
CC	Can we keep a copy of this?
FL	No, that's not possible, I'm sorry.
CC	OK.
Attorney	But you could request it?
FL	Yes, we can request it. OK. We have another document, a share purchase agreement between Crown Brand Corporation Limited and ABS Investment Group. This is the first side of this agreement (Appendix 2:1, Gunilla). Can you please tell us something about this agreement?
CC	I've never seen this agreement.
FL	You've never seen this agreement?
CC	No.
FL	Have you heard about it?
CC	No.
FL	Is this the first time you..?
CC	As far as I remember, this is the first time I've seen it.

FL Yes, the… Have you heard about it, that there was supposed to be an agreement between those two companies?

CC I… [Aimin] and I really never talked about this. Last time when I spoke to him, he had a baby, and that's all I… we never really… no, we don't.

FL And Mark Bishop?

CC No.

FL In interviews with Mark Bishop, according to him, you were in charge of the negotiations with the buyer, this Crown Brands.

CC I was? And that's not a confirmation, that's I'm shocked, again.

FL Is that correct from Mark Bishop, or..?

CC No..!

FL That's not correct?

CC That's not correct.

FL So have you had anything to do with this agreement?

CC That's the first time I saw it.

FL Do you know any…

CC Can I, can I look at it again?

FL Do you know anything about this payment?

CC Do you have the full agreement with signature pages?

FL It's here, and it's signed by Mark Bishop.

CC OK. I'm just confused, because [Aimin] signed it, I don't know if… that… I don't feel that's his signature, but…

FL Sorry?

CC I don't know.

FL Tell us what you were looking at.

CC If [Aimin] signed it, why was I listed as a deputy member? I'm confused.

FL No, no, no. That's a different… you were a deputy member of the company that is sold. Possible [mumbled].

CC Why, but I'm not on the agreement.

FL No. No, no. But it's the company Positiv Pension that is sold to Crown Brand. ABS is selling Positive Pension to Crown Brand. And Mark Bishop told us that you were holding the negotiations with Crown Brand on this agreement.

CC I'm shocked. But, OK.

FL So that's not correct?

CC Not correct. I… I…

FL OK. And the payments, did you know anything about the payments for this company?

CC No.

FL No?

CC I'm like, trying to figure out what year was this, twenty-thir… nervous laugh… not because I'm laughing, this is no joking matter. July 2013. Typical… OK. (Talking to the attorney: what is there to tell them, we were making movies? mumbling)

FL Have you had any role in Crown Brand?

CC No.

FL Have you worked for them?

CC No.

FL No. Never.

CC Never.

FL Do you know something about the customer base in Strategi Placering? Uh-oh, sorry… the customer base in Positiv Pension, that was sold to Strategi Placering. Do you know anything about that?

CC No. I… no, I know nothing. I'm trying to read this agreement real quick. Nothing. No.

FL We have another agreement, appendix 8.1 to 8.3, I want you to look at this one. It's an agreement between ABS Investment Group, Octopus Fonder, Arch AM Invest and Stellum Kapitalförvaltning. Do you know anything about this agreement?

CC No.

FL Do you recognize this?

CC No.

Attorney Make sure you…

CC No, I…

FL If you look at the last page, there's a signature. [Mumbling in the background]. Is that your signature? Is it your signature?

CC I've never seen this agreement.

FL You've never seen this agreement.

CC No. And I… honestly, this signature appears to be mine, but I don't… I've never seen this agreement. I don't think I signed it.

FL How come… how came your signature to be in the document, then?

CC I'll tell you this. This looks like it's lifted.

FL Lifted. Can you explain what you mean by that?

CC Somebody took some document I had that I signed in the past and pasted it in here. I can... because I just noticed… the bottom seems to be cut off.

FL OK. Who would do that?

CC I don't know. Whoever produced the document, supposedly? And… I don't control ABS Investment Group. I wouldn't sign anything.

FL [Mumbled] someone had permission to use this signature in this way?

CC There's something about me, no.

FL No?

CC I do not. Because I'm licensed in multiple jurisdictions doing different business in the United States, and I know the law. If it needs to be signed, I need to sign it.

FL So there actually was no human…

CC No.

Attorney I don't see your initials on the document.

CC I don't see initials of me on the document either. Everybody else did.

FL Do you mean the initials on every page?

CC Yeah.

FL That they are missing.

CC And it also depends on what document I sign, I sign differently. This, if it's a formal agreement, I would never sign like this.

FL	OK. How do you sign if it's a formal agreement?
CC	I sign for my full name.
01:08:54	OK.
CC	If it's a casual…
FL	Can you please write it down, how you sign? Are you OK with that? What do you mean by your full name?
CC	I would sign Craig Chang.
FL	Craig Chang?
CC	Yeah, and not C Chang.
FL	OK.
CC	When I sign C Chang, it's like a time sheet for my employees.
FL	OK. Yeah. We're going to show you some documents that were found on Mark Bishop's computer.
CC	OK.
FL	This is 4.1–4.4 and appendix number 5.
CC	This looks like, just like that document [mumbles].
FL	Do you mean the document we just looked at?
CC	Yes.
FL	On the appendix 5. Yeah?
CC	Yeah. It looks just like it.
FL	Can you please explain to us how come Mark Bishop has this ID and your signature in his computer?
CC	I don't know.
FL	You don't know?
CC	I don't know why he would have my signature specifically pulled out.
FL	And this is a passport that belongs to…
CC	[Aimin].
FL	[Aimin] Lee, yeah? And you can… hold on. And now we're looking at 4.2. Is that your passport? Is that your passport, on appendix 4.2?

CC I… It appears to be. I don't know, I have to verify. I don't use this passport.

FL But it's your name, I think… I think, standing there? Is that correct?

CC Yeah, it appears to be, correct. But I don't… I can't confirm.

FL And appendix 4.3. This driving license? Is that you?

CC It's blurry, but it appears to be my old driver's license.

FL Your old?

CC Yep, my old driver's license. It requires a changed driver's license.

FL You have a signature on that driving license.

CC That's my full…

FL It's that your…

CC That's usually how I sign.

FL And now we're looking at the last side here, which is 4.4.

CC This was my old passport. Again, you can see how I sign.

FL Yes. Have you ever given these documents to Mark Bishop?

CC Yes. Because when we managed the Canadian fund, we had a Canadian investment, we had to give them passports. And Mark definitely had access to my identification. As have of his.

FL OK. So the other identification, your passport and your driving license, are documents that you have?

CC It's something that we always have available.

FL But the signature? Is it the same way with the signature?

CC This, you can get it from any casual document that I have in the office.

FL Yes, but did you give this signature to Mark Bishop?

CC No. Not specifically. I'm a little puzzled. For me… this is something serious…

FL OK, now we're looking at a new document, it's a transfer agreement between American Data Network and Mark Bishop. Appendix 10.1–10.2. You recognize this agreement?

CC No.

FL You don't recognize this?

CC No.

FL Is it your signature on…

CC That looks the same as everything else you've shown me.

FL So you haven't signed this agreement.

CC I… It appears to be mine, but I don't… I've never seen the document, I doubt I signed it.

FL Is it correct the things it's saying here, that you acquired this from Mark Bishop?

CC I don't know.

FL You don't know?

CC I don't… no, I didn't acquire, no. I'm sort of into shock.

FL Yeah, I can see that. (Mumbles)

CC I'ts just…

FL You just tell us if you want to take a break. We can do that.

Attorney Yeah, you want to take a break?

CC Nah, keep going. I'm just going to have to deal… look at it, it's… yeah.

FL It's OK. But this is not correct, though?

CC That's not correct.

FL Next document is minutes from a meeting of the shareholders and board of directors of ABSIG. It's appendix 11. Do you recognize this document?

CC I don't recognize this document.

FL Did you sign this?

CC It appears to be my signature, but I don't remember signing this. Again, this signature looks just like everything else you've shown me.

FL Would [mumbles] to a meeting like this?

CC I don't specifically recall dates. Meetings could be done in person or by telephone. I have to… Again, I'm shocked.

FL You're shocked. Can you explain to us why you're shocked?

CC I don't recognize any of these. It's a… to be working with someone for that long period of time, you have a lot of trust in each other. Seeing this, I'm shocked.

FL And you're talking about Mark Bishop now?

CC Yes.

FL Our next document is appendix number 12, and it's a letter to Mr J Mody, OmniArch. Do you recognize this letter? When did you… wrote it?

CC Yes, this I wrote.

FL You wrote this?

CC I wrote this letter, and I signed this letter.

FL What does this document refer to?

CC We managed OmniArch's… one of OmniArch's funds, and at the time, Marc had allegedly pledged, with permission from Mr J Mody, some underline investment to a third party. And once that was discovered, at the request of OmniArch that Marc would resign from active management of that investment… that fund, that limited partnership. So this is just to confirm to them, because we have to… in our limited partnership agreement, I have to give him notice. This was a notice to them. That happened, and we replaced their manager.

FL And it's a..?

CC A mis…

FL …an RMBS equity fund IV.

CC Correct.

FL So what, what, was Mark Bishop's role in this fund?

CC He was a co-manager with me.

FL Co-manager, can you explain?

CC We were the general partner of the limited partnership, ABSIG LLC was.

FL And can you explain what a general partner is?

CC In a limited partnership, it's a corporate structure in the United States. The limited partner has zero general liability. Only the general partner… every general partnership has to have a general partner to run the business and take on all the operating liabilities. So the limited partner only has financial liability, meaning the underlying investment, they may lose that. That's to protect them from any operating liability, employee slip and fall, making the right decision, that all belongs to the general partner. In the general partnersh… In that limited partnership agreement, it was specifically called out that Mark Bishop and I were the co-managers of the general partnership. If one of us resigns, we must notify limited partners.

FL And the role co-manager was…?

CC Co-manage, that we both were equally responsible for managing their investments.

FL OK, so you were deciding over their investments in the fund?

CC Correct.

FL Was it only you and Mark that was…

CC We were both co-managers. We were only named. We were the only ones named, but we had ours, we had other people, in the office.

FL You had other people, in the office, that were helping you out?

CC Yes.

FL What kind of was it, what was… what office was that, was it..?

CC 2013, I think we were in Irvine, on Mainstreet.

FL But they were people employed by ABSIG that we're talking about?

CC Yes. Correct.

FL Can you name any of the people?

CC We had the controller, Karen, we had several analysts, I think we had a paralegal.

FL You know the names of the others?

CC I have to look it up. People come and go.

FL OK, so you had different people working with, but you and Mark were the ones

CC Responsibl… We were specifically called out, specifically named in the limited partnership agreement, that we're responsible.

CC As in key… we, they were called key managers.

FL Could the fund do any investments without you and Mark knowing about it?

CC In theory, no.

FL In theory.

CC Yeah. Basically, to the limited partner, we're making a representation to them that only he and I were making all the management decisions.

FL Ok. And during which years did you have [mumbles]?

CC I don't specifically remember, but I could look up that old limited partnership agreement. I don't even know if I… I'm sure I can find it, my lawyers have it.

FL OK. Did Mark Bishop have any role in the fund after this date, 27 September 2013?

CC He maintained some role, more of a consulting role as opposed to a managerial role. Because the key managers were switched to… Lisa and I.

FL OK. Can you explain what his role was?

CC Really, we, we… there was a lot of stuff that went on prior, we wanted his knowledge. So we always… we don't remember, or see stuff that we didn't quite understand, we could always ask him.

FL Who was making the decisions, to buy and sell investments in American RMBS equity Fund IV LP during 2011 to 2015?

CC Great. So you just said 2011 to 2015?

FL Yeah, yeah.

CC I vaguely remember, I was obviously involved, but Mark had a heavier weight in the investment decisions up to the point he resigned. Specifically American RMBS Fund IV, during that period of time. Then, after that, we, at the request of our limited partner, which we also subsequently documented in a memorandum, is the Canadian limited partner wanted to be more actively involved. So they were looking at investments with us, and I specifically remember this, because I had to write them a memorandum that disappears the limited partnership protection. We were no longer the only person, the general partner is no longer the only people responsible for making the investment decisions. So they are equally responsible.

FL And from what time?

CC After the resignation. Because I got into a major argument with them.

FL So, until this resignation, it was you and Mark?

CC We specifically… south of the border is our responsibility.

FL But did you decide this together, or could you decide alone, and Mark Bishop decide alone? Or..?

CC Technically, no. Agreement-wise, no. We have to both agree.

FL OK.

CC But practically, there are times when Mark made the decision alone. And I would look at it after the fact. Most of the time I didn't disagree.

FL But did you disagree, sometimes?

CC Sometimes, yeah. Sometimes I may not like the risk.

FL What's that?

CC Sometimes I may not like the risk. The investment.

FL And what kind of investments did you do?

CC Bonds, all bonds.

FL Ok. And what kind of bonds?

CC Residential mortgage-backed security bonds, RMBS. We were only chartered to purchase RMBS bonds. Either the funds have to sit in cash, or RMBS. There's no…

FL That was the only…

CC Yes.

FL …option for you to invest.

CC Correct.

FL Ok, we will look at the mail conversation between Mark Bishop and Lisa During, and you have a copy of this. That was 13.1 to 13.2. It's an email from Lisa During, and it says that Mark Bishop owns 100 percent of Optimus. What do you know about that?

CC What was your question?

FL This says… It says here that Mark Bishop owns 100 percent of Optimus. What do you know about that? Is that correct, or..?

CC This… I am reading… I don't specifically remember this email, 2013. I'm just reading, that's why I had to read from the back to the front. If I read this correctly, it was basically a recap of a discussion that Lisa had with Michael, who was our SEC attorney. We were setting up a new fund in the US. Contemplated fund, we never operated, we actually wasted a lot of time on it. Called Apple Hill. And one of the SEC registration requirements being a trader fund, is we had to foredisclose everything, everybody, as involved. So this was a recapture of a discussion, and a lot of assumptions were made. And of course, Mark and me a little while back, let's leave Optimus out of all discussion, it's a third party entity, so I don't believe it needed to be in any disclosure. Then Lisa wrote back, just a few days later, I think, "as long as we aren't using them for anything, and there is no common ownership with our employees, we can leave it out, otherwise we have to disclose and explain." Which I agree. If we share people, or there's common ownership, we have to disclose, on the SEC side. Then Mark responded "no common ownership," Apple Hill were investing in Optimus fund's funds, fund-of-funds, but no other than… no different than other individual or fund investments. And the real question that Lisa asked, which I was copied on, "Mark, if you are owner and managing director of Optimus, and on the investment committee of Apple Hill, we have to disclose that." Which is correct.

FL Was he an owner of Optimus, Mark Bishop?

CC I don't know. I didn't know, this was a question for him, "answer this question, please, we're asking you, are you, or are you not? If you are, we need to disclose

it. If you're not, we don't need to disclose it." That… This email was a question to Mark.

FL What do you know about Optimus Fonder?

CC I… I'm confused.

FL Confused?

CC Now I'm confused. You have paperwork you show me on what was it, a deputy member, of a company I don't know about? I don't know what to say anymore.

FL Ok. But you recognize the name Optimus Fonder?

CC Yes, yes. I don't know who owns what.

FL OK.

CC Because… I didn't know this was '13, there's no way… I got to go back, when I say no way, I got to go back, my recollection of Apple Hill was 2015. Can these dates be wrong?

FL (Several people mumble at the same time)

CC Yeah.

FL I don't think so, but…

CC Well, I know IT, so if my computer date will be wrong and I print it out, it will be on the wrong date. Because I… I got to go back… Apple Hill I think is all 2015.

FL Did you know anything about Optimus Fonder?

CC I just know very little, that Mark was involved with it. To what extent, I know what… what I read, that he was… he's involved in it, and being incarcerated. Because he was involved in Optimus Fonder. That's what I read.

FL You read that in the media?

CC Yeah, in the media.

FL OK. But at the time..?

CC After… after I was contacted, you know, again I'm a human being, I google.

FL But did you know anything about Optimus Fonder before you were contacted for this interview?

CC I… I… he mentioned it.

FL Mark mentioned it?

CC Mark mentioned it.

FL And what did he mention?

CC You're jogging my memories… it's a lot of stuff we talked about, and he… what specific area, we talked a lot, so I'm trying to figure out, what did he mention, I don't know. I don't specifically…

FL OK, you don't [mumbles].

CC I don't remember.

FL After September 2013, what was Mark Bishop's role in ABSIG?

CC He was more like a consultant.

FL Consultant?

CC Yeah. Helping us transition his active role to more of a consulting purpose, like, we have this question, we have that question. But he still had vast knowledge of bonds and whatnot, it's very important that we have… we reach out to people that's in this space and ask them for advice.

FL OK. Did he have any ownership in the company?

CC He resigned and transferred the ownership. Initially, it was contemplated to transfer it to me, but I didn't want it.

FL You didn't want it?

CC I didn't want it.

FL Can you tell us about that?

CC I said, "Look, I don't want the liability cost." I mean, for me, I was shocked that he even contemplated to pledge the underlying assets. We can't do that, that is just wrong. So I said, "What else did you do?" This is where our relationship really started just going the other way.

FL Because he wanted you to take over.

CC Yeah. I said, "why would you want to do that? You know, you did… you did what you did, you need to take on just as much responsibility as I did. Yes, shame on me for not knowing that, but I am not going to have it."

FL So he asked you to take over…

CC He asked me, I said no.

FL So what did you do then?

CC I don't know, we didn't talk for three months, I think.

FL When was this contact?

CC Probably somewhere around this time. I don't think I saw him or talked to him until the following year.

FL And who took the ownership?

CC I don't know.

FL You don't know?

CC I don't know. Because ABSIG is owned… is held in different corporations, so my counterparty is ABS Investment Group LLC.

FL Sorry, I didn't understand you there.

CC My partner on the agreement is ABS Investment Group LLC. That's it. And I…

FL You don't know who owns it?

CC I don't know who owns that company. He represented to me that he owned it. I had to take his word for it.

FL You still worked there after September 2013?

CC Correct.

FL But you don't know who the owner of the company was?

CC Correct. Well, I was half, I was a portion of it, at the time. So, and we had income, so, why wouldn't I work there? I get paid a salary.

FL But the other 50 percent, you don't know?

CC It was supp… The other percentage, or whatever the percentage was, it was ABS Investment Group LLC.

FL And that was Mark's company.

CC Yes.

FL And you don't know who owned ABS Investment Group.

CC Thereafter?

FL Yes, after.

CC We don't… The relationship had already gone sideways, not very good.

FL OK. Another company that's called Solid Venture Capital. What do you know about this company?

CC I was… That's the meeting I had with Mark and Emil, and Afram.

FL The meeting in Stockholm?

CC Stockholm. I… I… that's where I heard of that company. I remember the meeting took place in that office, now I remember walking in, they had this sign.

FL And what was the business of this company?

CC No idea.

FL No idea?

CC 20 minutes meeting, I didn't want to be there.

FL OK. But this company was mentioned at this meeting?

CC It was on the sign.

FL OK, the sign, OK, OK.

CC The office…

FL Do you know the address?

CC All I remember, I took the train from downtown Stockholm to outside. It took about 20–25 minutes, train ride. Walked, took 10, 15… I don't remember how long, I was wearing dress shoes and a suit, I was miserable. Where's the car? To the office, and it's by all the water again. And we had sandwiches downstairs at a vegan place, which I was shocked, myself. I didn't like it, I was hungry 10 minutes later.

FL Did ABSIG have any business relationship with Solid?

CC ABSIG?

FL Yes.

CC Not that I am aware of.

FL We will look at an exclusivity agreement between ABSIG and Solid Venture Capital and Mark Bishop and Craig Chang, Appendix 14.1 to 14.8. Have a look at this and see if you recognize it.

You recognize this agreement?

CC I don't remember I… this agreement.

FL You don't remember?

CC I don't remember this agreement. It appears… This type of agreement, it doesn't matter who we work with, especially us being a manager, we would enter into this type of agreement before we enter into a contemplated investment vehicle. So, because what we do is very specialized, generally people set up a new fund or a new investment vehicle for us to manage. But what teeth do we have, we set up a very simple agreement that this is before we explore that we can manage this for you, we have to have an agreement, so I can share with you how we run the fund, how we select the underlying investments, how we do all this. This has

confidentiality, it has consideration, there's money to be paid into this, and this is like a template form we have.

FL OK. This is the way that it looks like?

CC It's like an initial engagement, before we really get serious, even discussing anything.

FL OK. You told us that you met Emil twice, and do you remember if you signed an agreement?

CC I don't remember signing this agreement. Again, this sign is my… not regular signature.

FL It's not your regular signature?

CC For agreements, I don't sign this way. I sign my full name.

FL Is it possible that you signed this agreement?

CC Is it possible that I signed this agreement? I don't know. I don't think so. No. Because I would have… If I sign something like this, I would keep it. Because this is serious. Because after this, we start spending money on lawyers, to draft investment documents. Usually, right after this, we will spend about 100,000 dollars in legal fees.

FL Do you have any memory talking about this, in your meetings?

CC No. I would remember if I spent 100 000 dollars in legal fees.

FL Did you know that you had this kind of agreement with Solid?

CC This is a template agreement. We have this in a form, that we will… anybody we contemplate serious business with will enter into this.

FL OK, then you just type the…

CC Yes, you just type it in.

FL ... name and the company…

CC And right after this, we will engage our security attorneys at the time, which was Jones Day, a pretty large law firm here in the United States, to draft agreements. And I don't think the agreement ever solidifies, because…

FL Sorry?

CC I don't think the agreement ever solidified, because they are supposed to pay us money.

FL They are supposed to pay you money?

CC Yes.

FL Solid Ventures?

CC Yes.

FL OK. Can you tell us?

CC Well, there's no agreement, you got to make a payment.

FL And you never..?

CC We never received it, and the payment stated is 10 dollars. Usually we would put 100,000 dollars.

Fl But do you know if there were any services rendered in accordance with this agreement?

CC No services, that's upfront money we use to pay for attorneys. We don't make any money, we pay legal fees. Upfront fee, management income, excess income, yeah.

CC I want to elaborate, just look into this again. There's this non-solicitation clause. We only excluded United States and Mainland China. At the time, we would have exclusivity with OmniArch in Canada, so we wouldn't… Canada and India, so I would have put that in. So I'm not sure…

FL Sorry, can you just tell us what you're…

CC 14.4.

FL OK, 14:4.

CC Non-solicitation.

FL Not (mumbles). OK.

CC I would've… If I was involved in this agreement, I would have made sure the territory where we have an exclusivity agreement in writing, I would have put it in here.

FL OK.

CC And at the time, we had exclusivity with OmniArch in Canada and India. I would have put it in here.

FL Yes, this is missing here.

CC Yeah, it's missing. So I know I didn't read this agreement.

FL OK. You wouldn't have missed it if it was…

CC I would not have missed that. I don't enter into an agreement I'm going to violate.

FL	OK.
CC	If anything, I would have limited this to the EU. Mostly just Scandinavia.
FL	Do I understand you right, then, that you have not signed this agreement?
CC	I don't believe I signed it. No.
FL	Because you would not have missed…
CC	I would not sign it this way. I would have signed it…
FL	And, and you would not miss…
CC	Simple stuff like that.
FL	This would, on the OmniArch…
CC	That's right, because we have an active agreement with another exclusivity.
FL	Saturnus Limited. Saturnus limited? Do you know anything about that company?
Attorney	Can you spell that?
CC	I don't recognize, no.
FL	Have you heard of it?
CC	Never heard of it.
FL	You said you didn't have any role in ABS Investment Group, but do you know who made the investment decision regarding RMBS in ABS Investment Group during the years 2012 and 2015?
CC	Investment decisions for ABSIG and its limited partnership that we manage, up to the point of Mark's departure, it was Mark and I.
FL	That was in ABSIG?
CC	Up to the point of his departure. So… ABSIG.
FL	No, I asked about ABS Investment Group.
CC	LLC? I had nothing to do with that.
FL	You had nothing to do with that. Do you know who made investment decisions?
CC	I had nothing to do with that, I don't know.
FL	You don't know anything?
CC	I don't know anything.

FL Next document is 19.1, and it's a memorandum. 19.1 to 19.6. Yes. Its subject is due diligence ABS consolidated financial as of December 2011. Can you please tell us what you know about this?

CC What would you like to know?

FL Do you recognize this?

CC I don't remember ever seeing this.

FL You gave this assignment to Mr Epperson.

CC I… I don't remember it like that. I don't think I did.

FL You don't think you did?

CC Right, because I did not engage in… yup. My portion of the work had a lot to do with operational accounting. I did not engage him, because at the time, he was in our outside CPA, our outside accountant.

FL I think this says to ABS Investment Group.

CC Right, and that's why I… I'm kind of… I don't remember this.

FL ABSIG is not..?

CC It doesn't say one or the other.

FL So you don't know which company…

CC Correct.

FL …this is about.

CC Correct.

FL OK. But as you told us before, you don't have anything to do with ABS…

CC I only work with ABSIG. And this doesn't appear to be something that I commissioned to do, from ABSIG.

FL If you look at the second page.

CC The actual financials? This was not ABSIG, these financials.

FL This was not ABSIG? OK. So this must concern ABS Investment Group, or...

CC That's the assumption. I don't know.

FL (all talking at the same time, impossible to hear)

CC ABSIG.

FL What do you know about these valuations that are mentioned in this memorandum, of the securities?

CC I'm sorry?

FL This valuation.

CC Uh-huh?

FL These mortgage-backed securities, for 95 million dollars. Do you know anything about that?

CC I don't remember how much ABSIG was managing, I'd have to look it up, at the time.

FL But as you said, this page 2 is not ABSIG's…

CC It doesn't, no. It doesn't, no.

FL It must be some other company.

CC Correct. Because our… the way the financials are laid out is different. Because we have other stuff on there.

FL OK. So, is there any other company that you could have received this kind of memorandum from John Thomas Epperson?

CC Me?

FL Yes.

CC No.

FL It says, "to ABS Investment Group…"

CC Right.

FL "…Mark Bishop and Craig Chang."

CC Correct. I don't remember receiving this.

FL No, I understand this, but is there any other company that you could have received this kind of document from?

CC No. No, because at the time, I was only responsible for ABSIG.

FL OK.

CC And its limited partnership, the investment structure that we manage.

FL Do you know who made the valuations of the RMBS, which are referred to in the memorandum?

CC This I don't know. Specifically for this, I don't know.

FL But in general?

CC In general, for ABS Investment Group, we do independent valuation, at the time that (mumbles)

FL Now we're talking about ABSIG.

CC ABSIG. Yeah, ABSIG.

FL Two different companies?

CC Two different companies. Very different. ABSIG, we have internal analysts that do evaluation, because we need to make assertions on what to buy and what not to buy. Then we also price it, there are public data available on Bloomberg. There are… very technical. There's Lehman Live, there is ABS Net, there's about half a dozen different sources that we can use as a basis. And ultimately, the valuation is what you pay for it, just like anything. What people are willing to pay for it. So, from time to time, what we do is… we do something called mark-to-market. We will take the bond, we're not going to sell it, but we will send it out to a broker dealer network, just asking them "marketers, what would you… could you give us a color, market color", meaning how much, what people would pay for it. That's one set of consideration, other than technical analysis. So with those we comply when we assert the value.

FL OK.

CC That's for ABSIG.

FL Yes. I understand. You mentioned some prices, at Bloomberg, or..?

CC Yeah, Bloomberg has Bloomberg Live and Bloomberg MBS Curve, and Bloomberg... Bloomberg has like seven different evaluation models, you know. A valuation model is a theory, it's not an actuality. One of the key theses we have in this investment is a… it's just not… nothing, just at the time, it was an argument. This is worthless, this is worth ten dollars, this is worth a hundred dollars. It's like anything. You might look at it as garbage, but I look at it as gold. Because I know what to do with them. And… But if you want to get rid of it, if you are forced to get rid of it, you don't take your time, and know the market to where to sell it, you're going to get a garbage price. And that is inefficiency in the marketplace, that we always assert as out thesis.

FL And in this case, where it says that… it says that these recent valuations of these securities has not been done since June. That's almost half a year after. Or before this memorandum was. How often did you evaluate RMBS in ABSIG...

CC In ABSIG's funds? So, it varies by the limited partnership agreement. Some limited partnership agreements we had earlier on did not require us to do any valuations.

FL OK. During the time you were owning them.

CC Yep. They did not require us to do evaluation. But for excess, for internal purposes, because we want to know how much we are worth, sometimes you can sell them, and pick up a profit. That's good for the investor. So, we do, in general, if it's not required, we do them six… between three months and six months. We don't do if often.

FL Three to six months?

CC Yes, if depends if we're busy or not.

FL So you're not making any daily valuations or anything like that?

CC No. That would be impossible.

FL Why, why is it impossible?

CC Because it's time-intensive. And also, the value doesn't really change. We don't… these bonds are supported by underlying mortgages. The mortgages are paid once a month. So they're due on the 1st, they are late on the 15th, but people can continue to pay up to the 30th. You pay a late fee, but it's not considered late, in technical terms. So the payment that comes in by the 15th needs to be remit to the investor by the 28th, for that period. But you still have money coming in. So, that period of time, not until you see the remittances, you don't know the performance of the bond. So it didn't change in the last 30 days. So doing a daily, it will be the same price as the day before.

FL So only once a month.

CC Yes. It has technical data change. So, then the question is, who is… it's supply and demand. Now, if I want to get the true value, I have to market the bond almost every day, on a daily basis. And, frankly, in this space, if I market the same 50 bonds to the same people every day, they're going to not look at it. They're going to say, "you're crazy. Why are you sending me the same stuff to look at them again?"

FL Every day?

CC Every day." It's the same price as yesterday. In fact, I'm going to make it less now."

FL "I don't want to see it again." OK.

CC "I'm going to make it less, I'm going to make it less, you want to sell it to me?"

FL Ok… And who did these valuations in ABSIG?

CC We had some of our analysts, and we also had a chief investment officer. And we had Lisa. We all looked at it, we all covered different types of bonds. And then we had counterparties, and they look at different stuff.

FL And Mark Bishop, did he do any of it?

CC He looked… We, at the end of the day, he and I would look at the report, the summary report, first. We don't dig into the actual bond level. We look at the summary report, because we also know in the last 30 days, there's not a lot of movement. The key indicator is default, foreclosure, late, losses, specific losses from houses caught on fire, you know, people die. What happens?

FL And where do you get this information?

CC You get it once a month.

FL From..?

CC The company that services the loans.

FL OK. So, about this one, you don't know, about these valuations?

CC I don't know. Yeah, I don't know. I can't even opine on it, because I don't know who is it for, and what is it for, and at the end, this is kind of interesting, it says, "these securities are more than enough to support the ongoing operations of ABS." This looks like it's an opinion, is the company making enough money to keep the lights on?

FL So you don't know what this was supposed to..?

CC No. I don't know.

FL Were you involved in the acquisition of Optimus Funds by ABSIG?

CC Was I… I want to hear… I want to make sure I understand, was I involved?

FL Yeah?

CC In the acquisition?

FL Of Optimus Funds by ABSIG?

CC Of Optimus Funds, by ABSIG?

FL Yes.

CC ABSIG... This is a question?

FL Yes, this is a question.

CC I'm going to ask you: are you saying ABSIG purchased, or intended to purchase, Optimus? No.

FL You didn't know that?

CC I did not know that.

FL So you were not involved, then? Is that correct?

CC No, I… I knew Mark was doing something with Optimus. ABSIG owning it? No. Because I would have to disclose that on our tax return. Not on our tax return. I signed all my tax returns. For an ownership, I'd have to report it.

FL So this is new information for you?

CC Correct.

FL Hayden Consulting Group. Do you know about this company?

CC I've heard of the company. They provide valuations.

FL Ok, can you tell us?

CC They provide valuations.

FL Have you worked with them?

CC I didn't select them, we picked another firm.

FL Have you been in contact with Hayden Consulting?

CC I believe Hayden Consulting is owned by Epperson.

FL OK.

CC We use another firm for valuation.

FL Is this the same Epperson that we've been talking about earlier?

CC Yes.

FL Tom Epperson?

CC Correct.

FL So what kind of valuation?

CC The Canadian fund requires a quarterly valuation in their partner agreement.

FL This fund we were talking about earlier?

CC American RMBS Fund IV.

FL Yes, OK. So every third month…

CC Every three months, yeah. And we didn't… we use somebody up in Portland, Oregon. I forgot the company name.

FL OK. But Hayden Consulting Group, is that only Epperson, or is there someone else working there?

CC I don't know.

FL You don't know?

CC I don't know. I know… All I know is that if… we interviewed Epperson for the valuation service.

FL Who did?

CC I did.

FL You did. OK.

CC But I didn't like how they approached us.

FL OK?

CC Thesis. I… They… I don't… I have my opinion on the investment, how much it's worth, and how you look at the valuation. Because the valuation report, it's just like anything. It's one's opinion, how much it is. And that opinion doesn't align with me, it doesn't mean they are right. They can destroy what we do.

FL Was it only Mr Epperson that you were meeting?

CC Just Mr Epperson.

FL And when was this?

CC I don't… I don't remember dates, but I… definitely in the 2000s, 20… yes, 2012, I… later. I don't know specific dates.

FL 2012 or later?

CC Up to '13, '14, '15, '16… I don't specifically remember the dates.

FL Did Hayden Consulting Group provide daily valuations?

CC We didn't hire them.

FL You didn't hire them, OK.

CC ABSIG did not hire them. We hire a group up in Portland. They did quarterly for us.

FL But I thought you said earlier that Tom Epperson was doing the accounts?

CC Later. He's also a licensed CPA.

FL OK.

CC So, a lot of valuations are done by CPA firms.

FL OK.

CC They call them "advisory services". They advise on value.

FL We'll take appendix 12.1. It's am email from Mark Bishop to Lisa During, there's an attachment in this email. This email address, ccchang@absig.com, is that your email address?

CC Yes, at the time.

FL Can you explain what this email refers to?

CC Oh, this? This is probably something we see almost all the time, Mark is come… I'm just reading this.

FL Yeah, you... so what do you know about this?

CC Mark is asking Lisa to verify the accuracy of these seven bonds that's attached, and we still hold in our portfolio, for Fund IV, for American RMBS Fund IV. And…

FL Can you tell us about the spreadsheet?

CC Yeah.

FL Is this this orange only price column means?

CC The original face?

FL Yes. No.

CC Original..?

FL Only price.

CC I think that's what we… Again, I don't know, I don't have a photographic memory to remember all this.

FL I understand.

CC So I, I will assume, that's the price that we purchased the bond at, into the portfolio.

FL OK. And the next column? Only projected sales price?

CC I think that's what we would sell it for.

FL What you will sell it for, or what you…

CC What we would sell it for.

FL What you're supposed to sell it for? Yeah.

CC Yeah, what… I… If someone would ask us what price do you want, that's probably what we would have put. Because I'm looking at the date, it's as of… I assume these are the correct purchase dates? And based on the coupon, based on the factor, that lowest pricing looks like what I would let the investment go at.

FL Ok. Can you take an example, if you take this GSAA?

CC Right. GSAA bond, OK.

FL Can you explain to us what you mean?

CC We probably paid 25 cents on the dollar for the… we paid roughly a million dollars for the bond. And since we bought it in 2011, this was 2012…

FL 2012, what do you mean?

CC This email was…

FL 2013.

CC Oh, I'm sorry. 2013. We continue to receive payments from the bond, so the longer you receive the payment, the more valuable… the theory is, the more valuable the bond is, because it's gone low on jeopardy. And, so, we would sell the remaining at 28, almost 29 dollars… 29 cents on the dollar. So we bought it for 25, we will sell it for a profit, 4 cents profit, because we have been receiving payments on that. And the valuation price supports it.

FL OK. So this 28.75 is the price you can sell it for?

CC Yes.

FL If you have any buyer.

CC Yes. Because that meets our investment guideline for Fund IV. So Fund IV, we need to… I think… I don't remember how much we need to return. And we can't sell for any reason, we have to have an approved reason behind it. Because at the implied yield on this, because we're receiving 4.868 percent interest every month, now 4 million dollars. That means at 25 cents, that means we're receiving 14 percent in cash-on-cash return. But if I sell it, I would pick up a 20 percent gain on sale.

FL Yeah, because of the pricing?

CC Yes.

FL OK. So this is the valuation that you have on this…

CC Not a valuation. This is a worksheet, internal worksheet, an internal worksheet that we would have…

FL You value this? Is this the price that you..?

CC I'm willing to sell at that.

FL Yes, you're willing to sell it at, at this date.

CC Yes. That's what. Again…

FL In June 2013.

CC Right, this is nine… ah, three… six years ago.

FL Yes, I understand that…

CC These are, these are emails I get all the time.

FL I understand you don't remember. We just want to understand this email. OK, this. So this is how you read it.

CC Yes, that's how I would... Ok, we need to sell at, this is what I would put it at. Because some people, I have friends in the business, they would say "no, I want 50 cents. Are you willing to pay? Great, more power to you!" Actually, this bond, later on, was valued at 75 cents a dollar, a few years later.

FL This email says that, Mark is writing, that "I would like to sell to Optimus, these bonds." Were they? Did you sell any bonds to Optimus?

CC I don't know. I don't remember.

FL You don't remember?

CC I have to go back and look.

FL OK. Thank you. We have another email from Mark Bishop to Craig Chang, you can look at that and see.

CC OK.

FL Can you please explain this to us?

CC This appears to be an email that Mark wrote me. AFC, I don't know if that bond was sold, or was it purchased? I don't remember. Number 2, I have no idea what that means. Did I respond to this email? I don't… I…

FL Number 3, then?

CC Number 3, that's what those were, right? The one you showed me.

FL Yes, it was seven bonds, this was.

CC Yeah.

FL What is this positive deal?

CC I don't know. That's why I'm… I'm pretty sure I'd call him, like, "what are you talking about?"

FL You remember this?

CC No, no, no. I'm pretty sure, when I don't, I would… I would probably respond to him and say, "what are you talking about?" And that's why I wanted to know if I had responded to this email. Because that's a lot of cash generated, if this is the

plan. 2… 6… 5… 12… 16 million, he says here, but that is, like, 6… 12 million dollars. That's a lot of capital to free up, to buy bonds.

FL Is it possible for you to earn this kind of money on these seven bonds?

CC No, there's cash, net cash, proceeds from the sale. No, we'd have to reinvest that money.

FL Ah, OK. So you mean that…

CC Yeah. So you sell that asset, you get cash, but you got to reinvest that cash. In my business, one of the reasons I decided not to continue, is, cash is bad for us. For me. Cash doesn't generate any return. Then, finding good investments is very hard.

FL I that over here, this, like, this one transaction would produce about USD 5.5 million..?

CC Yeah, because I would have told him, "where are you going to put 5.5 million dollars?"

FL Do you remember this? Mike was in this transaction, how could this transaction generate about 5.5 million? Is that possible?

CC That's not possible, because look at the price indication. The price indication is…

FL The price indication, you mean… Do you mean the spreadsheet?

CC Yeah, the spreadsheet.

FL You can have this in front of you, if you want to.

CC Because there's 10 million dollars, how can a 10 million dollar asset, if I'd look at this pricing here, it's roughly…

FL This is spreadsheet number 21.2 you're looking at.

CC …it's roughly 12 percent gain on sale, out of 10 million. That would have been 1.2 milli… that's 11 million. That would have been 1.3 million dollars in gain on sale. How did he come up with 5.5? I don't know.

FL OK.

CC And now we got this posy of roughly 11, 11-12 million dollars, we got to figure out how to invest that.

FL Yeah, I understand your problem after this conversation.

CC Yeah, I'm like, I'd better not sell. Why sell it?

FL If you're make this kind of profit, maybe you would sell…

CC Not profit. These aren't profit. These are investors' capital, and I got to put it back to work. Profit is the 1.3 million dollars, but that doesn't belong to me, that belongs to the investors.

FL I'm just telling you…

CC We just get a piece.

FL He called it, he said profit, so that's why I… use this word.

CC Yeah, he wrote profit. That's probably why I'm, "what are you talking about?"

FL Do you know if you sell these bonds?

CC I have to go back and check. I have to go check the trade confirmations.

FL And this 2 million for Solid Arb, what does that mean?

CC I don't know.

FL And the 2 million for ABSIG Arb?

CC "Arb" means "arbitrage". We didn't make 2 million dollars, I know that, this is 2013. We didn't make that kind of money. Because we can't do that.

FL You can't do that?

CC No. All the markup on what we sell, we have to return 50 percent of that money, the profit, to the investor.

FL Ok, back to the (mumbles), then.

CC Yeah. Whenever we return that money, we only keep 50 percent. So, if this was contemplated, 11 million was a fake, it was a transaction, 1.3 was projected gross profit, we're going to see 650 thousand dollars. And I… it's not worth it, I would have said no. I would have said no, I don't want to sell that, because we make more money out of long term, monthly cash flow, as opposed to at one time.

FL If you sell it at the prices that you have in here?

CC No, if I hold on to the investment.

FL Yeah, OK.

CC Because…

FL You don't want to sell it, at that price?

CC No, I would want more. And before I sell, I want to know what I can buy. If I can't buy, I'm sitting on cash.

FL Yeah, and you don't want that.

CC No, I don't want that. So, I'm a very conservative manager when it comes to this. I'd rather have… I want to cover all my calls.

FL OK. And the last, number 4 here?

CC That's where I'm puzzled. 16 million, is probably what he said… talked about here. Then… I know he didn't have 16 million at that time.

FL In the fund.

CC Yeah, available cash.

FL Available cash.

CC To buy, to invest into new bonds.

FL OK.

CC We rarely have that much cash on hand. Cash is bad.

FL What were your balances in the fund for?

CC 2013?

FL Yeah? I mean, did you cover all imbalances?

CC I don't know what that means. Imbalances, in book, 12 to 20 percent off? We'd work on. We work on 6 percent to 7 percent return, at ABSIG.

FL From the bonds?

CC To contribute to operating expenses, and salaries, and whatnot.

FL Yeah, OK.

CC We work on 6 to 7 percent. So 100 million, we'd gross 6 million dollars roughly a year. Then we got to pay salaries, overheads, and whatnot. So…

Attorney I just want to bring up the time.

FL Yes, we'll try to finish this as soon as possible.

CC So that's why I'm not sure what you meant. I'm pretty sure after this email, I might call him, "what are you talking about?"

FL You remember that?

CC I don't remember that.

FL OK. Do you have any questions? OK, I think we will finish, then. That is, if you don't have anything you want to say?

CC I… I just… I know I'm being recorded, and notes were taken. So I get a copy of any of this?

FL Not now. Maybe later on. It's an ongoing investigation, so we don't share materials before the prosecution of the…

CC Ok. What's the status of Mark right now?

FL We're going to finish this first.

Bolagsverket

Ändra styrelse **818**

Aktiebolag 1 (4)

851 81 Sundsvall
Tfn: 0771-670 670 • Fax: 060-12 98 40
bolagsverket@bolagsverket.se • www.bolagsverket.se

20130705100080

Fyll i blanketten via din dator eller texta tydligt.
Underteckna blanketten och skicka in den i original.

Skickas till:
Bolagsverket
851 81 Sundsvall

1. Organisationsnummer 556791-9856

Företagsnamn Positiv Pension AB

2. Kontaktperson i detta ärende Glöm inte att fylla i e-postadress och telefonnummer så att vi enkelt kan kontakta dig.

Kontaktpersonens förnamn och efternamn	Företagsnamn		
Kristoffer Sparring	Advokatfirman Fylgia KB		
Postadress	Postnummer	Postort	
Box 55555	10204	Stockholm	
E-postadress	Telefonnummer dagtid	Ev. depositionskontonr (tre siffror)	
ks@fylgia.se	084425300		

3. Anmälan gäller

☒ Styrelse ☒ Firmateckning ☐ Personers postadress

4. Styrelse Fyll i uppgifter för nyvalda personer eller om t.ex. adressuppgifterna ska ändras.

Personnummer	Folkbokförd i kommun	
750516-5105	Stockholm	
Efternamn	Samtliga förnamn	
Saalismaa	Jelena	
Postadress	Postnummer	Postort
C/O Grundström, Bjurholmsplan 29	11663	Stockholm
Uppdrag: ☒ Ledamot ☐ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare		
Personnummer	Folkbokförd i kommun	
passport no 135118856		
Efternamn	Samtliga förnamn	
Chang	Yee-Chow	
Postadress	Postnummer	Postort
se bilaga		
Uppdrag: ☐ Ledamot ☒ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare		
Personnummer	Folkbokförd i kommun	
Efternamn	Samtliga förnamn	
Postadress	Postnummer	Postort
Uppdrag: ☐ Ledamot ☐ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare		
Personnummer	Folkbokförd i kommun	
Efternamn	Samtliga förnamn	
Postadress	Postnummer	Postort
Uppdrag: ☐ Ledamot ☐ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare		

5. Registreringsavgift Betala avgiften när du skickar in anmälan. Skriv organisationsnummer på betalningen.

Betalt belopp	Datum	Betalningssätt
900:-	130703	☒ Bankgiro 5050-0255 ☐ Plusgiro 95 06 08-0 ☐ Check

Bolagsverket 818 2011-12-16

2013070510081

Fortsättning 4. Styrelse

Personnummer	Folkbokförd i kommun	
Efternamn	Samtliga förnamn	
Postadress	Postnummer	Postort

Uppdrag ☐ Ledamot ☐ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare

Personnummer	Folkbokförd i kommun	
Efternamn	Samtliga förnamn	
Postadress	Postnummer	Postort

Uppdrag ☐ Ledamot ☐ Suppleant ☐ Ordförande ☐ Verkställande direktör ☐ Vice verkställande direktör ☐ Särskild firmatecknare

6. Firmateckning Fyll alltid i vid ändringar av styrelsen, verkställande direktör, vice verkställande direktör eller särskild firmatecknare.

- ☐ 1) Firman tecknas av styrelsen (ordinarie styrelseledamöter)
- ☐ 2) Registrerad firmateckning ska inte ändras
- ☒ 3) Firman tecknas av styrelseledamoten eller styrelseledamöterna och styrelsesuppleanten eller styrelsesuppleanterna var för sig
- ☐ 4) Firman tecknas av styrelseledamöterna var för sig
- ☐ 5) Firman tecknas av styrelseledamöterna två i förening
- ☐ 6) Firman tecknas enligt nedan

Fyll i eventuell annan firmateckning här

7. Personer som har avgått från sina uppdrag

Namn	Uppdrag t.ex. styrelseledamot, verkställande direktör
Oscar Bergman	Ledamot, VD
Niclas Tapper	ledamot
Christoffer Persson	suppleant

8. Övrigt

9. Försäkran och underskrift En styrelseledamot, den verkställande direktören eller den anmälan gäller ska skriva under anmälan. Obs! Använd blå bläckpenna.

Jag försäkrar på heder och samvete följande:

- De som ska vara registrerade enligt denna anmälan har åtagit sig uppdragen.
- Uppgifterna i denna anmälan, om val eller personer som har avgått samt hur firman tecknas, stämmer överens med de beslut som anmälan grundar sig på.
- De som ska vara registrerade enligt denna anmälan har inte förvaltare enligt 11 kap. 7 § föräldrabalken.
- De som ska vara registrerade enligt denna anmälan är inte i konkurs.

Datum	Namnteckning	Namnförtydligande
2013-07-01	Jelena Saalismaa	Jelena Saalismaa

Bolagsverket 818 2011-12-15

20130705100082

Protokoll fört vid extra bolagsstämma med aktieägarna i Positiv Pension AB, 556791-9856 den 2 juli 2013

Minutes from extra ordinary general meeting with the shareholders in Positiv Pension AB, 556791-9856, 2 July 2013

§ 1. Val av ordförande och justeringsman

Till ordförande vid bolagsstämma utsågs advokat Kristoffer Sparring och till justeringsman Rosemarie Fröbergh.

Advokat Kristoffer Sparring was appointed as Chairman for the meeting and Rosemarie Fröbergh to verify the minutes.

§ 2. Upprättande och godkännande av röstlängd / *Execution and approval of voting list*

Följande förteckning över närvarande aktieägare och deras antal röster upprättades:

The following list of present shareholders and the number of votes was issued:

Namn / *Name*	Antal aktier / *number of shares*	Antal röster / *number of votes*
ABS Investment Group LLC, representerad av Mark Bishop	1020	1020
Summa / *Sum*:	1020	1020

Ovanstående förteckning godkändes som röstlängd.

The list above was approved as the voting list.

§ 3. Prövning om stämman är sammankallad i behörig ordning och godkännande av dagordningen / *Question whether the meeting was summoned to in due order and approval of the agenda*

Bolagsstämman konstaterades vara sammankallad i behörig ordning och dagordningen godkändes.

The meeting was declared summoned in due order and the agenda was approved.

§ 4. Val av styrelse / *Election of board*

För tiden intill slutet av nästa årsstämma beslöts att utse 1 styrelseledamot och 1 styrelsesuppleant. Till styrelseledamöter valdes Jelena Saalismaa och till styrelsesuppleant valdes Yee-Chow Chang.

Until the next general annual meeting the meeting appointed 1 board member and 1 deputy board member. As board member Jelena Saalismaa was elected and as deputy board member Yee-Chow Chang was elected.

20130705100083

§ 5. Stämmans avslutande / *Closing of the meeting*

Bolagsstämman avslutades.

The meeting was closed.

Ordförande vid stämman / *Chariman of the meeting*

Kristoffer Sparring

Justeringsman / *Verification of the minutes*

Rosemarie Fröbergh

Fotokopians överensstämmelse med originalet intygas:

7:5

BILAGA

Adressuppgift styrelsesuppleant

Yee-Chow Chang
c/o Crown Brand Corporation (HK) Limited
Address: Rooms 05-15, L3A/F., South Tower, World Finance Centre, Harbour City,
17 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

20130705100084

Verified copy of the original document

20130705100085

中華民國外交部部長茲請各國有關機關
對持用本護照之中華民國國民允予自由
通行，并請必要時儘量予以協助及保護。

The Minister of Foreign Affairs of the Republic of China requests all whom it may concern to permit the national of the Republic of China named hereon to pass freely and in case of need to give all possible aid and protection.

（持照人簽名） (SIGNATURE OF BEARER)

張亦樵

THIS PASSPORT CONTAINS 48 PAGES

護照
PASSPORT

中華民國 REPUBLIC OF CHINA

型式 / Type: P
代碼 / Code: TWN
護照號碼 / Passport No.: 135118856

姓名 / Name (Surname,Given names)
張亦樵 CHANG, YEE-CHOW

外文別名 / Also known as



國籍 / Nationality
REPUBLIC OF CHINA

身分證統一編號 / Personal Id. No.
E122106364

性別 / Sex
M

出生日期 / Date of birth
08 SEP 1973

發照日期 / Date of issue
21 JUN 2006

出生地 / Place of birth
KAOHSIUNG CITY

效期截止日期 / Date of expiry
21 JUN 2016

發照地 / Place of issue
NEW YORK

發照機關 / Authority
TAIPEI ECONOMIC AND CULTURAL OFFICE IN NEW YORK

P<TWNCHANG<<YEE<CHOW<<<<<<<<<<<<<<<<<<<<<<<<<<<<

1351188566TWN7309089M1606214E122106364<<<<52

Bilaga B

2:1

SHARE PURCHASE AGREEMENT

1 PARTIES

1.1 This share purchase agreement (the "**Agreement**") is entered into on July 1, 2013 between:

(I) Crown Brand Corporation Limited, registration number 60552411-000-11-12-7, Rooms 05-15, 13A/F, South Tower, World Finance Centre, Harbour City, 17 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong (the "**Buyer**"); and

(II) ABS Investment Group LLC, registration number 26-2119490, 707 Broadway, 18th Floor, San Diego, CA 92101 (the "**Seller**");

1.2 The Seller and the Buyer may hereinafter be referred to individually as a "**Party**" or collectively as the "**Parties**".

2 BACKGROUND

2.1 Positiv Pension i Sverige AB, 556791-9856, (the "**Company**") with a registered share capital of SEK 102,000 divided into 1,020 shares (the "**Shares**"). The Seller owns all of the Shares.

2.2 The Seller has agreed to sell to the Buyer all shares in the Company and transfer its right, title, interest and obligations under this Agreement to the Buyer, and the Buyer has agreed to purchase all shares in the Company from the Seller, and additionally assume all right, title, interest and obligations of Seller under this Agreement.

3 DEFINITIONS AND INTERPRETATION

3.1 The following terms, used in this Agreement, have the following meanings:

"Additional Client"	means a client owned by the Company, verified by personal numbers and PIN-codes during the Recovery Period in accordance with Section 8.2.1.
"Additional Purchase Price"	means the Client Contract Fee and the Fund Revenue.
"Aggregate Client"	means the Client and the Additional Client.
"Annual Contract Fees"	means the total contract fee paid by the Aggregate Client during a twelve (12) month period in accordance with any enforceable client agreement between the Company and the Aggregate Client.

IL

"Bank Account"	means the Seller denominated account with the following specifications and allocation: TBD by Seller.
"Business Day"	means a day on which banks are open for business in USA (excluding Saturdays, Sundays and public holidays);
"Buyer's Knowledge"	facts and circumstances which (i) have been disclosed to the Buyer, the Buyer's representatives or its advisors (1) in this Agreement, (2) or otherwise as part of the Due Diligence, or (3) otherwise in writing on or prior to Signing Date; or (ii) that the Buyer otherwise had (or reasonably should have had) knowledge of at Closing Date.
"Claim"	breach of the Warranties or Covenants in the Agreement.
"Client"	means client owned by the Company, verified by personal numbers and PIN-codes on or before Closing Date.
"Covenants"	means the covenants in Section 6.2.
"Closing Date"	means the date when all terms and conditions for transfer of title to the Shares of this Agreement have been fulfilled, but in no event later than July 1, 2013;
"Due Diligence"	shall mean the due diligence investigation (including with respect to legal, financial, tax, accounting and commercial matters) of the Company conducted by the Buyer and its advisors prior to the date of this Agreement.
"Encumbrance"	means a pledge, mortgage, lien, claim, charge, floating charge, option, equity, retention of title, right of pre-emption, right of first refusal or third party rights or security interest of any kind;
"Guaranteed Client Contract Fee"	means the amounts stipulated in Section 4.5
"Loss"	means any direct loss, claim, damages but excluding any indirect or consequential losses such as operating loss, loss of profits, loss of interest or consequential costs, including any legal fees resulting from a breach by the Seller of any of the Warranties set forth in Section 9.

IL

"Preliminary Verified Purchase Price"	means the aggregated amount equivalent of one and eighty-five hundreths (1,85%) of the total balance of the PPM investments of the Unverified Clients on Signing Date.
"Purchase Price"	means the Verified Purchase Price and the Recovery Purchase Price.
"Record Day"	means July 31, 2013.
"Recovery Period"	means a period following Closing Date and up to and including July 31, 2013.
"Seller's Knowledge"	facts and circumstances which the Seller have actual knowledge of or reasonably should have knowledge of at Closing Date.
"Shareholders"	means Seller.
"Signing Date"	means the date of this Agreement, but in no event later than July 1, 2013;
"Third-Party Claim"	shall mean any bona fide claim, action, suit, demand or legal proceeding asserted by any third party against the Buyer or the Company which is likely to give rise to a Loss.
"Unverified Client"	means client owned by the Company, unverified by personal numbers and PIN-codes.
"Verified Client Value"	means the total balance of the PPM investments of the Clients and the Additional Clients.
"**Warranties**"	means the Seller's warranties set out in Section 9.

3.2 Where a statement in this Agreement (including the schedules) is qualified by the expression "to the best of the Seller's Knowledge " or "so far as the Seller is aware" shall be deemed to include after due and careful enquiry with the management of the Seller.

4 SALE AND PURCHASE PRICE

4.1 On the terms and subject the conditions of this Agreement, the Seller agrees to sell the Shares to the Buyer, free of any Encumbrance, and additionally transfer its right, title, interest and obligations under this Agreement to the Buyer, and the Buyer agrees to purchase the Shares from the Seller, and additionally assume all Seller's right, title, interest and obligations under this Agreement.

4.2 The purchase price for the Shares shall consist of the Purchase Price, the Equity and the Additional Purchase Price.

4.3 As consideration for the Shares the Buyer shall pay to the Seller:

IL

1) an amount equivalent of one and eighty-five hundreths (1,85%) of the total balance of the PPM investments of Clients, (the "**Verified Purchase Price**");

(E.g. if the total balance of the PPM investments of the Clients are SEK 2,2 billion, then the Verified Purchase Price for the Shares is SEK 40,7 million.)

2) an amount of SEK 3,456,600 corresponding to the estimated non-restricted equity in the Company less Swedish corporate tax of 26,3% in accordance with the non-audited annual accounts for the financial year ended April 30, 2013, **Exhibit B**, (the "**Equity**"); and

3) an amount equivalent of one and eighty-five hundreths (1,85%) of the total balance of the PPM investments of the Additional Clients, (the "**Recovery Purchase Price**").

(E.g. if the total balance of the PPM investments of the Additional Clients are SEK 500 million, then the Recovery Purchase Price for the Shares is SEK 9,25 million.)

4.4 In addition, the Buyer will for a period of thirty-six (36) months following the Closing Date:

1) directly or indirectly by a subsidiary or any third party continue to collect the Annual Contract Fee and once a month transfer the accrued sum of the Annual Contract Fee to the Seller, (the "**Client Contract Fee**"); and

2) pay the applicable fund revenue, at least 65 basis points (0,65%) calculated on an annual basis, of the Verified Client Value payable in portions of 1/12 per month to the Seller, (the "**Fund Revenue**").

(E.g. if the Verified Client Value is SEK 2,2 billion, then the Fund Revenue per year is SEK 14,3 million and the monthly payable amount is SEK 1,191,667.)

4.5 The Annual Contract Fee shall in no event be less than the following amounts:

Year	**Amount (MSEK)**
1	15
2	10
3	5

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4.6 The Seller and their advisors shall have the right to verify the accuracy of the calculation of the Purchase Price and the Additional Purchase Price. The Buyer shall without delay provide the Seller with any documentation necessary to enable such verification.

4.7 In the event the Aggregate Clients and/or PPM investments of the Aggregate Clients directly or indirectly are transferred to a subsidiary or any third party the Buyer shall procure that the Seller and their advisors shall have the right to verify the accuracy if the calculation of the Purchase Price and the Additional Purchase Price as stipulated in Section 4.5 above.

5 PRE-CLOSING

5.1 On the Signing Date, the Buyer and Seller will conduct the following actions to be consummated before the Closing Date.

5.2 **Payment of the Preliminary Verified Purchase Price**

5.3 The Seller shall on Signing Date deliver a statement of the Preliminary Verified Purchase Price to the Buyer.

5.4 The Buyer shall on the Signing Date pay the lesser of $675,000 or the Preliminary Verified Purchase Price to the Seller Bank Account.

6 CONDITIONS PRECEDENT

6.1 Closing of the Agreement is subject to the following conditions on the Seller' and Buyer's respective sides;

6.2 For the Buyer:

(a) Buyer has verified the PIN-codes and the PPM balances of the Unverified Clients.

6.3 For the Seller:

(a) Crown Brand Corporation Limited has assumed liability as a debt of its own (*Sw. proprieborgen*), to procure that the Buyer shall pay the Additional Purchase Price to the Seller as described in Section 4.5 and perform any other obligation, whatever they may be, to the Seller in relation to the Additional Purchase Price under the Agreement.

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7 CLOSING

7.1 Consummation of the sale and transfer of the Shares pursuant to this Section 5 ("**Closing**") shall take place on the Closing Date at such other location or time as may be agreed between the Parties.

7.2 At the Closing Date, the following actions shall take place:

a) The Seller shall:

(i) hand over to the Buyer share certificates representing the Shares duly endorsed in favor of the Buyer;

(ii) hand over to the Buyer the Company's share register in which the Buyer has been entered as the owner of all Shares, free of any Encumbrances;

(iii) cause the Company to issue powers of attorney in a form satisfactory to the Buyer, enabling the persons appointed by the Buyer to sign for and on behalf of the Company until new signatories have been duly registered;

(iv) procure that the board members and deputy board members of the Company hand over resignation letters in a form satisfactory to the Buyer in which such board members shall resign from their positions with effect as of the Closing Date and acknowledge that he or she has no claims against the Buyer or the Company for remuneration or otherwise; and

(v) hand over a list of all Clients together with active and up to date PIN-codes for each Client on a digital media (excel files);

(vi) deliver a statement confirming that to the Seller' Knowledge there is no breach of the Seller' Warranties as of the Closing Date.

b) The Buyer shall:

(i) pay the Verified Purchase Price after deduction of the Preliminary Purchase Price to the Seller Bank Account, but at the Record Date;

(ii) pay the Equity to the Seller Bank Account, but at the Record Date;

(iii) cause the Company to hold an extraordinary shareholder's meetings at which the Buyer elects new board members of the Company;

(iv) cause board meeting to be held in the Company to appoint company signatories; cause the Company to make the necessary filings of the aforementioned resolutions with the Swedish Companies Registration Office (*Sw. Bolagsverket*);

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(v) cause the Company to hold an extraordinary shareholder's meetings at which the Buyer approve the prepared audited annual accounts of the Company;

(vi) deliver a statement confirming that to the Buyer's Knowledge there is no breach of the Seller's Warranties as of the Closing Date; and

(vii) deliver a statement confirming that all questions under the Due Diligence have been answered to the satisfaction of the Buyer and that there is no further information regarding the Company, which the Buyer is seeking from the Seller.

7.3 The Seller and the Buyer shall submit drafts of the documents to be provided by such Party at the Closing pursuant to Section 7.2 for the Seller´s or the Buyer's (as the case may be) review and approval prior to Closing Date.

7.4 The Parties agree that the actions referred to in Section 7.2 shall be considered to have taken place simultaneously and regarded as one transaction so that, if one of the closing events set forth in Sections 7.2 does not occur, Closing shall only be deemed to have taken place if the Party, who is not responsible for such closing event taking place, confirms in writing that it accepts that Closing takes place (without any prejudice to its right to compensation for breach of the Agreement).

8 POST-CLOSING

8.1 After the Closing Date, the Buyer and Seller will conduct the following actions.

8.2 **The Recovery Period**

8.2.1 During the Recovery Period the Seller have (i) the right to recover any incorrect PIN-codes of any Unverified Clients and (ii) collect PIN-codes from new clients to the Company.

8.2.2 The Additional Clients shall be transferred to the Buyer for verification on a day-to-day-basis during the Recovery Period. The Buyer shall in the best interests of the Company and without any further delay preform a verification, confirmation and execution of the PIN-codes and the balance of the PPM investments.

8.3 **Payment of the Recovery Purchase Price and the Additional Purchase Price**

8.3.1 The Buyer shall pay the total Recovery Purchase Price in one (1) tranche in accordance with the following:

1) The accrued Recovery Purchase Price under Section **Error! Reference source not found.** shall be paid by the Buyer on the first Business Day following the Record Day to the Seller Bank Account.

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8.3.2 The Buyer shall pay the Additional Purchase Price in accordance with the following:

1) The Client Contract Fee shall be paid by the Buyer to the Seller Bank Account on the tenth (10) Business Day of each month for a period of thirty-six (36) consecutive months commencing on the Closing Date. The Parties shall after each consecutive twelve (12) month period preform a settlement against the guaranteed Client Contract Fee as stipulated in Section 4.5 above. If the total effected payment during the last twelve (12) consecutive months is less than the Guaranteed Client Contract Fee the Buyer shall without delay pay the remaining part of the Guaranteed Client Contract Fee.

2) The Fund Revenue shall be paid by the Buyer to the Seller Bank Account on the tenth (10) Business Day of every month for a period of three (3) years following the Closing Date. The first payment (including the accrued part of the Fund Revenue from Closing Date) shall however be made on the tenth (10) Business Day of August 2013.

8.4 **Next shareholders' meeting**

8.4.1 At the next annual shareholders' meeting in the Company, the Buyer undertakes to procure that each of those board members of the Company who have resigned on the Closing Date are granted discharge from liability for his or her assignment and administration until the Closing Date, provided that the auditor of the Company recommends such discharge.

9 SELLER'S WARRANTIES

9.1 Prior to the Signing Date, the Buyer and the Buyer's professional advisors have conducted a Due Diligence with respect to the Company during which the Buyer and the Buyer's professional advisors have reviewed the documents listed in the Data Room Material.

9.2 The Buyer agrees that the Seller have not made, and the Buyer has not relied on, any warranty (express or implied) regarding the Company other than the warranties contained in this Section 9 (the "**Warranties**") and no action or omission by the Seller shall be construed as implying any warranty.

9.3 The Seller makes the following warranties to the Buyer, all of which are made as of the Closing Date.

a) The entering into and execution of this Agreement and the transfer of the Shares herein will not infringe the constitutional documents of the Seller.

b) The Seller lawfully owns and has unrestricted ownership to the Shares and the Shares are free and clear of all Encumbrances. Upon the delivery of the Shares by

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the Seller against payment of the Purchase Price, the Buyer will acquire unrestricted ownership to the Shares free and clear of any Encumbrances.

c) The Shares constitute all equity securities issued by the Company, and are legally and validly issued and fully paid. There are no outstanding (i) securities giving a right to subscription for, or conversion into, shares in the Company, (ii) participating loans granted by the Company, or (iii) options, agreements or arrangements entitling any person to subscribe for or acquire shares or other instruments referred to in (i) or (ii) above in the Company.

d) The Company has not received any conditional shareholder's contributions or other kind of conditional contribution or subordinated loan by the Seller or any other person.

e) All share certificates representing the Shares are in the possession of the Seller and they are the only share certificates ever issued in relation to such shares.

f) The Company does not have any debt or other liabilities (such as tax) and has since its incorporation not (i) entered into any agreements or made any transactions, (ii) assumed any obligations or liabilities, (iii) granted any rights, (iv) provided any security or guarantee, (v) owned any real property, (vi) owned any shares or other equity holding in any other entity, or (v) carried out any other form of business operations of any kind. The Company is neither bound by any obligations nor has any liabilities save for as assumed with respect to the Company and the agreement with Insiderfonder AB (former Scientia Fund Management AB).

g) All the records and systems (including but not limited to computer systems) and all data and information of the Company are recorded, stored, maintained or operated or otherwise held exclusively by the Company and are not wholly or partly dependent on any facilities or means (including any electronic, mechanical or photographic process, computerized or otherwise) which are not under the exclusive ownership and control of the Company.

h) The Company has complied with all significant requirements of the Personal Data Act (*Sw. Personuppgiftslagen*).

i) The Company's annual accounts for the financial years ended 2011-04-30 and 2012-04-30 and the prepared accounts for 2013-04-30 has been duly drafted in accordance with the laws and regulations applicable and that they give a correct view of the Company's financial standing, and that the financial standing has not been diminishing between the financial year's end and the Closing Date.

j) That there have been no decisions to pay dividends or any value transfer (*Sw. värdeöverföring*) in the Company between April 30, 2013 and the Closing Date and that no other transfer of profits has occurred during the same time.

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k) The Company has not entered into any guarantee agreement or put any of the company's assets as collateral to a third party.

l) The Company has full title to all assets that are presented in the draft to annual accounts as of 30 April 2013.

m) Between such date as described in Section 9.3l) and the Closing Date, there has been no material change in the Company's operations, assets and liabilities.

n) The Company has not entered into any agreements that are no part of the Company's ordinary course of business.

o) All of the issued power of attorneys has been revoked on the Closing Date.

p) The Company has paid all debited, due taxes and fees and that the Company has not been subject to any other taxes or fees and that the Company will not be subject to any taxes or fees, of whatever nature, that relates to the business of the Company before the Closing Date.

q) The Company on the Closing Date has no obligations to or agreements with any of the shareholders (or shareholders owners) or any closely related person (*Sw. närstående*) in accordance with Chapter 21 of aktiebolagslagen.

r) That the Company has not been subject to any injunction or administrative orders from any authority, and that the Seller has no reason to believe that such injunctions or orders will be issued towards the Company with regard to the business carried out by the Company up and until the Closing Date.

s) That the Company is not bound by any collective bargaining agreement.

t) That the Company is the rightful owner of the website www.positivpension.se

u) That there has been no infringement of any third party intellectual property with respect of the Company's name "Positiv Pension AB";

v) The Seller accrued but not invoiced consultancy fees for May 1, 2013 to up and including June 30, 2013 are limited to a maximum of SEK 2,850,000 excluding VAT and shall be invoiced to later than July 31, 2013.

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10 BROKERS

No broker, finder or investment banker is entitled to any brokerage fee, finder's fee or other fee payable by the Parties and/or the Company in connection with the transaction contemplated by this Agreement. Furthermore, there are no "side agreements" that any Party has with a vendor or other party that remains undisclosed to either Buyer or Seller.

11 INDEMNIFICATION AND SETTLEMENT OF CLAIMS

11.1 In the event of a breach of any of the Warranties, the Buyer shall, as its sole and exclusive remedy, be entitled to a reduction of the Purchase Price or Additional Purchase Price, on a SEK by SEK basis (*Sw. krona för krona*), with an amount corresponding to the Loss suffered by the Buyer and/or the Company.

11.2 Claims with regard to any Loss may not be made if such Claim is based on information that has been provided by the Seller or within the Buyer's Knowledge.

11.3 Upon the occurrence of Loss which results in the Company receiving a deductible expense for income tax purposes that can be used in the next tax assessment or which results in the Company not receiving any taxable income for income tax purposes, the aggregate amount of the Loss, shall be reduced by the applicable tax rate (currently 22 per cent).

11.4 When calculating a Loss, account shall be taken of what the Buyer or the Company has actually received from third parties (including from insurance companies).

11.5 The Buyer shall take reasonable measures to mitigate any Loss.

11.6 The Parties agree that any payments to be made by the Seller to the Buyer in accordance with this Agreement of any compensation for a Claim shall, first and foremost, be subject to set-off by against any Additional Purchase Price earned, determined and payable to the Seller in accordance with the Agreement and the Parties agree that the Buyer shall be entitled to assign and transfer any Claim to the Company for the purpose of such set-off. Should the amount of such earned, determined and payable Additional Purchase Price not be sufficient to settle the entire payment of the entire Claim requested to be set-off by the Buyer, the Seller shall settle the remainder of such Claim by payment directly to the Buyer.

11.7 Claims relating to a Loss shall be notified in writing to the Seller within eighteen (18) months from the Closing Date. Notwithstanding anything to the contrary herein, the Buyer's rights to indemnification shall expire by the failure of the Buyer to give written notice within thirty (30) Business Days after the date on which the Buyer became aware or reasonable should have become aware of the circumstances giving rise to the Claim.

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11.8 Loss shall be settled according to this Agreement only if the aggregate Loss exceeds SEK 350,000 in which case the total Loss shall be compensated in full. The Seller's total liability for Loss shall be limited to an amount corresponding to fifty (50) per cent of the Purchase Price.

11.9 In case the Buyer becomes aware of any Third-Party Claim, in order to preserve its rights to bring a Claim, the Buyer shall, and shall procure that the Company shall:

a) within thirty (30) Business Days give written notice thereof to the Seller;
b) not take any action which may have any adverse effect on any policy of insurance under which any such Third-Party Claim would be recoverable if such action had not been taken;
c) take such action as the Seller may reasonably request to avoid, dispute, resist, appeal, compromise or defend a Third-Party Claim;
d) give the Seller and their representatives or advisers reasonable access to the personnel of the Buyer and the Company, and to any relevant properties, premises, accounts, documents and records, and allow the Seller and their representatives or advisers to take copies thereof, in order to enable the Seller to examine the grounds for such Third-Party Claim;

11.10 If a Seller has, within thirty (30) days from the date the Claim was made from the Buyer, indemnified the Buyer in full for a Claim, thus without the Buyer having to initiate arbitration proceedings, and the Buyer or the Company subsequent thereto has the right to recover any amount in respect of the Claim from any third party, then such right shall either be assigned to the Seller or any amount received from such third party shall be paid to such Seller.

11.11 The Seller shall not be liable for a Loss the subject of a Claim for breach of the Warranties

a) where such Claim arises as a result of (i) the introduction of any new legislation, (ii) the changing of any existing legislation or (iii) the increase of tax rates after the date of this Agreement where such introduction, change or increase occur after Closing Date and are effective retrospectively in relation to a period or periods prior to Closing Date; or

b) where such Claim would not have arisen but for an act, omission or a transaction carried out by the Buyer after Closing Date.

11.12 In relation to any Claim for breach of a Warranty notified under 11.7, the Buyer shall

a) give the Seller's professional advisors reasonable access to relevant documents in the possession of the Buyer and promptly answer any reasonable questions asked

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by the Seller or its professional advisors provided that the Seller shall, and shall procure that its professional advisors shall, keep confidential all such matters.

11.13 The Buyer shall not be entitled to recover from the Seller more than once in respect of the same Loss suffered. In particular, without limitation, the foregoing shall apply where one and the same set of facts qualifies under more than one provision entitling the Buyer to a Claim or remedy under or in connection with this Agreement.

11.14 Claims relating to warranties regarding taxes and fees (9.3p) may in any event be put forward in writing within ninety (90) days after a final decision of the relevant tax or fee has been issued by a competent authority.

12 EXCLUSIVE REMEDY

The remedy provided to the Buyer in Section 10 shall be the sole and exclusive remedy available to the Buyer for any breach of this Agreement by the Seller. It is specifically agreed that no remedy whatsoever, including rescission of this Agreement, under the Swedish Sale of Goods Act (*Sw. Köplagen (1990:931)*), the Swedish International Sale of Goods Act (*Sw. lag (1987:822) om internationella köp*) or under any other law, regulation or legal principle shall be available to the Buyer.

13 COSTS AND EXPENSES

Except as expressly otherwise provided herein, the Buyer and the Seller shall bear their own costs and expenses incurred in connection with this Agreement and the transaction contemplated herein, whether or not such transaction shall be completed, including, without limitation, all fees of its legal advisors, accountants and other advisors.

14 SPECIFIC UNDERTAKINGS

14.1 Confidentiality

Save for as required pursuant to mandatory law or regulation or which may be required for the enforcement of a judgment or an award, this Agreement, all discussions between the Parties with respect to the Agreement and the transactions and agreements stipulated hereby as well as any and all non-public information provided by a Party to the other Party shall be treated as strictly confidential and not be used for any other purpose than the transactions and agreements contemplated hereby. The timing and content of any announcements, press releases, or other public statements concerning the transactions contemplated hereby and related matters shall only occur upon, and be determined in advance by, mutual agreement and consent of the Parties.

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14.2 **Non-Competition**

14.2.1 Each of the Seller and the Shareholders, its employees, officers and agents undertakes not to, directly or indirectly, solicit any of the Aggregate Clients for any reason for a period of three (3) years from Closing Date.

14.2.2 In case of breach of the obligations in Section 14.2.1, which is not remedied within thirty (30) days from the Buyer's written notice hereof, then the Seller agrees to pay to the Buyer liquidated damages in an amount equivalent to 3,50% of the balance of the PPM investment of the Client(s) that is subject to a breach of Section 14.2.1, for each breach. In the event a breach of Section 14.2.1 is continuing, for each month that the breach so continues the indemnity shall therewith be increased by seventy-five (75) per cent of the amount of the indemnity the preceding month.

15 ENTIRE AGREEMENT AND AMENDMENTS

15.1 This Agreement constitutes the entire understanding of the Parties and supersedes all prior agreements, covenants, arrangements, communications, representations or warranties, whether oral or written, by any officer, employee, representative or advisor of either of the Parties.

15.2 This Agreement may only be amended by an instrument in writing duly executed by the Parties. No change, termination or modification of any of the provisions of this Agreement shall be binding on the Parties, unless made in writing in accordance with this Section 15.

16 NOTICES

Any notice or other form of communication required to be delivered to either Party pursuant to or in connection with this Agreement shall be given in writing by registered mail to the following addresses respectively (or to such address or representative as either Party may designate by means of a written notice to be sent to the other Party from time to time in accordance with this Section 15):

If to the Seller:

Robert Lowell, Attorney

707 Broadway

San Diego, CA 92101

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If to the Buyer:

I-Ming Lee, Chairman

Crown Brand Corporation

Rooms 05-15, 13A/F., South Tower, World Finance Centre, Harbour City

17 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

17 MISCELLANEOUS

17.1 The schedules to this Agreement form an integral part of this Agreement. Any reference to this Agreement includes a reference to said appendices and any provision thereof.

17.2 Any amendments to this Agreement shall only be validly agreed upon in writing between the Parties.

17.3 Nothing in this Agreement shall be construed as establishing or implying any partnership or joint venture between the Parties hereto, and nothing in this Agreement shall be deemed to constitute either of the Parties hereto as the agent of the other Party.

17.4 If any provision of this Agreement or the application of it shall be declared or deemed void, invalid or unenforceable in whole or in part for any reason, the Parties shall amend this Agreement as shall be necessary to give effect to the spirit of this Agreement so far as possible.

17.5 Signing of this Agreement will be carried out by the Parties on one copy each on different locations, to be sent scanned by e-mail to the other Party, and subsequently sent through regular mail. Each individual copy signed by one Party, in electronic format or in original, together with an individual copy signed by the other Party, in electronic format or in original, shall be considered as one Agreement, binding both Parties to the Agreement.

18 GOVERNING LAW AND JURISDICTION

18.1 This Agreement shall be governed by the substantive laws of Sweden, without regard to its conflict of laws principles.

18.2 Any dispute, controversy or claim arising out of or relating to this Agreement, or the breach, termination or validity thereof shall be exclusively submitted to arbitration in accordance with the Rules of the Arbitration Institute of the Stockholm Chamber of Commerce. The arbitral tribunal shall be composed of one (1) member appointed by the Stockholm Chamber of Commerce. The place of arbitration shall be Stockholm, Sweden. The language of the arbitration shall be English language.

18.3 The Parties undertake, indefinitely, and agree that all arbitral proceedings conducted with reference to this arbitration clause will be kept strictly confidential in accordance with Section 14.1.

18.4 Notwithstanding the above, any Party may apply to a court having jurisdiction for a precautionary measure, temporary procedural remedy, temporary restraining order or

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preliminary injunction, where such relief is necessary to protect its interests pending completion of the legal proceedings.

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This Agreement has been executed by the Parties in two (2) copies and each Party has retained one copy.

The Seller:
ABS Investment Group

7-1-2013

Mark Bishop Dated

The Buyer:
Crown Brand Corporation Limited

7/1/2013

I-Ming Lee Dated

Seller's signature witnessed by:

Buyer's signature witnessed by:

[Craig Chang <cchang@absig.com>]
Wed, 08/14/2013 07:01 PM

From: [Craig Chang <cchang@absig.com>]
To: [ABS <mbishop@absig.com>]
Subject: CBC

ilee@cbclimited.com.hk

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3 Bilagor förhör Chang.pdf

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持照人簽署 SIGNATURE OF BEARER

護照 PASSPORT 中華民國 REPUBLIC OF CHINA

Type P

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李易明 LEE, I-MING

REPUBLIC OF CHINA

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15 AUG 1981

25 DEC 2012

KAOHSIUNG CITY

25 DEC 2022

MINISTRY OF FOREIGN AFFAIRS





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中華民國外交部部長務請各國有關機關
對持用本護照之中華民國國民允予自由
通行，并請必要時儘量予以協助及保護。

The Minister of Foreign Affairs of the Republic of China requests all whom it may concern to permit the national of the Republic of China named herein to pass freely and in case of need to give all possible aid and protection.

（持照人簽名） （*SIGNATURE OF BEARER*）

張亦樵

THIS PASSPORT CONTAINS 48 PAGES

護照
PASSPORT

中華民國 REPUBLIC OF CHINA

型式 / Type	代碼 / Code	護照號碼 / Passport No.
P	TWN	135118856

姓名 / Name (Surname, Given names)
張亦樵 CHANG, YEE-CHOW

外文別名 / Also known as



國籍 / Nationality	身分證統一編號 / Personal Id. No.
REPUBLIC OF CHINA	E122106364
性別 / Sex	出生日期 / Date of birth
M	08 SEP 1973
發照日期 / Date of issue	出生地 / Place of birth
21 JUN 2006	KAOHSIUNG CITY
效期截止日期 / Date of expiry	發照地 / Place of issue
21 JUN 2016	NEW YORK

發照機關 / Authority
TAIPEI ECONOMIC AND CULTURAL OFFICE IN NEW YORK

P<TWNCHANG<<YEE<CHOW<<<<<<<<<<<<<<<<<<<<<<<<
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We the People

Of the United States,
in Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States of America.

Craig Yee-Chow Chang

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 426713345



Surname / Nom / Apellidos
CHANG
Given Names / Prénoms / Nombres
CRAIG YEE-CHOW
Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento
08 Sep 1973
Place of birth / Lieu de naissance / Lugar de nacimiento
TAIWAN
Date of issue / Date de délivrance / Fecha de expedición
13 Jul 2007
Date of expiration / Date d'expiration / Fecha de caducidad
12 Jul 2017
Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

Sex / Sexe / Sexo
M
Authority / Autorité / Autoridad
United States
Department of State

USA

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4267133453USA7309089M1707122501124121<877812



KÖPEKONTRAKT
(nedan **Avtalet**)

Säljare: Positiv Pension i Sverige AB (556791-9856), Vädursgatan 5, 412 50 Göteborg, nedan **Säljaren**

Köpare: Strategi Placering i Skandinavien AB (556860-5082), Box 14, 121 25 Stockholm-Globen, nedan **Köparen**

1. Bakgrund

1.1 Säljarens verksamhet var tidigare att lämna råd och rekommendationer till enskilda om pensionsförvaltning. Säljaren har -efter att verksamheten inletts- inte uppfattat att det uppfyller Finansinspektionens krav att bedriva dylik verksamhet, jämfört Lagen (2007:528) om värdepappersmarknaden.

Efter förhandlingar har parterna kommit överens om att Säljaren till Köparen skall upplåta det kundregister med aktiva enskilda privatpersoner till vilka Säljaren lämnat råd och rekommendationer om pensionsförvaltning, som beskrivs nedan, till Köparen på i detta Avtal angivna villkor.

2. Köpeobjekt

2.1 Överlåtelsen avser möjlighet att ta del av och få ensamrätt till det av Säljarens rörelse som omfattar kundregistret. För det fall Säljarens rörelse påverkas härav kommer även vissa anställda att erbjudas anställning i Köparens rörelse på likvärdiga villkor.

Emedan verksamheten skall avvecklas intill dess eventuellt tillstånd erhålles från Finansinspektionen äger Köparen även ta del av de immateriella rättigheterna till Säljarens hemsida, nedan Immateriella Rättigheterna.

3. Överlåtelseförklaring

3.1 Säljaren överlåter härmed det Kundregister som Säljaren innehar till Köparen att tillträdas denna dag, nedan **Tillträdesdagen**. På Tillträdesdagen övergår äganderätten till kundregistret till Köparen.

4. Köpeskillingen

4.1 Köpeskillingen för kundregistret uppgår, med anledning av Köparens avsikt att avveckla verksamheten intill dess tillstånd erhålles, till två kronor och femtio öre per kund som ingår i registret, såväl aktiv-/uppsagd- som passiv kund.

Priset är cirka 25% högre jämfört med förvärv av adressregister från PAR. Detta med hänsyn till att merparten av adresserna i kundregistret är aktiva kunder inom pensionsförvaltning.

5. Betalning av köpeskillingen

5.1 Köpeskillingen skall erläggas senast 30 dagar efter undertecknandet av detta avtal. Betalning skall erläggas till Positiv Pensions ombud, Bankgiro; 5697-8620, med angivande av "Positiv Pension förvärv".

6. Säljarens garantier

6.1 Säljaren garanterar att det inte finns några inskränkningar i rätten till att upplåta kundregistret och i de övriga delar i Säljarens verksamhet som ingår i överlåtelsen.

7. Handlingar avseende kundregistret

7.1 På Tillträdesdagen skall Säljaren till Köparen överlämna alla de handlingar som Köparen behöver för att kunna nyttja adressregistret på ett ändamålsenligt sätt.

8. Tvist

8.1 Tvist i anledning av detta Avtal skall som första instans avgöras vid Stockholms tingsrätt.

Detta Avtal har upprättats i två (2) exemplar varav parterna tagit var sitt.

Stockholm den 2 juli 2013

Positiv Pension i Sverige AB

Jelena Saalisaa

Jelena Saalisaa

Strategi Placering i Skandinavien AB

Jonas Johansson

Luciano Racana

Bilaga 8
B6721-2
7:1

From: **Emil Amir Ingmanson**
Subject: Re: SPA...
Date: 28 juni 2013 07:59
To: Mark

OK,

We need to change the board today as well.

Super! I'm ready for the bonds.

Best Regards,
E-A Ingmanson

Hammarby Kaj 16
120 30 Stockholm, Sweden
—
+467-329 399 99
+356-999 380 99

www.solidequity.se
eai@solidequity.se

From: Mark Bishop <mailtobishop@gmail.com>
Date: Thu, 27 Jun 2013 22:49:47 -0700
To: Emil Ingmanson <eai@solidequity.se>
Subject: Re: SPA...

Ok. But first ill make sure Kristoffer gets the wires out, and then I'll be up around 4 to talk to you and Kristoffer to make sure all is good. Also I need to get the "flip" documents out to Crown Brand.

We'll move 2 bonds to you tomorrow also for settlement at the end of next week.

Thanks

M

==========

Mark Bishop
mailtobishop@gmail.com
+1 949 678 9574
+46 709 933 538

On Jun 27, 2013, at 22:37, Emil Ingmanson <eai@solidequity.se> wrote:

> Ok.
>
> I totally understand. I'm always here to get the job done. Lets put these guys to work for us if they're gonna get all the cash!
>
> Have a good night sleep :)
>
> Best Regards,
>
> E-A Ingmanson
>
> Sent from my iPhone
>
> 28 jun 2013 kl. 07:33 skrev Mark Bishop <mailtobishop@gmail.com>:
>
> > Emil - Please find attached the confidential agreement. You will have to help me manage to the agreement, as I have a large personal guarantee involved. I will sell the shares to Crown Brands (Hong Kong company), and they will sell you the Clients
> >
> > We will talk in my morning
> >
> > Best.
> >
> > M

Bilaga 22 8:1

This confirmation and set-off agreement (the "**Agreement**") is made on 06 July 2015 by and between:

1 **A.B.S. Investment Group LLC**, reg no EIN 26-2119490, a limited liability company organised under the laws of the United States of America with registered address at 707 Broadway, San Diego, CA 92101, United States of America ("**ABSIG**");

2 **Optimus Fonder AB**, reg no 556673-5758, a limited liability company (Sw. *aktiebolag*) organised under the laws of Sweden with registered address at Birger Jarlsgatan 32 B, SE-114 29 Stockholm, Sweden ("**Optimus**");

3 **RHM Invest AB**, reg no 556781-1467, a limited liability company (Sw. *aktiebolag*) with registered address at c/o Hassanov, Östermalmsgatan 61, SE-114 50 Stockholm, Sweden ("**RHM**"); and

4 **Stellum Kapitalförvaltning AB**, reg no 556693-4799, a limited liability company (Sw. *aktiebolag*) organised under the laws of Sweden with registered address at Engelbrektsplan 2, SE-114 34 Stockholm, Sweden ("**Stellum**").

1 Background

1.1 Effective on 9 March 2015, the fund (Sw. *värdepappersfond*) Optimus High Yield, the assets of which were managed by Optimus, was merged into Falcon Funds SICAV plc – Falcon Balanced Fund (the "**Merger**").

1.2 Pursuant to an agreement between Optimus and Stellum, dated [date] (the "**Distribution Agreement**"), Stellum has provided Optimus with services relating to the receipt and transmission of orders for the subscription and redemption of units in funds managed by Optimus. The amount of Stellum's claim for services provided has been in dispute between Stellum and Optimus.

1.3 On 29 April 2014, ABSIG and RHM entered into a share transfer agreement (the "**Share Transfer Agreement**") with respect to the transfer of all outstanding shares in Optimus. The transactions contemplated under the Share Transfer Agreement were never consummated by virtue of the conditions precedents thereunder not being satisfied prior to the longstop date.

1.4 The parties wish to acknowledge and confirm certain factual circumstances in relation to the Merger and the Services Agreement, set-off certain claims against each other as well as preclude any claims against each other by virtue of the Share Transfer Agreement or the Merger, pursuant to the terms and conditions of this Agreement.

2 Acknowledgements and confirmations

2.1 It is hereby acknowledged and confirmed that

(a) on 25 November 2014, Optimus and Stellum entered into an oral agreement, pursuant to which Stellum – by virtue of its relationship with Falcon Funds SICAV plc, including being the exclusive distributor in Sweden with respect to all sub-funds of Falcon Funds SICAV plc – is under obligation to pay to Optimus SEK 2 500 000 (such amount not being subject to VAT, by virtue of the nature of the services provided) in consideration for the performance of its obligations pursuant to the Merger as approved by the Swedish Financial Supervisory Authority on 26 January 2015 and as executed on 9 March 2015, it being agreed

that such consideration would be payable no later than three banking days subsequent to the execution of the Merger; and

(b) Stellum has a claim against Optimus for payment for services provided pursuant to the Services Agreement during 2014 and 2015 in the amount of SEK 2 500 000 (such amount not being subject to VAT, by virtue of the nature of the services provided), it being agreed that such amount is payable no later than three banking days subsequent to the execution of the Merger and would be payable only to the extent the Merger was executed.

2.2 Optimus and Stellum hereby agree that the amounts payable as set out in sections 2.1(a) and 2.1(b) shall be set-off against each other immediately upon the falling due of said amounts.

3 No claims

3.1 Subject to the consummation of the transaction contemplated hereunder, each party hereby irrevocably releases and discharges each of the other parties, respectively, from:

(a) any and all obligations relating or incidental to the Share Transfer Agreement, the subject matter thereof, or the Merger; and

(b) any and all claims, demands, actions, causes of action, damages and compensation which it may have or be entitled to, or which may accrue or otherwise be acquired by it, on account of, or in any way resulting from the Share Transfer Agreement, the subject matter thereof, or the Merger.

3.2 This Agreement and the transaction contemplated hereunder constitutes the full and final settlement of all claims, past, present, future or contingent, arising out of, or incidental to, in any way whatsoever, the Share Transfer Agreement, the subject matter thereof, or the Merger.

4 Costs and expenses

Each party shall bear its own costs and expenses in connection with the preparation for the performance of the obligations contemplated by, or otherwise incurred in the performance of such party's obligations, or exercise of its rights under, this Agreement, including but not limited to all fees and expenses of its own representatives, agents, brokers, legal and financial advisers and authorities.

5 Entire agreement

Each party confirms that this Agreement represents the entire understanding and constitutes the whole agreement among the parties relating to the subject matter hereof and supersedes all prior agreements, covenants, arrangements, communications, representations or warranties, whether oral or written, by any officer, agent, employee or representative of any party.

6 Governing law and jurisdiction

6.1 This Agreement is governed by the laws of Sweden, without regard to its conflict of laws principles.

6.2 Any dispute, controversy or claim arising out of or in connection with this Agreement, or the breach, termination or invalidity thereof, shall be finally settled by arbitration administered by the Arbitration Institute of the Stockholm Chamber of Commerce (the "**SCC**"). The rules for expedited arbitrations shall apply, unless the SCC in its discretion determines, taking into account the complexity of the case, the amount in dispute and other circumstances, that the arbitration rules shall apply. In the latter case, the SCC shall also decide whether the arbitral tribunal shall be composed of one or three arbitrators. The seat of arbitration shall be Stockholm, Sweden.

This agreement has been duly executed on the date first written above in four original copies, of which each of the parties has taken one copy.

A.B.S. INVESTMENT GROUP LLC

Craig Chang

RHM INVEST AB

Roger Hassanov

OPTIMUS FONDER AB

MATS CHRISTIANSEN

STELLUM KAPITALFÖRVALTNING AB

Roger Hassanov

Pär Jacobsson



INTRODUCTION – ABS INVESTMENT GROUP

Liquiddium Ventures adds ABS Investment Group (ABSIG) to its funds management group

ABSIG was created for the purpose of enabling its management, shareholders, and investors to profit from investments in money-good, investment grade mortgage-backed assets. This is achieved by offering ownership in limited partnerships of residential mortgage backed securities. ABSIG clients invest either through separate accounts or in commingled funds in limited partnerships. The investment process includes both strategy formulation and execution: research, acquisition of assets, active portfolio management and eventual harvesting of assets.

We are engaged daily to maximize total return, and outperform passive strategies. We focus solely on the market sector that we know best, leveraging our experience, our talents, our long standing business relationships and our comprehensive knowledge of both the public and private markets. Every day as we select investments, we:

- Obtain superior market intelligence using in-house and other private market real estate, and securities research;
- Maintain a diversity of issuers, servicers, properties and geography;
- Maximize return potential and risk elimination by allocating capital based on asset selection research;
- Employ a disciplined approach to maximizing the value of the portfolio in ever changing economic environments.

ABSIG's management team has originated, bought, sold and/or invested in over $150 billion in mortgage loans since the early 1980's. As well, we have structured, issued and managed over $100 billion of Mortgage-Backed Securities. None of the bonds issued by this management team have taken a principal write-down. ABSIG's real estate bond investment portfolios are underwritten, purchased, and managed by a team of investment professionals, lead by Chief Investment Officer, Mark Aarvig. Mark has modeled, analyzed and managed thousands of bond investments during the past 15+ years. ABSIG has a

stable, reliable, and experienced investment team with a proven track record.

We are life-long mortgage finance experts, with outstanding reputations as professionals and individuals. We are known for partnering with our investors, having "skin in the game" and enjoying the fruits of our labors together.

The best measure of our performance in this market is the return from our current Funds. Our most recent fund had a 25.06% unleveraged ROE (as of February 29, 2008).

Please note that we have added the following names and email addresses to reflect the focus on the institutional marketplace. The new contact information is as follows:

ABS Investment Group

707 Broadway, 18th Floor, San Diego, CA 92101

619.236.0444 (office), 949.861.6261 (fax)

Mark Bishop, President, mbishop@absig.com, 949.678.9574 (cell)

Mark Aarvig, CIO, maarvig@absig.com, 949.648.6523 (cell)

Craig Chang, MD, Operations, cchang@absig.com, 949.241.2010 (cell)

Lisa Duehring, MD, Capital Markets, lduehring@absig.com, 949.795.0099 (cell)

Tom Epperson, CFO, tepperson@absig.com, 619.384.3144 (cell)

Sagar Patel, Senior Analyst, spatel@absig.com, 949.697.8289 (cell)

Steve Bishop, Senior Analyst, sbishop@absig.com

B4721-3
10:1

TRANSFER AGREEMENT

This Transfer Agreement is made on 27 September 2013 between

1. **The Parties**

1.1 American Data Network, 1176 Main Street, Suite 300, Irvine, CA 92614, ("ADN"), and;

1.2 Mark Bishop, 707 Broadway 18th floor, San Diego CA, 92101;

1.3 hereinafter referred to together as the "Parties".

2. **Background**

2.1 Mark Bishop has on 27 September 2013 (a) resigned from the Board of Directors and management of ABSIG ("Resignation") and (b) sold all of his remaining and outstanding shares in ABSIG LLC, EIN 26-2582511 ("ABSIG") to ADN, (the "Shares").

2.2 The details of the Resignation were noted in minutes from a meeting between ABSIG's shareholders dated 27 September 2013, the American RMBS Equity Fund IV LP, Limited Partnership Special Resolution meeting ("Shareholder Minutes").

2.3 The purchase price to be paid consists of a fixed purchase price of $1 to be paid on demand.

3. **Sale and Guarantee**

3.1 Mark Bishop hereby sells and transfers any and all of his direct and/or indirect economic and other rights in ABSIG, and ADN hereby purchases all of Mark Bishop's rights for a fixed price to be paid in full within three business days of the date hereof (the "Purchase Price").

3.2 The Parties hereby unconditionally guarantee that (i) they have not and will not disclose to any third party any confidential information about this Agreement, (ii) other than pursuant to this Agreement, Mark Bishop has not sold or otherwise transferred or encumbered his rights under the Shares, (iii) Mark Bishop is the sole owner and beneficiary of all rights under his Shares and (iv) no other party has any rights or interest in any rights in relation to the subject Shares.

3.3 Mark Bishop hereby confirms that his resignation from the Board of Directors of ABSIG and Share sales were effective as of the date of the Shareholder Minutes, namely September 27, 2013

3.4 It is specifically agreed that ADN shall have the right to set off any judgements that Craig Chang, ADN, Crown Apex Ltd or any of ABSIG's

directors or its other direct and indirect shareholders may have towards Mark Bishop against the Purchase Price.

4. **Miscellaneous**

4.1 Entire Agreement: This Agreement contains the entire agreement between the Parties in relation to the subject matters dealt with in this Agreement and supercedes and replaces any prior agreements or documents relating thereto.

4.2 Notices: All notices under this Agreement shall be in English and in writing to the respective addresses set forth on the first page hereof.

5. **Governing law and disputes**

5.1 This Transfer Agreement shall be governed by and construed in accordance with California law.

5.2 The Parties undertake and agree that this Agreement will be kept strictly confidential.

The Parties hereto have executed this Agreement on the day and year first written above.

By: Mark Bishop	American Data Network By: Craig Chang

BG721-3
11

Meeting of the Shareholders and Board of Directors of ABSIG LLC

The shareholders and directors of ABSIG LLC (EIN 26-2582511) met today on September 27, 2013 in Irvine, California and made the decisions below:

Mark Bishop has been assailed with negative press and complaints in the American press. The Board members have decided that any of these negative, public and/or private issues can disrupt ABSIG's current business and any contemplated future business transactions;

In order to limit any attempt to disrupt ABSIG's business, the shareholders have agreed that in addition to Mark Bishop's resignation form the management of ABSIG (as described in the letter to Jay Modi, Omniarch Capital Corporation, dated September 27, 2013), that he also resign from the board of directors of ABSIG;

Mark Bishop may sell his shares and any and all interests in ABSIG to Craig Chang, Crown Apex Ltd, American Data Network, or any other financial investor, at market value price.

Therefore, it was decided and agreed that:

Mark Bishop will, effective today, resign from the Board of Directors of ABSIG, and from the management of ABSIG.

Agreed and Accepted:

Craig Chang, Manager

Mark Bishop, Manager

September 27, 2013

Mr. Jay Modi
Omniarch Capital Corporation
Omniarch Fixed Income Limited Partnership
Suite 1680, 700 4th Ave SW
Calgary, AB T2P 3J4

Re: American RMBS Equity Fund IV LP

Dear Mr. Modi,

As the manager of the General Partner of America RMBS Equity Fund IV Limited Partnership (RMBS LP), I am hereby notifying you that Mr. Mark Bishop has resigned from the management of the General Partner, ABSIG LLC effective as of 5:00pm PST, September 27, 2013.

ABSIG LLC has retained Ms. Lisa Duehring as President of ABSIG LLC Since September 2012 and she will assume the responsibilities of Mr. Bishop. We believe the transition will be smooth and have no impact to the management or the performance of the RMBS LP.

Should you have any questions, please feel free to contact me.

Sincerely,

Craig Chang
Manager
ABSIG, LLC., General Partner for American RMBS Equity Fund IV LP.

[Lisa Duehring <lduehring@absig.com>]
Tue, 11/19/2013 12:04 AM

From: [Lisa Duehring <lduehring@absig.com>]
To: [Mark Bishop <mbishop@absig.com>]
Cc: [Craig Chang <cchang@absig.com>]
Subject: RE: Structure and Ownership

Mark – if you are an owner and managing director of Optimus, and on the Investment Committee of Apple Hill, we will have to disclose that. Anything that ownership or management or key business decision makers do that is in the same line of business, but at a different entity, has to be disclosed.

From: Mark Bishop [mailto:mbishop@absig.com]
Sent: Monday, November 18, 2013 2:46 PM
To: Lisa Duehring
Cc: Craig Chang
Subject: Re: Structure and Ownership

No common ownership. Apple Hill will invest in Optimus' funds (fund of funds) but no different than other individual or fund investments.

==========
Mark Bishop
+1 949 678 9574

On 18 nov 2013, at 23:42, "Lisa Duehring" <lduehring@absig.com> wrote:

> As long as we aren't using them for anything, and their isn't common ownership or employees, we can leave it out. Otherwise, they have to be disclosed and explained.
>
> ---
>
> **From:** Mark Bishop [mailto:mbishop@absig.com]
> **Sent:** Monday, November 18, 2013 2:38 PM
> **To:** Lisa Duehring
> **Cc:** Craig Chang
> **Subject:** Re: Structure and Ownership
>
> Lets leave Optimus out of all discussions. It is a "third party" entity, so I don't believe it needs to be in any disclosures.
>
> Thanks
>
> M
>
> ==========
> Mark Bishop
> +1 949 678 9574
>
> On 18 nov 2013, at 23:34, "Lisa Duehring" <lduehring@absig.com> wrote:
>
> > Hi guys,
> >
> > I need to get back to Michael with the results of our "weekend discussion" per our call on Friday. Below is my understanding of what we have and what we

want to do, but perhaps after Friday's call, you may want to revise this. Please review tonight and let's discuss tomorrow, or just send your changes/additions and we'll move ahead.

ABSIG, LLC (CA) – owned 50/50 by ABS Investment Group LLC (Crown Apex Limited/ I. Ming Lee) and American Data Network (Craig Chang)
Managing Director – Craig Chang (no other Directors)
President – Lisa Duehring
Investment Committee – Mark Bishop, Craig Chang, Lisa Duehring

Apple Hill Investment Advisers, LLC (DE) – owned by an entity which is owned 100% by Craig Chang (do we want to make any changes to this now or later?)
Board of Directors – Craig Chang, Lisa Duehring (and we need others per the SEC requirements – who?)
Managing Director – Craig Chang
President – Lisa Duehring
Investment Committee – Mark Bishop, Craig Chang, Lisa Duehring

Optimus Fonder AB – owned 100% by Mark Bishop
Managing Director – Mark Bishop
Investment Manager – Olf

Note: Steve Bishop and Daniel Ungheanu here in Irvine have been working on our US Corp Bond platform: investment criteria, selection process, presentation format, etc. so perhaps we won't need to utilize Optimus as a sub-adviser, unless there are other business reasons we want to do this that I'm unaware of at this time.

As Michael mentioned, the SEC will most likely state that ABSIG should have been registered. However, if we implement all of the same processes and reporting for ABSIG as we do for Apple Hill, we shouldn't have any issues if/when that happens. Also, since we are winding down ABSIG and not launching any new funds to be advised by ABSIG, we probably won't be required to do anything extra. But remember, no promises of the future when it comes to the SEC...

Regarding moving Fund IV over to Apple Hill, I thought about this over the weekend and I don't think it would be a good idea. I think we should not bring anything legacy to the new entity.

Looking forward to your thoughts!!!

Lisa

Lisa Duehring | President
ABS Investment Group
1176 Main Street, Suite C
Irvine, CA 92614
949-795-0099 c
877-560-6637 o

14:1

2323 keep on f. 4
(mil. utlösls

EXCLUSIVITY AGREEMENT

THIS Agreement is made effective as of the 18th day of July, 2012.

BETWEEN:

ABSIG, LLC,
a limited liability company formed pursuant to the laws of the State of California,
located at 707 Broadway, 18th Floor, San Diego, CA 92101
("ABSIG")

-and-

SOLID VENTURE CAPITAL Ltd,
a corporation formed pursuant to the laws of the United Kingdom,
c/o Xenia Moloney, Barclays Business Manager, Barclays Business First Floor, 1250 High Road,
London, N20 0PB; with executive offices located at Hammarby Kaj 16, 12030 Stockholm, Sweden
("SOLID")

-and-

MARK BISHOP,
an individual
("Bishop")

-and-

CRAIG CHANG,
an individual
("Chang")

WHEREAS ABSIG is a corporation which is in the business of identifying, purchasing, selling, credit enhancing, and insuring various financial products in the United States, including, but not limited to, residential and commercial mortgage backed securities, and other asset-backed security products;

AND WHEREAS Bishop and Chang are the key principals of ABSIG;

AND WHEREAS SOLID, or subsidiaries or affiliates thereof, has agreed to solicit prospective investors and sell various financial products of ABSIG in Sweden and the rest of the European Union;

AND WHEREAS ABSIG or any of its subsidiaries or affiliates, Bishop and Chang (collectively the "ABSIG Parties") wish to grant to SOLID, its subsidiaries and affiliates, an exclusive right to provide information, solicit investors and sell various financial products and mortgage backed securities identified by the ABSIG Parties in the European Union;

NOW THEREFORE in consideration of the foregoing and the mutual covenants

contained herein, and for the payment of $10.00 from SOLID to the ABSIG Parties (together, the "Parties"), the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. INTERPRETATION

1.1 All defined terms used herein have the following meanings:

(a) **"ABSIG Financial Products", or "Financial Products"** means all financial products identified or purchased by ABSIG, the ABSIG Parties or any affiliate thereof, in the United States, Canada, or elsewhere, and which, includes but is not limited to residential and commercial backed mortgage securities, and other asset-backed securities.

(b) **"Agreement"** means this Exclusivity Agreement between ABSIG, SOLID (its affiliates and subsidiaries), Bishop and Chang as amended from time to time.

(c) **"Business Day"** means any day of the year other than a Saturday, Sunday or any day on which major banks are closed for business in Sweden.

(d) **"Effective Date"** means the date on which this Agreement is executed.

(e) **"Parties"** means the ABSIG Parties, SOLID or its subsidiaries or affiliates, and **"Party"** means any one of them.

(f) **"Person"** means any individual, partnership, limited partnership, limited liability company, joint venture, syndicate, sole proprietorship, company or corporation with or without share capital, unincorporated association, mist, trustee, executor, administrator or other legal personal representative, regulatory body or agency, government or governmental agency, authority at entity however designated or constituted

1.2 Any reference in this Agreement to gender includes all genders and words importing the singular number only shall include the plural and vice versa.

1.3 The division of this Agreement into Sections and the insertion of headings are for convenient reference only and are not to affect its interpretation.

2. EXCLUSIVITY

2.1 SOLID directly or through its subsidiaries or affiliates shall have the exclusive right to contact, provide information and directly or indirectly solicit and sell third party investors (the "Investors") the right to participate in ABSIG Financial Products in the European Union (the "Exclusivity").

2.2 The Exclusivity shall also include the ability of SOLID, its subsidiaries or affiliates, to invest money of SOLID, whether received by way of compounding the Remuneration or not, into ABSIG Financial Products.

2.3 SOLID, directly or through its subsidiaries or affiliates, shall receive a percentage of the gross profits received by Investors, a syndication fee or other remuneration as a result of the Exclusivity, which may be negotiated from time to time between SOLID and ABSIG for each of the ABSIG Financial Products (the "Remuneration").

2.4 In consideration of the Exclusivity, the ABSIG Parties shall receive a percentage of the gross profits received by Investors, which may be negotiated from time to time by the ABSIG Parties and SOLID, or its subsidiaries or affiliates.

3. REMUNERATION

3.1 Remuneration is anticipated to consist of (a) up front fees, (b) management income, (c) excess interest income, and (d) Financial Products asset appreciation.

(a) Up front fees to SOLID shall be sized at fifteen percent (15%) of invested capital, paid as directed by SOLID within five (5) business days, by ABSIG. Up front fees to ABSIG shall be sized at one to two and one-half percent (1% - 2.5%), depending on the economics of each Financial Product, and making sure that the goals of the fund are met.

(b) Any brokerage fees obtained by ABSIG shall be split 50/50 between ABSIG and SOLID.

(c) Remuneration on Financial Products may be modified depending on the economics of each Financial Product and the goals of the Parties, only with mutual agreement of the Parties.

(d) Financial Product asset appreciation will belong to the fund where the Financial Products are managed.

4. EXCLUSIVITY TERM

4.1 SOLID shall have the Exclusivity from the Effective Date for a period of five (5) years (the "Exclusivity Term").

4.2 This Agreement shall be extended beyond the Exclusivity Term for consecutive renewal periods of one (1) year, unless terminated by SOLID, in its sole discretion, and provided that SOLID has not committed a breach of this Agreement as is more particularly set forth in Section 9.1 herein (the "Renewal Terms").

5. ABSIG COVENANTS

5.1 During the Exclusivity Term, the ABSIG Parties, jointly and severally covenant and agree that they shall support SOLID's Exclusivity by providing and supplying all reasonable information, knowledge and experience in the possession of ABSIG with respect to the ABSIG Financial Products, including but not limited to:

(a) supplying content for marketing materials, offering memorandums, due diligence, executive approvals, statements, trust reports, mark-to-market reports, and other documentation necessary or desirable to sell, manage, maintain, etc, financial products;

(b) providing expertise, services and business direction as requested by SOLID to facilitate the sale of ABSIG Financial Products; and

(c) providing expertise and information directly to potential investors to facilitate the sale of ABSIG Financial Products.

6. SOLID COVENANTS

6.1 SOLID covenants and agrees to utilize its best efforts to undertake and perform the terms and conditions of this Agreement and to sell the ABSIG Financial Products.

7. NON-SOLICITATION

7.1 The ABSIG Parties covenant, on their own behalf and on behalf of their respective affiliates, associates, shareholders and partners, to and with SOLID, its subsidiaries and affiliates, that during the Exclusivity Term, they shall not, other than in the United States and mainland China, on their own behalf or on behalf of or in connection with any other Person, directly or indirectly, in any capacity whatsoever:

(a) solicit or accept an agreement or other similar documentation for the purchase of an ABSIG Financial Product from any Person except from SOLID or its subsidiaries or affiliates; or

(b) issue ABSIG Financial Products to any Person other than pursuant to the Exclusivity with SOLID, its subsidiaries or affiliates.

8. REPRESENTATIONS AND WARRANTIES OF ABSIG

8.1 The ABSIG Parties jointly and severally represent and warrant to SOLID, and its subsidiaries and affiliates, that:

(a) it is a limited liability corporation duly incorporated and organized and validly subsisting and in good standing under the laws of the State of California and has taken no steps to dissolve, wind up or otherwise liquidate;

(b) there are no other agreements between the ABSIG Parties and other parties which are capable of becoming an agreement to provide or sell the ABSIG Financial Products in the European Union;

(c) neither the entering into of this Agreement nor the performance of same by the ABSIG Parties violates or will violate any agreement, document or instrument to which they are a party or any law, regulation, rule, order, judgment, bylaw or ordinance of any jurisdiction, regulatory body, authority or instrumentality binding the ABSIG Parties;

(d) there is not any action, proceeding, suit or governmental investigation in progress or pending or threatened which may have an adverse effect on ABSIG;

(e) all necessary corporate procedures and actions have been taken by ABSIG and all necessary consents and approvals have been obtained by ABSIG to authorize the execution and delivery and performance of this Agreement;

9. REPRESENTATIONS AND WARRANTIES OF SOLID

9.1 SOLID represents and warrants to the ABSIG Parties that:

(a) SOLID is a corporation duly incorporated and organized and validly subsisting and in good standing under the laws of Sweden and has taken no steps to dissolve, wind up or otherwise liquidate;

(b) neither the entering into of this Agreement nor the performance of same by SOLID violates or will violate any agreement, document or instrument to which SOLID is a party or any law, regulation, rule, order, judgment, bylaw or ordinance of any jurisdiction, regulatory body, authority or instrumentality binding SOLID;

(c) there is not any action, proceeding, suit or governmental investigation in progress or pending or threatened which may have an adverse effect on the SOLID, its subsidiaries or affiliates;

(d) all necessary corporate procedures and actions have been taken by SOLID and all necessary consents and approvals have been obtained by SOLID to authorize the execution and delivery and performance of this Agreement;

10. TERMINATION

10.1 This Agreement may be terminated by either Party by provision of written notice to the other Party if any of the following occurs:

(a) if either Party commits a material breach of any of its obligations pursuant to this Agreement which is capable of remedy and the breaching Party fails to remedy such breach within thirty (30) Business Days after receipt of written notice from the other party of such breach;

(b) if either Party ceases its business activities relating to the Exclusivity or takes actions which shall result in the cessation of its business activities;

(c) if either Party is placed in receivership or undergoes liquidation and dissolution.

10.2 Termination of this Agreement for any cause whatsoever shall not relieve either Party of any liability which at the time of termination has already occurred and accrued to the Party or which may thereafter accrue to the Party in respect of any act or omission prior to such termination.

11. INDEMNIFICATION AND REMEDIES

11.1 The ABSIG Parties shall, jointly and severally, indemnity and save SOLID, and its subsidiaries and affiliates harmless of and from any claim, demand, action, cause of action, judgment loss, liability, damage or expense suffered by, imposed upon or asserted against SOLID, its subsidiaries or affiliates as a result of, in connection with or arising out of any material violation, contravention or breach of this Agreement by the ABSIG Parties.

11.2 In the event of material violation, contravention or breach of this Agreement by any of the ABSIG Parties , the ABSIG Parties acknowledges that SOLID, or its subsidiaries and affiliates, shall be entitled to both temporary and permanent injunctive relief. The right of SOLID, its subsidiaries or affiliates to injunctive relief shall be in addition to any and all other remedies available to them and shall not be construed to prevent either of them from pursuing, either consecutively or concurrently, any and all other legal or equitable remedies available to them including the recovery of monetary damages.

12. GENERAL

12.1 Any notice or other communication required or permitted to be given hereunder shall be in writing and shall be delivered in person or transmitted by telecopy or similar means of recorded electronic communication, addressed as follows:

(a) in the case of ABSIG, its affiliates or Mark Bishop to

Attention:	Mark Bishop
Facsimile:	949.861.6261
email:	mbishop@absig.com
Mobile:	+1 949 678 9574
	+46 709 93 35 38

(b) in the case of SOLID to:

Attention:	Emil Amir Ingmanson
email:	emil@solidequity.se
Office:	+46 851 72 07 00
Mobile:	+46 703 97 81 00

12.2 Any such notice or other communication shall be deemed to have been given and received on the day on which it was delivered or transmitted (or, if not delivered or transmitted during usual business hours or if such day is not a Business Day at the place of receipt, on the next following Business Day). A Party may change its address for service from time to time by giving notice to the other Parties in accordance with the foregoing.

12.3 Intentionally omitted.

12.4 This Agreement may only be amended or otherwise modified by written agreement executed by all of the Parties.

12.5 This Agreement constitutes the entire agreement between the Parties pertaining to its subject matter and supersedes all prior agreements, understandings, negotiations and discussions, whether oral or written, of the Parties in such connection. There are no representations, warranties, conditions or other agreements, express or implied, statutory or otherwise, between the parties in connection with the subject-matter of this Agreement except as specifically set out herein.

12.6 This Agreement shall become effective when executed by the Parties and after that time shall be binding upon and entire to the benefit of the Parties and their respective heirs, executors, administrators and successors and permitted assigns. The benefits under this Agreement shall not be assignable by any Party except with the written consent of the other Party.

12.7 Any covenant or provision which is or becomes illegal, invalid or unenforceable shall be severed from this Agreement and be ineffective to the extent of such illegality, invalidity or unenforceability and shall not affect or impair the remaining provisions of this Agreement which shall remain in full force and effect, the intention of the Parties being to provide for the legitimate and reasonable protection of the interests of SOLID by providing, without limitation, for the broadest scope, the longest duration and the widest territory allowable by law.

12.8 The previsions of this Agreement shall be governed by and construed in accordance with the laws of Sweden applicable therein (excluding any conflict of law, rule or principle that would result in the application of the laws of another jurisdiction).

12.9 This Agreement may be executed in any number of counterparts, including by way of electronic transmission, and all such counterparts taken together shall be deemed to constitute one and the same instrument.

12.10 If at any time a dispute or disagreement arises out of the performance or the interpretation of this Agreement or any of the rights, duties, obligations or liabilities of the parties pursuant to this Agreement, such dispute shall be promptly and finally resolved between the parties by arbitration proceedings conducted in Sweden. An arbitration award shall be final and binding upon the parties and shall not be subject to appeal. The costs of arbitration proceedings, including solicitor and his own client fees, and any other costs in preparation of the case, shall be borne by the parties in such proportion and manner as provided for in the arbitration award.

[SIGNATURES TO FOLLOW]

IN WITNESS WHEREOF this Agreement has been made by the Parties as of the date first written above.

ABSIG LLC:

By: _____
Mark Bishop

By: _____
Craig Chang

and;

SOLID VENTURE CAPITAL Ltd:

By: _____
Emil Amir Ingmanson

By: _____
Afram Gergeo

Solid Venture Capital Ltd
869 High Road
London
N12 8QA

Office phone +4685-172 07 00
Mobile phone +4673-293 99 99
Email eai@solidequity.se

VAT Registration No. GB 140 6939 10

ABS Investment Group LLC
707 Broadway 18th Floor
San Diego, CA
US, 92101

Invoice No. 14
Invoice/Tax Date 13/12/2012
Customer Ref Mark Bishop
Our Ref Emil Amir Igmanson

Service Details	Tax Rate £	Net Amount £
Sales Commission for a mortgage backed security deal between ABS Investment Group LLC and a fund company in the EU.	-	151,722.14

Settlement is due within 28 days. We reserve the right to charge interest on late payment
Please make cheques payble to: Solid Venture Capital Ltd
Bank Payments to Solid Venture Capital Ltd
Sort Code 20-95-61
Account number 33313980
IBAN GB04 BARC 2095 6133 3139 80
SWIFTBIC BARCGB22

Net Amount	151,722.14
Tax Amount	-
Invoice Total	151,722.14

16

BG 221-3

M.B.

IT beslag

INVOICE

Invoice regarding remaining fees to Zeptunus Ltd

Date: 9/6/13

To: Solid Venture Capital Ltd
869 High Road
London, England N12 8QA, N22 8HH
+356-99-938-099

From: ABS Investment Group
707 Broadway, 18th Floor
San Diego, CA 92101
+1-949-678-9574

Ref: July 2013 Outstanding Zeptunus Ltd Fees

Invoice Amount	**1,140,517 kr**

CALCULATION FOR ZEPTUNUS LTD FEES AS OF JULY 2013

	summary
Total fees earned - Zeptunus	**4,541,056 kr**
Fees paid by SVC	**260,022 kr**
Fees paid by ABS	**3,140,517 kr**
Remaining fees to be paid	**1,140,517 kr**
SVC portion of Zeptunus Fee for July 2013:	**1,140,517 kr**

Please wire "invoice Amount" to ABS Investment Group as follows:

Wire Transfer - International
Swift Code: WFBIUS6S
Bank Name: Wells Fargo Bank
Bank Address: San Francisco, CA USA
Beneficiary Acct. #: 122243334
Beneficiary Acct. Name: Commerce West Bank
Further Credit: ABS Investment Group, LLC
Acct. # 92200070
(*Wire description*)

Print Single Wire Transfer

Ref #: 729631
Created by: ABS Investment Group LLC - 10/15/2013 02:35 am PDT
Approved by: ABS Investment Group LLC - 10/15/2013 02:35 am PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 707 BROADWAY 18TH FLOOR
City: San Diego
State: California
ZIP/Postal Code: 92101
Phone Number: 6192360444

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $87,732.00
Submit date: 10/15/2013

BENEFICIARY

Beneficiary's Full Name: Zeptunus Limited
Beneficiary's Address 1: 1st Flr, Jubilee Bldgs, Victoria St
Beneficiary's Address 2:
Beneficiary's City: Douglas
Beneficiary's Region/State:
Beneficiary's Country: ISLE OF MAN
ZIP/Postal Code: IM1 2SH
Beneficiary's Account: IBAN GB60RBOS16588058608545
Special Instructions for the Beneficiary: TRANSACTION AND SERVICE FEES DUE ZEPTUNUS ON 10-15-2013.

INTERMEDIARY INSTITUTION *(optional)*

If data is entered in a single field in this section all fields in this section become required.

Code Type:
Local Clearing Code:
Institution Name:
Institution Address:
Institution City:
Institution Region/State:
Institution Country:

BENEFICIARY INSTITUTION

Code Type: BIC/SWIFT Code RBOSIMDX
Local Clearing Code: 16 58 80
Institution Name: Royal Bank of Scotland Intl. Ltd.
Institution Address: PO Box 151, 2 Victoria St
Institution City: Douglas
Institution Region/State:
Institution Country ISLE OF MAN
ZIP/Postal Code: IM99 1NJ

ABS köp och försäljningar

	Instrumentnamn	Valuta	ISIN kod	Trade date köp	Settlement amount köp	Trade date sälj	Settlement amount sälj
1	CMLT1 2005-WF1 M1	USD	US17307GPG72	2011-06-13	$370 464,62	2012-08-07	$483 921,09
2	CWL 2005-16 MV1	USD	US126670PH55			2012-08-15	$801 029,88
3	GSAMP 2003-HE1 M2	USD	US36228FSV93			2012-08-15	$105 029,92
4	PCHLT 2005-4 1A2	USD	US71085PDD24			2012-08-15	$819 420,72
5	LMT 2005-2 1A4	USD	US52520MBR34			2012-09-14	$1 569 469,85
6	MARM 2005-06 4A2	USD	US576433A632	2012-10-15	$295 799,84	2012-10-15	$347 776,36
7	CFAB 2003-5 1B	USD	US161546GP55	2012-11-01	$599 987,06	2012-11-08	$703 813,74
8	CWALT 2005-28CB 1A11	USD	US12667GE829	2012-12-11	$801 471,41	2012-12-11	$999 270,63
9	INDX 2006-AR4 A1B	USD	US45661EAW49			2012-12-11	$361 837,58
10	BOAMS MTGE 2004-L B1	USD	US05949AZH66			2013-02-13	$3 463 317,66
11	MSAC 2003-NC8 B3	USD	US61746RDS76			2013-03-25	$1 040 190,08
12	LMT 2008-6 B1	USD	US52525FAH64			2013-05-14	$3 015 803,57
13	BAFC FDG 2004-1 DL-FR	USD	US05946XGH08			2013-06-10	$2 169 886,94
				Summa:			$15 880 768,01
14	FNLC 2005-3 M2	USD	US32113JBV61	2013-07-03	$1 403 773,00	2013-07-03	$4 476 773,78
	FNLC 2005-3 M2	USD	US32113JBV61	2013-08-06	-$639 403,34	2013-08-22	-$209 983,45
15	GSAA 2006-6 AF7	USD	US362334MZ48	2013-07-03	$1 242 288,00	2013-07-03	$2 379 115,61
16	SAIL 2006-4 A5	USD	US86360WAE21	2013-07-09	$6 646 302,50	2013-07-19	$19 722 155,83
17	MANA 2007-A2 A3D	USD	US59024FAG90	2013-08-06	$2 379 519,66	2013-08-13	$4 862 719,53
					$11 032 479,82		$31 230 781,30

J. THOMAS EPPERSON, C.P.A.
CERTIFIED PUBLIC ACCOUNTANT

5173 Waring Road
San Diego CA, 92120

PHONE (619) 384-3144

MEMORANDUM

DATE: January 16, 2012

TO: ABS Investment Group ("ABS")
Mark Bishop
Craig Chang

FROM: J THOMAS EPPERSON

SUBJECT: DUE DILIGENCE, ABS CONSOLIDATED FINANCIALS AS OF DEC 31, 2011

As of Dec 31, 2011:

I have reviewed the internally prepared financial statements of ABS Consolidated. I have also reviewed the specific assets and liabilities contained in the financial statements. ABS Consolidated is holding $95 million, concentrated mainly in mortgage backed securities and other liquid bonds. After an extensive review of the individual assets and liabilities, I am fully satisfied of the accuracy of the Consolidated financials. Even though a recent valuation of these securities has not been done (since June), the FMV of these securities is more than enough to support the ongoing operations of ABS.



J Thomas Epperson, CPA
January 16, 2012

ABS Investment Group ("ABS")
Consolidated Financials

Dec 31, 2011	
ASSETS	
Current Assets	
Checking/Savings	
10100 · Petty Cash	-
10300 · Commerce Bank 70	1,852,019.28
Total Checking/Savings	1,852,019.28
Other Current Assets	-
12100 · Al Maktoum AR	-
12200 · Matthew Abraham - AR	-
13100 · Due from Michael Vlassis	130,000.00
13010 · Media Purchase Account (cash)	1,622,443.29
13000 · Vendor Receivable	179,340.32
14900 · Suspense	(1,157,499.31)
Total Other Current Assets	774,284.30
Other Assets	-
17100 · Limited Partnership	-
17120 · Managed Fund I	1,021,042.33
Total 17120 · Managed Fund	1,021,042.33
	-
18000 · Mortgage Backed & Agency Bonds	-
18230 · Mortgage Backed Securities	95,532,451.00
18300 · Accrual Purchased	61,077.11
18400 · Additional Bond Purchased	550,000.00
19000 · Investment Reduction	(2,301,687.49)
Total 18000 · Government & Agency Bonds	93,841,840.62
Total Other Assets	94,862,882.95
TOTAL ASSETS	97,489,186.53
LIABILITIES & EQUITY	
Liabilities	
23000 · Notes Payable	-
25000 · Due Investors	1,330,696.33
Total Liabilities	1,330,696.33
Equity	
30000 · Retained Earnings	-
Net Income	-
Total Equity	96,158,490.20
TOTAL LIABILITIES & EQUITY	97,489,186.53

ABS INVESTMENT GROUP

MEMORANDUM

Date: August 12, 2013

To: Emil Ingmanson

From: Mark Bishop

Re: ~~MANA 2007-A2 A3D~~
Compliance memo supporting pricing

The MANA 2007-A2 A3D bond (cusip 59024FAG9, ISIN US59024FAG90) performs well and is currently at a satisfactory level at a price of 34.50%.

Supporting price:

1) The Canadian bond fund, Omniarch Fixed Income Fund, purchased USD 20 million of MANA 2007-A2 A3D at 37.00% on August 7, 2013;

2) Citi Group provides a total return of 25.17% at a price of 34.50%;

3) JPMorgan provides a total return of 24.20% at a price of 34.50%;

4) ABSNet provides a total return of 20.93% at a price of 34.50%;

5) US regional dealer, Mesirow Financial, offered a price of 34.00% for USD 10 million of MANA 2007-A2 A3D on August 9, 2013.

6) Hayden Consulting International (haydenconsultingintl.com) places a valuation price on the subject bond of 35.00%, as of August 9, 2013.

707 Broadway, 18th Floor, San Diego, CA 92101 (877) 560-6637

Bilaga A 21:1

POSITIV PENSION
INITIAL BOND SALES

[Mark Bishop <mbishop@absig.com>]
Fri, 06/07/2013 02:22 PM

From: [Mark Bishop <mbishop@absig.com>]
To: [Lisa Duehring <lduehring@absig.com>]
Cc: [Craig Chang <cchang@absig.com>, Steve Bishop <sbishop@absig.com>]
Subject: Re:

Lisa -

Also, can you check my attached spreadsheet for accuracy and to confirm that the 7 bonds listed on the spreadsheet are still held in our Fund IV portfolio (POPLR should be at Wedbush, all others should be at LPL).

These are the initial bonds that I would like to sell to Optimus the first week of July, after the close of the Positiv Pension acquisition.

Let me know.

Thanks,

M

==========
Mark Bishop
mbishop@absig.com
+1 949 678 9574

On Fri, 06/07/2013 01:59 PM, Lisa Duehring <lduehring@absig.com> wrote:

> i will have indications over to you this morning so we can decide what to sell and who to handle.
>
> Sent from my Verizon Wireless 4G LTE smartphone

CURRENT INVENTORY (F IV) TO REVIEW FOR SALE TO OPTIMUS

OMNIARCH - AMERICAN RMBS EQUITY FUND IV

CURRENT BOND SUMMARY:

Purchase Date	Description	CUSIP	Original Face	Orig Omni Price	Omni Projected Sale Price	Curr Factor (May 2013)	Curr Coupon	
6/2/10	BAFC 074T2 1A2	05953YAU5	2,000,000.00	46.750	46.750	0.430512460	5.500%	
11/8/11	GSAA 2005-6 AF7	362334MZ4	4,321,000.00	25.000	28.750	1.000000000	4.868%	
12/7/11	CWL 2005-1 MF2	126673WF5	2,638,000.00	36.125	41.544	0.883624229	5.505%	
2/29/12	POPLR 2004-4 M4	73316PAL4	3,600,000.00	44.250	44.250	0.577734500	5.091%	
7/6/12	LSX 2007-5H 3A4	525248AY6	12,455,000.00	46.500	46.500	0.304362042	3.188%	
8/14/12	FNLC 2005-3 M2	32113JBV6	7,000,000.00	30.625	35.219	1.000000000	1.220%	
12/27/2012 and 2/1/2013	MSM 2007-6XS 2A7M	617511AP6	8,191,000.00	46.000	46.000	1.000000000	6.162%	
Current Net Asset Value								10,919,720

[Mark Bishop <mbishop@absig.com>]
Fri, 06/07/2013 04:22 PM

From: [Mark Bishop <mbishop@absig.com>]
To: [Craig Chang <cchang@absig.com>]
Subject: Short term trading plan...

FYI -

Craig - My short term trading plan is as follows:

(1) BAFC bond settles today with Mesirow. I will free trade the bond next week to Close Brothers Bank for a trade with Optimus for a settlement on June 18, with a USD 270K+ arb.

(2) With the sale of the 3 Fund V bonds that we are contemplating today, we should have approx/exactly USD 6 million in cash. This will cover our purchase price for Positiv Pension on June 28, exactly.

(3) We will sell 7 bonds out of the Fund IV portfolio to Optimus once the Positiv deal goes through. Within 2 weeks after the closing, there will be enough capital in Optimus to sell the bonds (approximately July 15th). This one transaction will produce about USD 5.5 million in profit. One more "turn" during the second 2 weeks of July will finish paying the purchase price for Positiv, and produce USD 2 million for ABSIG arb, and USD 2 million for Solid arb.

(4) At the end of July we will turn our focus back on Fund IV, where we will have approximately USD 16 million to reinvest. We will reinvest the capital, cover all imbalances, and book a 15-20% arb.

M

==========
Mark Bishop
mbishop@absig.com
+1 949 678 9574

3 Bilagor förhör Chang.pdf

Bilaga 1

BG 721-6

23:1

AMENDING AGREEMENT

THIS AGREEMENT is made effective the _____ day of March, 2016,

BETWEEN:

C.T. Exchanges Corporation ("CTEC")

- and -

Craig Chang ("Chang")

- and -

Crown Brand Corporation Limited ("Crown")

(CTEC, Chang, and Crown being collectively referred to herein as the "**Chang Parties**")

- and -

OmniArch Capital Group Inc. ("OCGI")

- and -

OmniLake Registered Capital Inc. ("ORCI")

- and -

Sylvan Lake Landco Ltd. ("Sylvan")

- and -

OmniArch Capital Corporation ("OCC")

- and -

Jay Modi ("JM")

- and -

Arti Modi ("AM")

(OCGI, ORCI, Sylvan, OCC, JM and AM being collectively referred to herein as the "**OmniArch Parties**")

WHEREAS the OmniArch Parties and CTEC have previously entered into a Settlement Agreement and General Mutual Release of all Claims dated February 15, 2016 (the "**Settlement Agreement**");

AND WHEREAS the parties hereto wish to amend the terms of the Settlement Agreement and each of Chang and Crown wish to become parties to the Settlement Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSES that, in consideration of this Agreement and the mutual terms and conditions set forth herein and other good and valuable consideration (the receipt and sufficiency of which is hereby acknowledged by each of the parties hereto), the parties hereto agree as follows:

1. Upon the execution and delivery of this Agreement, each of Chang and Crown hereby agree that Chang and Crown shall be bound by and subject to the terms of the Settlement Agreement and shall comply with the provisions of the Settlement Agreement, as amended, applicable to such parties and the reference to "Parties" in the Settlement Agreement shall refer to each of the OmniArch Parties and the Chang Parties.

2. Capitalized terms used herein and not otherwise defined in the Settlement Agreement shall have the same meanings in the Settlement Agreement as given herein.

3. Section 6 of the Settlement Agreement is hereby deleted and replaced in its entirety with the following:

6 Mutual and General Releases.

(a) Release by Chang Parties. Except for the promises and agreements made in this Settlement Agreement, each of the Chang Parties, for themselves and for their present and former officers, directors, owners, shareholders, partners, members, affiliates, parents, subsidiaries, employees, agents, representatives, insurers, and attorneys, and predecessors, assignors, assignees, heirs, executors and successors of each of them, hereby fully and forever release and discharge the OmniArch Parties, and their present and former officers, directors, owners, shareholders, partners, members, affiliates, parents, subsidiaries, employees, agents, representatives, insurers, and attorneys, and predecessors, assignors, assignees, heirs, executors and successors of each of them, from all claims, actions, causes of action, demands, cross-claims, counterclaims, obligations, contracts, indemnity, contribution, suits, debts, sums, accounts, controversies, rights, damages, costs, attorney's fees, losses, expenses, and liabilities whatsoever (contingent, accrued, mature, direct, derivative, subrogated, personal, assigned, discovered, undiscovered, inchoate, or otherwise) which have existed, do presently exist or may exist now or in the future, relating to, based upon, or in any way connected with: (i) the Property; (ii) the Loan Agreement; or (iii) any and all indebtedness owing by any of the OmniArch Parties or their shareholders, directors, officers or affiliates to any of the Chang Parties or their affiliates.

(b) Release by OmniArch Parties. Except for the promises and agreements made in this Settlement Agreement, the OmniArch Parties, for themselves and for their present and former officers, directors, owners, shareholders, partners, members, affiliates, parents, subsidiaries, employees, agents, representatives, insurers, and attorneys, and predecessors, assignors, assignees, heirs, executors and successors of each of them, hereby fully and forever release and discharge the Chang Parties, and their present and

former officers, directors, owners, shareholders, partners, members, affiliates, parents, subsidiaries, employees, agents, representatives, insurers, and attorneys, and predecessors, assignors, assignees, heirs, executors and successors of each of them, from all claims, actions, causes of action, demands, cross-claims, counterclaims, obligations, contracts, indemnity, contribution, suits, debts, sums, accounts, controversies, rights, damages, costs, attorney's fees, losses, expenses, and liabilities whatsoever (contingent, accrued, mature, direct, derivative, subrogated, personal, assigned, discovered, undiscovered, inchoate, or otherwise) which have existed, do presently exist or may exist now or in the future, relating to, based upon, or in any way connected with the Property or the Loan Agreement.

4. Section 8 of the Loan Agreement is hereby deleted and replaced in its entirety with the following:

Covenant Not to Sue. The Chang Parties covenant and agree that they will forever refrain and forbear from commencing, instituting or prosecuting any lawsuit, action or other proceeding against any of the OmniArch Parties or their shareholders, directors, officers and affiliates, based on, arising out of, or in connection with any of the matters set out in Section 6(a) hereto. The OmniArch Parties covenant and agree that they will forever refrain and forbear from commencing, instituting or prosecuting any lawsuit, action or other proceeding against any of the Chang Parties, based on, arising out of, or in connection with the Property or the Loan Agreement. Notwithstanding the foregoing, nothing contained in this Settlement Agreement shall preclude any Party from exercising their respective rights in the event any other Party breaches any of their obligations under this Settlement Agreement.

5. Section 9 of the Loan Agreement is hereby deleted and replaced in its entirety with the following:

Indemnification. Each of the Chang Parties shall indemnify, defend and hold harmless the OmniArch Parties from any and all damages arising out of any claim, action or lawsuit brought by Mark Bishop or any other third party in connection with the source of the monies that were used for the purchase price for the sale of the loan under the Contract of Purchase and Sale of Loan Agreement, the assignment of the Loan Agreement or any related indebtedness;

6. The reference in Section 11(c) of the Settlement Agreement to CTEC shall be replaced with a reference to the Chang Parties.

7. Except to the extent amended by this Agreement, the parties hereby confirm the terms and provisions of the Settlement Agreement, which agreement shall continue in full force and effect in accordance with the terms thereof.

8. This Amending Agreement may be executed in counterparts and delivered by facsimile or other electronic means, each of which shall be deemed an original and all of which taken together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the parties have executed this Amending Agreement as of the date first set forth above.

Signature Page to the Amending Agreement Dated March _____, 2016 Among the Parties Indicated Below

C.T. Exchanges Corporation

Per: _____
Craig Chang

Crown Brand Corporation Limited

Per: _____
Craig Chang

_____
Craig Chang (in his personal capacity)

_____
Jay Modi

OmniArch Capital Group, Inc.

Per: _____
Jay Modi

OmniLake Registered Capital, Inc.

Per: _____
Jay Modi

OmniArch Capital Corporation

Per: _____
Jay Modi

Sylvan Lake LandCo Ltd

Per: _____
Jay Modi

_____
Arti Modi

American RMBS Equity Fund IV LP

Limited Partnership Special Resolutions

Date: October 5, 2013

Meeting Attended Telephonically and Emails by:

- Jay Modi, Representing Omniarch Fixed Income Fund LP and Omniarch Capital Corporation as sole Limited Partner.
- Craig Chang, Manager of ABSIG LLC as General Partner
- Lisa Duehring, President of ABSIG LLC as General Partner

Meeting Topics:

Discussion of use of borrowing in order to facilitate additional investments into Permitted Investment per current Limited Partnership Agreement and to create additional liquidity to support Limited Partner's capital call and execute any necessary exit strategies.

The Following Resolution was approved:

1. The Limited Partnership approved use of borrowing against its asset (American RMBS Equity Fund IV). The Limited Partner further clarifies that no borrowing can occurred prior to October 17, 2013.
2. The Limited Partnership approved the maximum borrowing to be 30% of its invested capital value. The Limited Partner further clarifies that such amount borrowed can only be used for the purpose to facilitate additional investments into Permitted Investment per current Limited Partnership Agreement, and to create additional liquidity to support Limited Partner's capital call and execute any necessary exit strategies with Limited Partnership.

2 Resolutions adopted and approved by:

DATE 7/10/13

Jay Modi for Omniarch Fixed Income Fund LP
Sole Limited Partner for American RMBS Equity Fund IV LP

Date 10/17/13

Lisa Duehring, President of ABSIG LLC
General Partner for American RMBS Equity Fund IV LP

Date 10/17/13

Craig Chang, Manager for ABSIG LLC
General Partner for American RMBS Equity Fund IV LP

B6721-3
25

American RMBS Equity Fund IV LP

Limited Partnership Special Resolutions

Date: September 27, 2013

Meeting Attended Telephonically by:

- Jay Modi and Arti Modi , Representing Omniarch Fixed Income Fund LP and Omniarch Capital Corporation as sole Limited Partner.
- Craig Chang, Co-Manager of ABSIG LLC as General Partner
- Mark Bishop, Co-Manager of ABSIG LLC as General Partner
- Lisa Duehring, President of ABSIG LLC as General Partner

Meeting Topics:

- Mark Bishop resignation from ABSIG LLC management
- Replacement of Limited Partnership "Principal" key person of General Partner.

Following Resolution was approved:

1. The Limited Partnership approved the replacement of "Principal" key person of General Partner from Mark Aarvig, Mark Bishop and Craig Chang to Lisa Duehring and Craig Chang.

1 Resolution adopted and approved by:

_____ DATE _____
Jay Modi for Omniarch Fixed Income Fund LP
Sole Limited Partner for American RMBS Equity Fund IV LP

_____ Date _____
Mark Bishop, Co-Manager for ABSIG LLC
General Partner for American RMBS Equity Fund IV LP

_____ Date _____
Craig Chang, Co-Manager for ABSIG LLC
General Partner for American RMBS Equity Fund IV LP

_____ Date _____
Lisa Duehring, President of ABSIG LLC
General Partner for American RMBS Equity Fund IV LP

FD-302 (Rev. 5-8-10)

OFFICIAL RECORD

FEDERAL BUREAU OF INVESTIGATION

Date of entry 06/12/2019

DANIEL UNGHEANU, Date of Birth: August 13, 1987, was interviewed at the FBI Orange County Resident Agency in Orange, California. Also present was UNGHEANU's attorney, Kate Corrigan, telephone: 949-251-0330 and Swedish Economic Crime Investigators: Anna Forsmark and Lena Anderling. After being advised of the official identity of the interviewing parties, UNGHEANU provided the following information:

UNGHEANU answered questions from Swedish investigators regarding Sweden's investigation into MARK BISHOP, et al., regarding an alleged fraud against Sweden's pension fund.

UNGHEANU provided two USB thumb-drive that contain emails to or from UNGHEANU that are relevant to Sweden's investigation. The drives are two copies of the same thing. UNGHEANU's attorney also provided a summary of the emails on the USB drive.

[Writer's Note: this interview was recorded by Swedish investigators and the recording was retained by Swedish investigators at the conclusion of the interview. The USB drives and email summary are being forwarded to FBIHQ MLAT Unit.]

Investigation on 06/11/2019 at Orange, California, United States (In Person)

File # 163X-HQ-3105737 Date drafted 06/11/2019

by B. Craig Mason

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Daniel U. DS2

Craig Mason ("FBI")	OK, today is June 11, 2019. This is FBI Special Agent B Craig Mason. The time's about 9:30 am, we are at the FBI's office in Orange, California. The following is an interview of Daniel Ungenau…
Daniel U ("DU")	Ungeneu
FBI	…Ungeneu, sorry… pursuant to an M1. Let's just go around the table, and we can introduce ourselves. Why don't we start with our Swedish guest?
Lena Anderling Norell ("FL")	Yes, I'm Lena Anderling Norell, I am a Criminal Investigator on the Swedish Economic Crimes Bureau.
Anna Forsmark ("FL")	And the same goes for me, I'm Anna Forsmark, I'm a Criminal Investigator at the Swedish Economic Crime Authority.
FL	Ms Corrigan?
Kate Corrigan ("Counsel")	And I'm Kate Corrigan, counsel.
DU	And I'm Dan Ungeneu.
FL	Can you please spell your name?
Counsel	Sure. It's K-a-t-e C-o-r-r-i-g-a-n, and she just handed you a card.
	Great. In that case, Mr Ungeneu, it's important for you to know that the most important thing today is to tell the truth, obviously, and if you want to take a break and talk to your counsel, just let us know. OK? And I believe that they'll be asking most of the questions today, so…
DU	Yeah.
FBI	And for the record, we also have a Swedish interpreter, Gunilla Medina, she's on the phone.
Gunilla Medina ("Interpreter")	Present over the phone.
FL	OK. We want to start with background and when, how, did you come into contact with ABSIG.
DU	Sure. I applied through a website called Monster.com, I think it's a job website, and it was a firm described as a hedge fund investment company, and so I applied. I received a call, and I interviewed with… I just have had two, maybe three interviews, but it was with Lisa During, and Craig Chang.
FL	OK. So that's how I came into contact with ABS. And when was that?
DU	Oh, that was 2013. It must have been summer 2013. So, end of June, or mid-June, maybe. It was… or… maybe a bit before that, actually. May or June, around that time.
FL	OK. And during which period did you… were you employed by…

DU Oh, so around, yeah, 2013 to the summer 2016, and I believe my last day was, you know, end of the month June. So the end of June was when I was notified, June 2016.

FL So you said you were notified, so it was their initiative that you…

DU Were let go, yeah.

FL …were let go.

DU Yeah. Mark specifically called me and notified me.

FL And what was the reason for that?

DU The reason for that was, he called it, you know, issues with raising capital due to Brexit, and our ability to raise capital in the markets out there he said was no longer feasible, and that there's no need and no ability to move forward with the company. So they had to let me go.

FL So he let everybody go at that time, or was it..?

DU Unclear. I… So I called Steve, his brother, I think we talked about it, and it sounded to me like he was… that he received notification too, but he never… he never confirmed. I do know at some point he obviously stopped forking for ABS – Steve – we had lunch maybe two or three months later, and he was no longer working for ABS, either.

FL So, please tell us about the business of ABSIG.

DU Sure. So, when I came on, a big portion of the business was running a mortgage investment company, so it was managing a portfolio of mortgage-backed securities, and I was tasked… you know, I wasn't really as involved in that part of the business as much, I was, you know, offered help whenever was needed, but my task was to look over companies that they were interested in investing in, and so I would review financials and, and work tow… at the time, I had no idea what the capital was coming from, or if there was capital, I was just given sort of documents to review, prepare, put together a package, and so that was initially my duties there. Under Lisa and Craig Chang. I think that's a…

FL So Craig Chang was your boss?

DU Yeah, they were my boss. So Lisa… I must have met Mark maybe a month after getting hired. He happened to be in the office, and so I met him then. I really had no communications with him, or any material communications with him, for the two years I was there. The first two years I was there.

FL Sorry, the last thing you said?

DU Yeah, so my communication with Mark really started two years after joining the company. So he… that's when he started giving me work to do for the company, so… and up until that point, it was Lisa During and Craig Chang that I worked for.

FL Two months?

DU Two years I worked with them, yeah.

FL So it was 2015, or..?

DU Yeah, so 2… yeah, so 2015, exactly. I remember this, because it was about the time my daughter was born. So she was born, and then there was… immediately

after she was born, there was a transition from working under Lisa and Craig to working under Mark directly.

FL OK. So, what more exactly were your duties?

DU Same thing. Essentially an analyst, I was running the analytics department, looking at deals investment bankers would send over, an opportunity, I would review it, put together an investment committee, a report, and… and that was really it.

FL And it was companies and such things you were analyzing?

DU Yeah, so oil-gas-energy sector, the transportation sector, maybe one or two technology companies, but the focus really was on one company at a time, and that would take three weeks, four weeks to understand and put together a package and talk to the individuals, if possible, at the company that we were looking at. So that was just… that was just something that we kind of… that, that was just something they gave me to do with respect to the investment side.

FL So what is your… do you have an education in this line of..?

DU Right, yeah, so I went to school at Cal State Fullerton, and I have a degree in finance and economics.

FL And ABS Investment Group LLC, were you also employed in that company?

DU ABSIG?

FL No, ABS Investment Group L… LLC. LLC. That's with ABS in capital letters and not ABSIG. It's two different companies.

DU So the answer to that is, I'm not sure. My pay… my paychecks came from ABSIG, I believe it was ABSIG LLC, but don't quote me, I think that's where… I'd have to go back and look at my paychecks to see, you know, who's employing me.

FL Yeah?

DU But… And there's a reason why this is tough for me to remember, it's because there is also ABS, the one you just named, and ABS Management Company, I think, or Management Group, then there was Apple Hill Company under Lisa and Craig… I was never, I guess, employed by them, I don't… at the time I didn't know what it means to be employed by different entities, I was just getting a paycheck from one company, but it was these entities that were sort of floating around that I was… that I was working for, maybe? Unclear, but I was paid by one entity.

FL So you're not sure if you were given duties that were actually work for the other companies, because it was the same people, or..?

DU Yeah, exactly, yeah. The same people, it's not like one entity had its own set of people that would ask me to do things or things like that.

FL I'm going to show you a paper. It's been in my… suitcase. Could you tell us please what this is for payment?

Counsel This blotch, I mean exhibit?

FL It's exhibit number 1, or attachment. Because just… it's for the interpreter, so she would know if she'd want to…

DU Yeah, so this… this must have been… a payment of 20,000 dollars was in connection with a bonus.

FL If… Sorry, I wasn't listening to..?

DU That's OK. The 20,000 dollars on 7/29, 2015 was in connection with a bonus. That was related to an investment committee letter that I put together for an investment analysis.

FL OK. Because it's… it's from ABS, not from ABSIG.

DU ABS Investment Group LLC.

FL Yeah.

DU Yeah. And I wouldn't have known that at the time, the difference between them or even that one group is paying me over the other. I suppose it's on the paychecks, but… yeah.

So in your tax form, does it… you remember what does it say, like, IBS or IBSAG?

Counsel What's on the W-2, or is that what you mean? A W-2 is something the company produces…

DU Yeah, yes, to… that you use when you fill in your…

Counsel OK.

DU That's a good question, I… I don't know.

FL OK.

DU I don't know.

Counsel Did you just get one W-2 per year?

DU Yeah, I think so. I think I just got one per year.

FL It's very understandable, it's the same name, actually. Yeah. So this, it says, it says… DJO.

DU Yeah, DJO, exactly. That's the company that I was tasked with analyzing, reviewing, putting together the investment committee letter and summating it off. And so that was… that was my first, I believe it was my first, task under Mark – Mark Bishop.

FL So did you get these bonuses for… for the tasks you…

DU No, that was the only one bonus I got.

FL Just one?

DU And I suspect what happened was, well, I was there for a couple of years, I saw no increase in my pay, and I thought that I was being underpaid, and so he got wind of that, I think, through his brother, perhaps.

Counsel Do you understand that "got wind of" expression?

DU Oh, I apologize. I think he found out through his brother that I was not very happy and that I was possibly looking at leaving, just because the pay was so low. And so I think, once he gave me this task to do, he decided to give me that bonus as well to go with it. So I was a bit surprised to get that bonus, as well. But the answer to your question is that that is the only bonus I received.

FL OK, so it was not a culture where you get bonuses for every…

DU I think that was supposed to be the idea, where, you know, every transaction that was closed there would be some kind of underwriting bonus associated with each

one, but that never happened. I think probably because, I can't remember if transactions did close on many of the transactions or many of the deals we looked at, or that I… that I was tasked to look at, right. So, so, yeah, so to answer your question again, that's… that may have been the desired culture, but really, I can tell you, that didn't happen.

FL OK. OK, thank you. So… Mark Bishop, you didn't know him before you got the employment?

DU No, I did not.

FL What's your relationship, were you friends, or just with work?

DU With Mark Bishop?

FL Yes?

DU No, I wouldn't say friends, no. We were friendly, and we… everyone worked well together, a small group, right, at the office in Irvine, but we were friendly, but not… not a friendship. I think I mentioned this to Kate, I don't know if there was ever a time where he and I sat down, just us two, and had a discussion. It was always within, you know, the team that we… that was at the office at the time. So I can't say we were friends, no.

FL When was the last time you were in touch?

DU Oh yes, the last time, and I remember this because I… I needed references for the job I have now, so I contacted Mark and one or two other… no, I contacted Mark, and my… the firm I worked for previously, and so I had both of them provide references, and I believe they called each indiv… my work, my current job, I believe they called Mark, and they called the other individual at Bolt Consulting, which is the firm I worked for before ABS. And that was the last time I talked to him. He responded with an email, saying, I think it said something along the lines of, they seem to really want you, you know, good luck, and it was very…

FL So when was, when was..?

DU It was two thou… The summer, the summer of 2017… it was July 2017.

FL So, did he in any way try to contact you after that, even if you didn't respond – I mean, if, have you seen his number on your cellphone, or..?

DU Never.

FL So you don't…, OK.

Counsel Well, if he called, would you even recognize his cellphone number?

FL If it said Mark… It would say Mark Bishop on it, yeah. It would be the cellphone he used at the time, I still have the same cellphone. Yeah, so it would have been… if he changed the number, yeah, I would never have recognized it. I have never received a call from Sweden since. Not that I can remember.

FL So, did you… you said this was 2017, and did you have any contact regarding this ongoing crime investigation?

DU No.

FL He did not mention it to you in any way?

DU Mark, to me? No, but let's rewind, because at the time we did talk about his… I received a notice in the mail, it was in Swedish so I didn't understand it, but it

seemed to be related to… I can't remember, some kind of registry, and I thought, is this connected to when I was in Sweden, on a transaction? I couldn't piece it together, so I called Mark, and said "Mark, look, this is…" well, so let me back up, so I received that document, and then I started looking up the names on the document, I think Werel was one of them, and then I saw that there was activity happening, it seemed like there was some illegal activity, and that's when I was initially surprised, and caught off guard, that's when I initially discovered that stuff was going on or had been going on. So I remember calling Mark, I said "Mark, look, I've received this notice, and… and it seems like there's stuff going on," or I think, something along those lines, I can't remember the exact words. But then he, I think the way he said it, he said, I think he might have said something along the lines of "yeah, yeah, there… yeah, something with the [Stalking] Funds seemed"… and I wish I could remember, but something along the lines of, you know, "it looks like we got caught up in something, it looks like, you know, ABS got caught up in the Stockholm deal," or something like that. And I said, "well, I have this notice, what shall I… you know, what does it mean, what does it say", and he said, "Send it over to me. Send it over to me, if it's something that we need to discuss, you know, I'll file it away with my attorney…" so I sent it to him, and I don't think I ever heard anything back from him.

FL OK. So who… OK… We'll take it just from the beginning. You got a notice on your email?

DU No, no, no – a physical notice, I apologize.

FL A physical notice? OK.

DU It came to my address.

FL OK. So it was physical…

DU Yeah, I'm sorry, yeah. A physical notice.

FL Like in the post?

DU In the post, yeah, mailbox, sorry, yeah. Mailbox.

FL And who was that from?

DU I don't remember.

FL But it was in Swedish?

DU It was in Swedish, it seemed like it was a… I remember seeing the word "registrar" or "registry" or something like that, I think it was some kind of administrative thing.

FL You saw the names Werel, and you saw person names?

DU Well, it's either I saw Werel, or I thought, this must be related to Werel, so I'm going to look up online to see if there's something I need to do or be aware of. It was… I can't remember the notice, to be honest, it was two thousand… I would say it's end of 2016 I received it, or the fall 2016, that I received it.

FL OK. So how did you come to think that this regarded some criminal stuff?

DU I don't think I thought that initially at all. I just think I looked up Werel.

FL OK.

DU Online, or something like that, and think just Werel wasn't connected… was connected with Stalking Funds, and I think that's when I started realizing that there was…

FL Oh, so you read on newspapers?

DU On the news, yeah, on the news online.

FL So before you got this, you had never heard of Werel, is that correct?

DU Oh no no no, I… I did hear Werel, we did hear… yeah, I knew of Werel, because, let's backup even more then, sorry… OK, so…

FL We're coming to Werel, so…

DU Yeah… let's see, so… I can't rem… It must have been… it was 2016, I think, where the team at Werel came to the Irvine office, 'cause they were raising capital.

FL Maybe… maybe we come to Werel later.

DU Sure.

FL You don't… don't need to… tell us about Werel know, so…

DU Sure.

FL …tell us just about. I understand that you saw in the letter that it concerned Werel?

DU Ah…

FL The letter..?

DU I can't say that I saw, I may have, I don't remember, but I because I received something from Sweden…

FL So you thought…

DU I thought it was really Werel. Why? Well, the reason why was because I went to Sweden, in 2016, and I was there for a board meeting, I remember signing paperwork, I can remember being, I think, Mark setup a… an attorney, what's that called, a power of attorney, for me to go out there, and so that's why I thought that this must be related to that. Because, why would Sweden send me anything?

FL And then you started to go on the Internet and see what is this about?

DU Yeah.

FL Yeah.

DU That's right.

FL But you had the impression that this is from a, like an authority, or something, this was not a mail…

DU Yeah, or something about… something related to the board of directors, you know.

FL OK. What (mumbles), an official letter, is that what you mean?

DU Yeah, oh, yeah, yeah. I didn't look like someone, you know, typed it up and asked me a question, no, it looked like something that… that, you know, some… some authority would send over as a, you know…

FL Like a government agency…

DU Like a government agency, yeah, sure.

FL So it might… it could be something to do with the register of the board, or…

DU Or the company, or I don't remember.

FL Was it all in Swedish?

DU Right, right, right. It was all in Swedish.

FL It was in a foreign language, probably Swedish.

DU I'm pretty sure it's Swedish, yeah. I am pretty sure. Well, 'cause I think the address was Sweden, too, I think that was there.

FL But you started to tell us about this when you asked about the ongoing investigation. So you, maybe you connected it to the investigation when you saw it on…

DU Which, the…

FL You started to tell us about this letter.

Counsel I think my understanding of what he's saying when we started talking about this, I think as he gathered information, he realized that maybe there was a problem.

DU Yeah, oh yeah.

Counsel I think when he first got the letter, he didn't know what it was.

DU Oh, yeah. After that… and then I started following what was happening, 'cause I couldn't believe it. Right, I mean, his name came up, Mark's name came up, and so forth, and that's when I started following what was happening, sure.

FL OK. I think… we're going to a British company called Energy Everything Investment PLC. What do you know about that company?

DU That was a company set up, I believe, by Mark, for the sole purpose of investing in energy-type companies. I think oil, gas, solar companies, things like that. So there was Energy Everything, and I think there might have been two or three other types of companies, very similar, for different purposes, one I think was for wealth management, or money management, and another one was for, I want to say, maybe transportation, but different, so, so, the deal was probably to raise a fund, through a company, for specific industries.

FL Did he… did he start these companies at the same time, or..?

DU I… I don't… I don't know, I'm not sure.

Counsel In fact, you don't, 'cause I think it's important, you think that Mark set up these companies, but you don't know.

DU Yeah, I don't know for sure, that's why I said I think, that's why I specifically say I think… I'm not, I'm not exactly sure.

FL OK, OK.

DU Everything I knew about the company came from Mark. I mean, there was no outside source that gave me information around Energy Everything or any other entity, it was always through Mark.

FL So… please tell us about your role in that company.

DU Energy Everything?

FL Yeah? Did you have any duties in..?

DU The same duties, it would be analytics. So I would be tasked with looking at potential investments, and then writing up an investment committee letter, due diligence, you know, business plan, proforma projections. So my duties were always very specific, but it was the same duties for, you know, Energy Everything, it was the same duties for ABS, it was essentially the same analytical role for... for every… for every entity that would come up.

FL But did you… were you ever employed in that company?

DU I don't think so, no. I never see a paycheck from that company, that's for sure. I always received a paycheck from the same company, I never received money from any other entity. That…

FL OK.

DU …that I'm aware of. That… you know, I just say, not that I'm worried, for sure. The only check I got was from… from inside the administration that sent me the paychecks, so…

FL OK. Do you know if the company did have any premises? Or in the UK, or something? It was a British company?

DU Yeah, I think it was, I think it was set up in the UK. I think it was setup in the UK, for the purposes of raising capital in the UK. On the exchange, one of the exchanges.

Counsel I think what she's asking is, do you know if they actually had like an office, like in Britain, or..?

DU Oh.

FL Yeah.

DU I saw an address on there, I don't know if it's a physical location.

Counsel You never went there?

DU Oh, I've never been there, no. I've never been there.

FL So you… did you always work from the US?

DU That's right, yes. The only time I left the US was to go to Sweden. Obviously with respect to this company, yeah. To ABS.

FL When… when did you go to Sweden?

DU It was the spring of 2016. It must have been May. It was about a month before I was let go.

FL OK. And it was one visit?

DU One visit, that's right. I think the idea was to go every three or four months, to manage the investment, for board meetings and such, but I went once, and a month later, a month and a half later, I was let go.

FL OK.

Counsel I think it's important, because that trip to Sweden, you saw it as an opportunity, you'd never travelled internationally.

DU No, never. Only to Canada, but…

Counsel And so, it was kind of exciting, and I think it's important to tell them how it came about that Mark asked you to do this…

DU Sure!

Counsel …and then that your, quite frankly, very limited role, I mean…

DU Yeah.

Counsel And it was a fast trip.

FL We have a section just about Werel, so maybe we can…

Counsel OK.

DU Very well. Oh Werel, obviously.

FL Werel.

DU Sorry, yeah, so sorry. Such an…

FL So we'll come back to it.

DU OK.

FL But this analyzing you did for Energy Everything. Who gave you that… the job, in Energy Everything?

DU Oh, the task was given to me by Mark. And again, I want to be clear, I never received a paycheck from Energy Everything. So I don't know if I ever say it was a job, it was more that, you know, "Here's an entity that we will use", these are Mark's words, "that we will use to invest in… in energy-type companies." So that was set up, and… and… and I think the company made one investment, and that's Werel, and I don't… I can't remember if it ever did anything else. But I definitely never received anything that was… my job was specific to analytics.

FL OK. Do you know who were the owners of Energy Everything?

DU I know, only be… well, I don't know for sure, I know I've seen the shareholder list, and I know Energy Everything owned a portion, I can't remember how much, a portion.

FL I mean, who owned Energy Everything?

DU Oh, I'm sorry, I was thinking about Werel again… I'm sorry. I… I don't know, I don't know. I'm not sure. I'm not sure who owned Energy Everything.

FL But it seemed like it was Mark, but you don't know, or..?

DU I don't know, but he… he was the one who directed me when it came to this entity, so I can't say for sure, I just…

FL What assets did the company have?

DU I think it just had cash. I… I don't remember seeing… to me, it was, when I looked at it initially, it seemed like an empty company, with nothing in it, that was trying to raise capital on the exchange, and then used that capital to invest in energy-related companies. So there weren't… I can't remember seeing bank loans, accounts payable, accounts receivable… I don't remember seeing any of that. I believe that company was at one time, the financials were prepared by Tom Epperson, and there may have been additional… now I'm remembering as I'm talking… I think there was financials prepared, I just can't remember the specifics.

But… but besides the financials that were prepared, the company itself I don't believe had anything in it.

FL OK. Have you attended board meetings in Energy…

DU No.

FL But did… were any investments made during your time?

DU I believe so, I believe it was Werel. Now if you tell me that investment was made out of a different entity, and not Energy Everything, I guess I wouldn't be surprised, I just, that's what I remember. I just remember Energy Everything being associated with Werel.

FL Yeah, and that's correct.

DU Oh, OK.

FL Did you analyze any investment proposals on behalf of Energy Everything?

DU I believe it was Werel.

FL That was...?

DU Yeah. I… I… And there might have been a solar panel company in another country, and I believe DJO was supposed to raise more capital, maybe…

FL …gas and oil… (mumbled)

DU Yeah, sorry, there was gas and oil through Energy Everything, but quote me. The reason I say that is because this is all energy-related companies that I was tasked to look at, so my initial thoughts are that that was supposed to go to Energy Everything.

FL OK.

DU But I could be wrong, I just… I just remember Werel being the one company that did make it into Energy Everything, and then other ones were just ones that I looked at, that I was asked to look at.

FL Do you know how the company's investments were financed?

DU I'm sorry?

FL How the investments…

DU Oh, how they were financed?

FL Yeah. In Werel. Werel.

DU I can't be sure. I can't be sure. I… I… I did hear at some point, Falcon Fund, that's why I'm aware of that company.

FL Did you hear it then, or..?

DU That's why it's hard for me, 'cause I did read… so… I… I did hear… but I did hear the word Falcon Fund, for sure.

FL During that time?

DU Yes. There is no question about it. I met Emil. I met him.

FL OK.

DU We can talk about it, but I… I know for sure I heard Falcon Funds. During my time there.

FL Yeah?

DU Yeah. Whether they were the ones who financed Energy Everything, I can't remember. I don't know.

FL But you heard about it..?

DU Yeah. I wouldn't be surprised if… if… and this is a bit of what I remember, I think it was Falcon Fund, Werel Invest, put 10 million dollar into Energy Everything as a startup capital. And then the idea was to take that company, Energy Everything, to the exchange and say, "Look, we've already raised 5–10 million, come invest additional capital, here's the mandate of Energy Everything." I think that was sort of the story. But I… I just… It's been such a long time, it's been years, so… I just don't remember the details.

FL Sorry… Falcon Funds would invest 5–10 million dollars in Energy Everything…

DU Yeah.

FL …and once that was done, you would have enough capital to do an IPO of Energy Everything, or?

DU Or raise capital through an exchange of some sort, whether it's IPO or just raising debt capital, I don't remember. Or I don't know if it was clear at the time.

FL OK. But those decisions would not have been made by you?

DU Absolutely not. No. I had no say in those decisions. Of course not.

FL OK. But you… the thought that you said should grow…

DU That was the thought around the office. Yeah, that was the thought around the office.

Counsel And specifically, what Mark Bishop was putting out there?

DU Yes. Yeah. Yeah.

Counsel Sorry. That Mark Bishop was the one that was…

DU Telling that.

FL Telling that.

DU Yeah. Yeah.

FL Idea.

DU That's right.

FL It was like an idea.

DU Yeah. I mean, with an idea, he was walking around the office, right, he would say "Guys, this is what we're doing here, this is the path forward, we're going to have this company come up", or "we're going to create this company", or "this company is here, right, and this company is going to raise x amount of money, and your job, Daniel, is to analyze the companies that will go into this fund, or this Energy Everything company." That was the mandate.

Counsel How often was Mark in the office?

DU If I were to average it out, I would say once or twice a month.

Counsel Right, So you didn't have much contact?

DU It was all phone calls, emails, conferences… yeah. A phone conference, things like that, yeah. He was rarely in the Irvine office where we worked.

FL Yes, so it was here, in Irvine?

DU That's right, yeah. The office was here, sure.

FL Do you know what happened to the company, Energy Everything?

DU I don't know, I believe it might have been dissolved. I remember seeing on one of the employee's, or one of the assoc… individuals that were associated with Mark, he had on his LinkedIn, Energy Everything, as a director.

FL OK! Who was that? Who..?

DU Kordestani. Harrison Kordestani. I think he had on his LinkedIn… he may still have it on his LinkedIn. Director of Energy Everything.

FL OK. But did… so he was… you didn't say that he worked for Energy Everything? Kordestani?

DU I never talked to him about it.

FL No?

DU I just saw it on his LinkedIn. That's it. Yeah, I rarely talked to him either; he was in the office once every two–three months, maybe.

Counsel Do you know what LinkedIn is?

FL Yes. We have it in Sweden, too. It said that he had been a director of EEI for..?

DU Yeah. When I did check, even maybe six–seven months ago, I think he still had it on, as present.

FL As present?

DU I… I… But I… you'd have to double check.

FL OK.

DU I just remember still seeing it and thinking "Ah, I thought maybe the company would be dissolved or something like that."

FL I think…We're going to show you this chart from Energy Everything.

DU Yes.

FL Found in… in Mark Bishop's computer, somewhere, I don't know, somewhere on his computer.

DU OK.

FL Have you seen it?

DU I've seen this more recently, because I was going through the emails, through my emails, and I saw this organization…

FL So now, you mean?

DU Yes, in there, it should be in there, yeah. And I can't remember, but I wouldn't be surprised if I was used as… yeah, I don't know why there's managing director, because that's a little too… too high of a position for me.

FL Sorry. Managing director and analytics?

DU	Yeah. So I don't know if I saw that initially and thought maybe that's a mistake, or… but yeah, I was clearly an analyst, associate at best, but I had no management of Energy Everything by any means.
FL	You say that you were being used, what do you mean by that?
DU	No, my name was being used to sort of market…
FL	OK.
DU	…the company for capital raising.
FL	OK. Did you know then?
DU	I don't know, I can't remember. If I ever remember seeing... But what I said right now, I wouldn't be surprised, even then, knowing it and seeing it, "oh, that's kind of cool," that they added me in there, that they're using my name for capital raising.
Counsel	But you never had a business card or anything from Energy Everything?
DU	No.
Counsel	The other thing is that the drop-down on the box. Did you ever deal with legal issues? That seems like it's outside of your…
DU	No, I never dealt with legal issues, at all. Maybe I talked to attorneys in connection with the transactions…
Counsel	But that would be normal, but you did not give legal advice, you did not give legal opinions, or anything like that?
DU	No. And even trading wouldn't really make sense. Trading. Because that's not… we didn't trade anything, right. It wasn't…
Counsel	So this drop-down box actually, the description doesn't even fit what you were doing?
DU	No. Analytics and due diligence. Those would be the two. I don't… I don't even know what it means, reporting, what that even means for this. But yeah, I'd be analyst and due diligence.
FL	And not the managing director?
	No. Not by any means. Did I think it was cool at this time? Sure. Sure.
FL	What about other people; you know Mark Bishop, but the other ones?
Counsel	Mark who?
FL	Mark Bishop.
Counsel	Oh, Mark Bishop. I thought you said something else.
FL	The CEO.
DU	Do I know the other individuals on here? I don't know him.
Counsel	Because this is being recorded, so Chris Hutton, do you know who that is?
DU	I do not.
Counsel	OK. What about [Howell Suwalla]?
DU	If I'm thinking about the right [Howell], he was someone in Sweden who did IT work for many things, I don't think for just this. He helped us with your IT at ABS…

FL	So he's IT?
DU	…with emails. Yeah, and he and I had dinner, if I'm thinking about the right one. But…
FL	I wouldn't know.
Counsel	What about John Mitchell?
DU	I… I don't know. I don't know who that is, no.
Counsel	OK. What about Magnus Nygren?
DU	The name is very familiar, but I can't tell you who he is, no.
Counsel	Dr Tim Rose?
DU	No. Martin Thomas also sounds very familiar, but I can't… but I can't tell you who he is.
Counsel	Did you prepare this document
DU	I did not.
FL	Do you know who made it?
	I do not.
FL	Sorry, that Tim Rose was someone… the one at the top. Yes. But you didn't know him, but Martin Thomas..?
DU	He sounds familiar. Very familiar, yeah. I just can't tell you who he is now. Something to say about this. I wouldn't be surprised if I added feedback at the time, in terms of, you know, "no, that's not what you call a corporate bond, that's not what a corporate bond is," a clarification, but I did not prepare the document.
FL	So you don't know if it corresponds to reality, except for your own?
DU	Now I don't, but back then I thought, this is all legit, for sure. I mean, just remember, Mark just… Mark Bishop had a background in investment banking, finance, things like that, so…
Counsel	Or so he told you.
DU	Or so he told me, correct. And so I had no reason to believe that this was not legitimate.
Counsel	At the time, when Mark Bishop was talking to you about things, you believed that what he was doing was true and legitimate, right?
DU	Yeah, yeah. Exactly.
Counsel	Obviously now you have a different perspective but let's make sure we're clear about that.
DU	I'm trying to put myself in 2016, and I'm trying to stay there.
FL	That's good, that's good!
DU	That would be more helpful for you guys.
FL	And if you're speculating, or if you're telling us something that you should…
DU	I'll qualify it.

FL	Yes, of course, you should qualify.
DU	OK.
Counsel	So the chart we've been talking about is "bilaga 2", or marked "bilaga 2".
FL	Yeah, attachment 2.
Counsel	Attachment… OK. I don't know if I'm saying this…
FL	You're learning Swedish.
Counsel	I feel like a reporter, someone who's trying to decipher…
FL	We're going to see, it's an internal summary business plan of Energy Everything. I don't want you to read it all…
BU	Sure!
FL	But I want you to look at this.
Counsel	That's attachment 3.
FL	If you… if you… Attachment 3. Did you see it, have you seen this document before?
DU	I'm sure I have. I'm sure I have. I can't tell you for sure. I mean, I can't say for sure, but this looks very familiar.
FL	OK.
DU	It looks like something I might have reviewed at the time.
FL	Do you know who drafted the document?
DU	I don't. No. I think I have helped out, some of it was taken from other sources that I may have prepared, so for example, if you look at paragraph 2, bullet 2, where it says "the business has a stable, predictable and reliable income in order to manage its operations, fund future growth," that might have been something I did for another project.
FL	OK.
DU	So it might have been copied and pasted.
FL	OK.
Counsel	But you don't know who did this?
DU	But I don't know who put this, who specifically put this together, that's right.
FL	So, on page 4, there's something about you.
DU	OK? Part of my bio, I imagine.
FL	OK. Can you find it?
DU	Page 4.
Counsel	Now we have page 4 in front of us.
FL	(mumbling) Sorry 14. Sorry.
Counsel	OK, so at the bottom.
DU	Yes, there you go.
Counsel	It goes onto page 15…

FL	OK, good.
Counsel	14 into 15… at the bottom of page 14.
FL	(mumbling) Yes, there's something about you.
DU	Yeah, we're there.
FL	It starts with "Daniel Ungenau …"
DU	Yes.
FL	…analytics, Mr Ungenau is the manager, that's the same, yeah.
Counsel	So, the first sentence, is that a true statement, that you were the manager of the investment team for Energy Everything?
DU	That would not be a true statement.
Counsel	Is it a true statement that prior to joining the company, that you were the managing director of Fixed Income Securities for ABS Management Group, with responsibilities that include corporate bond analysis, pricing and scenario analysis?
DU	That would not be true.
Counsel	Third sentence. Prior to joining the company, that you were responsible for the analytics of Volt Information Sciences Business Unit. Is that true?
DU	That is not true. To clarify, I was an analyst there, as well, but wait, I was responsible for analytics of?
Counsel	Financial forecasting…
DU	Wait…
Counsel	…identifying trends, statements, analysis…
DU	Yeah, those are some of my… backup, yeah? That's true, that was my first job out of college. So that was what I was responsible for at the company.
FL	What sentence are we..?
Counsel	We're in the last sentence, "prior to joining the company…"
FL	Prior to joining the company. Yeah.
Counsel	That he was responsible for the analytics of Volt information Sciences Business Units? Is that the name of the company?
DU	Volt information Sciences is the name of the company. Business unit is, you know, the various units underneath the company. But that's me, and say five–six other people, right. So…
Counsel	So there were a number of people that had…
DU	Oh yeah. It was a big company. A very big company, yeah.
Counsel	So where it says "was responsible for financial forecasting, identifying trends, statements, analysis, and constructing foreign currency adjustments for reporting purposes.
DU	So it was very much a financial reporting job.
Counsel	A very basic at that point?

DU	Very ba… I mean, it was entry level, that's for sure.
Counsel	And that you were previously an analyst at Pimco, is that true?
DU	That was… that was a job I had while I was in college. I mean…
Counsel	Intern?
DU	It was kind of like an intern, it was almost like a temp job. But it was…
FL	What did you say, temp job..?
DU	Oh, temporary job, yeah, yeah. So that's not really an accurate statement there.
Counsel	This is inaccurate?
DU	Yeah, that's inaccurate, that's correct.
Counsel	At that company, it says that you evaluated prospective non-rated corporate loan and equity investments with various risk tolerances?
DU	No, that's not true.
Counsel	And that you hold a bachelor in economics and a master of science in economics from California Polytechnic, Polytechnic, University in Pomona
DU	Yeah, so that's not true, I hold an arts degree… a bachelor of arts in economics and finance from Cal State Fullerton. I was in… I was at California Polytech University working on a masters, I didn't finish that.
Counsel	Did you write this paragraph?
DU	I don't believe I wrote that.
Counsel	Well, is this something you would have said?
DU	No. No.
Counsel	So it's not right.
DU	No.
Counsel	So there's clearly lies in here. About you.
DU	Yeah.
FL	Were you aware that someone, probably Mark Bishop, made this up?
DU	I don't know if I… if I was aware that he was making this… I mean, I... if I had seen this, I would have said, "you know, this is sort of misleading." It's not really true.
Counsel	So… but had you seen this, you would have popped up and said something?
DU	Yeah.
Counsel	Right. So it's fair to say that it's the first time you've seen this?
DU	That would be my guess, yeah. First time I've seen this, that would be my guess, yeah. First time I've seen this, or if I received any copy of this in its draft format, much of this must have been missing, right. So I don't know if I specifically saw this. Actually, and the reason why I say it looks familiar, because, again, some of these, some of the language here was pulled off from a lot of different documents, maybe one that I prepared under Lisa and Craig Chang, so that's why it's unclear, you know, what I reviewed and what I haven't reviewed. Because some of it is familiar. Yeah.

FL OK. (mumbling) If you need breaks, you know that we just…

DU Sure.

FL Yeah. We were just wondering about your role. We're going forward to a bond agreement, it's between Energy Everything and Nordic Power Incorporated, it's number 4. What do you know about this agreement?

Counsel Or have you seen this before, before we start?

DU I… I can't remember if I've seen it, give me a moment. I… I don't remember. I'd have to look at the substance in the document, OK. I might have seen it, either here or another document, this formula, the reason why I remember is because it looks… I remember thinking, that's confusing. Page 5, at the bottom.

FL It looks confusing?

DU Well, at the time, I remember thinking, well that's confusing. This… this whole redemption amount, and not being able to understand it. That's… so that's what I'm saying is, that's why this is starting to look maybe a little familiar. As I remember seeing a formula like this, either here or somewhere else.

Counsel And it just didn't make sense?

DU It didn't make sense to me. Again, I thought, maybe my ignorance.

Counsel What does not make sense to you?

DU In the page 5, see that formula with a redemption amount?

FL Underlying…. OK.

DU 3.5.

FL Yeah. And you don't know what it means?

DU I just remember at the time thinking, "that's confusing, I don't know what that means."

Counsel You've seen this before, maybe not in this document, but you've seen something like this?

DU Yeah, this I've seen. 'Cause a lot of documents, because they… I think the idea was to have various companies – this is more speculation – a lot of these documents can be reused, right. I think that's the idea. It's a cookie cutter, right, that's the idea, let's take a template and add it to various companies.

FL So you don't have to write it…

DU …recreate it, right. You don't have to redo it every time. So I… That's why it's hard for me, 'cause this… I may have seen this document, but it's also very much… it's true that this is just reminding me… I'm using this to say, I may have seen this document, or this could have been somewhere else, too.

Counsel You did not create this document?

DU I did not. No, I did not.

FL That we know, actually! Do you know whose initiative it was to enter into this agreement?

DU Oh, I don't know.

FL Energy Everything.

DU	I don't know. Speculating, perhaps Mark. Because I got direction. Again, every, everything I got was from Mark, so I can't… I can't tell you otherwise.
Counsel	Do you know that anybody even entered into this agreement? For sure?
DU	No. Oh, I don't know.
FL	It's about a bond. So this Nordic Power is issuing a bond, or Energy Everything is issuing the bond, and gets money from… from the Nordic Power via this commonwealth securitization.
DU	OK.
FL	So it's a vehicle to, you know, yeah.
DU	Yeah. And that sounds familiar, by the way. That type of vehicle to raise money, but that was something that I heard around the office or heard from Mark. So, yeah.
FL	Specific to this, or just in general?
DU	Not specific to that, just general. It may have included that, of course, but…
FL	Was this specific to Energy Everything, to issue a bond?
DU	I don't recall, sorry. I wish I could remember. I do believe that Energy Everything, again going back to the purpose of the company was to raise money, including, I believe, debt. So a bond, yes. But… but… as I say here, I can't… I just can't remember.
FL	But you didn't make any of the decisions or anything regarding this?
DU	No. I did not, no.
FL	So, do you know what the bond was supposed to finance? Maybe we already said this.
DU	Yeah. If I may speculate, I believe…
Counsel	Just you're guessing when you speculate, so…
FL	Yeah, we are noticing that you are speculating.
Counsel	Yeah.
DU	Yeah. That's what I'm trying to clarify, because I really can't remember, I'm just…
Counsel	But, do you actually know, I mean..?
DU	No. I don't know. I don't know.
FL	Do you know what happened once the bond was issued?
DU	I didn't know the bond was issued.
Counsel	OK, so there's stuff…
DU	I'm sorry, yeah. I didn't know the bond was issued. Yeah.
FL	Did you know if there was any money come in to the company?
DU	To which company?
FL	Energy Everything.
DU	I may have… I can tell you this other time I believe money came into it, because of Werel.

FL Sorry, because of?

DU Because of Werel.

FL Yeah.

DU Because… Obviously, I believed there was money there, to invest in Werel.

FL But you don't know how much..?

Counsel When?

DU I… I remember, 5 million or 10 million, I can't tell you exactly. I don't remember a specific number, like 7,500,000. I just remember 5 million or 10 million.

FL US dollars, or Euro?

DU I… I can't tell you. I don't remember. Sorry

FL It's quite the same.

DU Yeah… there's… they should be somewhere around that.

Counsel So, but this would have been information you were receiving from Mark?

DU Yeah.

Counsel Did you see bank statements?

DU I did not.

Counsel OK, so you don't know for sure.

DU I don't know for sure. I don't know for sure.

FL Did you know where the money came into Energy Everything?

DU I don't.

FL Or wherefrom?

DU No.

FL (mumbling) Did Energy Everything get money from other investors?

DU While I was there, no. Not that I was aware of. Again, I think that was the mandate, was to raise money from various investors, I don't think the company ever got there.

FL OK. So you got one investment, you said before that you think, you heard, that it could be from Falcon Funds, and the money went to finance Werel?

DU That's right, yeah. That, that's what I think. At the time, again, I wasn't made aware of how the financing was worked out, it just was ra… the idea was raising capital, here it is, you know, that's the story that was told. So I can't be sure where, where that company, or where the capital, was being raised.

Counsel Because again, your duties at the company were very limited.

DU Yeah, yeah.

FL Yeah.

DU And so I want to specify when I say we, that's what the story, like "this is what we're doing, guys," this is sort of the story from Mark. But the truth is, "we", there was no "we," I wasn't on the side raising capital, neither was his brother, and so we, he and I, Steve Bishop, we'd just receive updates from… from Mark,

	and we would then – Steve and I would then – you know, be on… on… on the sidelines, waiting to, you know, analyze companies and do that type of work.
FL	You and Steve?
DU	Yes.
FL	Yes… This is 7, it's an investment committee deal presentation, with your name on it.
DU	Yes.
Counsel	It's attachment number 5, not 7.
FL	I meant 5. Sorry, I read something else…
Counsel	OK, so that's a one page document.
DU	There must have been more behind it, though. This is just the cover page.
FL	Yeah? Were you the author of the document?
DU	I was the author with some help from, yeah, some clarifications from Mark, yeah.
FL	There is… Number 7, there's more. You can see it, twist and read it now, but…
DU	Sure. And number 6.
Counsel	Number 6. This is attachment 6.
FL	Attachment 6, yes. It's attached to that.
DU	Yes, so this was cover page, and that's the supporting documents.
FL	Yeah. So, were you the author of the whole document, or just the front page?
DU	Well, I would say, especially the front page, I don't think I was the author of any of this. So, in terms of funding, and equity, and the calculations, you can see I did a lot of these placeholders, that was very common for… for a lot of the deals, 'cause I just don't have answers to it, so I would just…
Counsel	So someone else would have to fill in the blanks?
DU	So someone else would have to fill in the blanks, yeah.
Counsel	So the recommendation, the funding, the equity, those three paragraphs are not yours?
DU	Those are not mine. I may have typed them, because they were fed to me, and said, you know, "this is… this is what we need to do for this transaction" would be the story given to me. I… No, I did not come up with 4.5 million or 10 million in the payment, you know, all that stuff, or the 7 percent, 7.5 percent, that wouldn't be something that I would know how to come up with. I would just look at the actual company itself and what they are trying to do, their business model, their projections, things like that.
FL	But did you see this paper before?
DU	Oh yeah, I must have seen this before, yeah.
FL, Counsel	(all talking at the same time)
DU	I did, I did for sure. For sure. Yeah.

FL But… but… it says that you… it's from your name, and then recommendation, it is recommended that Energy Everything approve the investment, blah blah blah blah blah. So you seem to be the person that stands for the recommendation.

DU Yeah, but let me put it this way. If I said, it's not recommended, I don't think that would have mattered much. Meaning, I think Mark would have said "No, that is a good deal, you should recommend it," or "we'll recommend it." So it's not necessarily that I'm making my own personal decision, say "we put the money, we need to do this deal." I don't have that… [noise on tape] yeah.

So you would do it in your name, even though you didn't think it was true?

In this particular case, I don't know if I believed it was… that we shouldn't invest in this, wasn't my thinking. Peter came to the offices, and he gave us an idea of what that they wanted to for Werel, in terms of creating this energy-efficient business plan, and I think at the time, and again, I don't have experience in energy and all this stuff, largely it was my first rodeo, my first time experiencing any. I thought it was good, it made sense to me, and so this is a deal that I just did the due diligence for, but a lot of this information, back here, must have been given to me, in order for me to put together a committee letter.

So what did you do, as an analyst? Did you just put it together, or did you really make an analysis of it?

DU Again, it was my first job, like an analyst job, so a lot of it was putting together this documents. Of course reading and, for me, it's a learning span, it's like reading what they are doing, what they wanted to do, that's new to me. It's not like I had ten years of experience in this sector, the energy world, and looked at this after reviewing a hundred different companies. This is probably my first time reviewing a company like this. So…

Counsel And then the language, just to be clear on this, the language that's in the blue box here on attachment 5, this is information that would have been given to you, and you just probably just put into the document?

DU That's right, as I would not have known to go and create 10 million… or put 10 million, 4.5 million, 7.5, as an industry, I would not have known how to come up with those numbers by myself. And there…and I can say this, there was a time when I put specific information here…

Counsel So you planned towards equity?

DU Well, I… so maybe not this document, but say other investment committee letters, I would submit it to Mark, and he would send it back to me with these changes, and he would change these.

FL All the blue..?

DU Yean, all the blue. He would make those changes, and so I would just think, he has a preference as to how this is done. Who am I to say otherwise? Right, I mean…

Counsel Because you viewed him as being experienced, older?

DU Yeah, and the person in charge of making the… the ultimate person who will be making these decisions.

Counsel So the recommendation itself is not, you're not the one recommending, it's somebody else, right?

DU Yeah.

Counsel Your, the scope of your…

DU That's outside of the scope of my authority, first of all, and…

Counsel …and experience?

DU …and experience, yeah. Knowing what I know today… If I were to see this work, and it's recommended, especially given the job I have now, I'd see the severity of what you say when it's recommended by me. So if I make a recommendation today, in my current job, it's a whole diff… My understanding of that term is different than my understanding of it back then. To me, this is a formality, maybe, just…

Counsel Sorry, more of a [mumbles] at this point?

DU That's right.

Counsel And for Mark?

DU Yeah, that's right.

FL So today, you would say that you would be responsible for a document like this, more, but…

DU Well, today, I wouldn't say… It is a recommendation, I wouldn't put my name and say "it's recommend…" "I recommend this, this and this", I wouldn't do that today, knowing what I know now.

FL But these pages that to following…

Counsel Exhibit or Attachment 6?

FL Yes. It's page 2 of that. You said, you are putting this together, but you didn't…

Counsel Well, why don't you look through it?

FL You didn't write it by yourself, or did you..?

DU Yes, so some of it is my research, business-to-consumer, private household, middle-aged home… There was a, with this particular, there was a… there was almost a marketing package given to me, too. So I think I referred to that package in order to create this, as well. If not all of it, right. So business-to-business, non-profit org, corporations, sports and recreational, organizations. A lot of this would have been given to me in the presentation that they put together, well, that Werel put together. So this, for example…

Counsel So we're now on page 3 of attachment 6, and he's pointing to the table.

DU The table above, the top table. This I did not create. That was taken directly from somewhere.

FL OK. You can move on.

DU Same thing with page 4, same thing with the two tables there…

Counsel You did not create those?

DU No. No.

Counsel We're now on page 6, and there are two tables.

DU Yeah. There are two tables. This is directly from the marketing materials.

Counsel So you did not create them?

DU No, I did not create them.

Counsel Now you're on page 8

DU Same thing, that five year forecast, I can tell you it was given to us, based on the management team's projections. Page 9, same thing.

Counsel You did not create that?

DU No. And I know this, because I wouldn't have had such a messy paste. I mean, this is clearly a PDF to a Word, I would have done Excel, and I would have had a cleaner paste onto it.

Counsel Same thing as page 10?

DU Same thing as page 10, and 11, as well.

Counsel So you didn't create any of that data or the tables

DU That's right. And now I'm on the last page, looking at the ownership structure. I've seen Gergeo Holdings, I think, or Holding, in Sweden, I'm familiar with that, and then Larmag Energy, I'm familiar with that, too. They, they… they were at the meeting.

FL They were…?

DU They were at the meeting in Sweden. So I'm familiar with them.

FL Before you made this, you met Peter, you said?

DU Yes, I met Peter. He came to Irvine. Peter and one more individual, I don't remember his name, but I think he may have been American. He was coming from, like, Santa Barbara up to Irvine. So I don't remember his name, but Peter was there, and he gave us a presentation. Not just me, but… Mark wasn't there, but it was me, Steve, and Tom was… Tom Epperson was there, and then someone by the name of… give me a second, I don't remember his name… Joe Kincaid. Joe Kincaid. American. Yeah. He was at the meeting, too.

FL He was an ABS person, or..?

DU No, he was a… he was an individual that was supposed to bring in capital to ABS. So one that was supposed to be a capital source. And he came to have meetings, so can see… My understanding is, he came to that meeting so that he can see a few of those interested in investing in Werel, as well. Yeah. So it wasn't just ABS, there was, you know, Joe coming as well, "What do you think of this company, maybe there could be a transaction for a group rather than just ABS." I think that was the thinking at the time.

FL And did you think the presentation was good, did you find it like a good company to invest in, or..?

DU I don't know if I would say… it's a startup company, right. There was nothing there, he was presenting it as a startup company. It was a great idea, Peter was very charismatic, he was easy to listen to, and so, so I didn't think anything of it, I thought, OK, just a startup company trying to do something very different than what they're doing currently in Sweden. So I don't know if I have this strong opinion one way or the other.

FL OK. Did you know that Peter was on the Swedish idol?

DU Yeah, I think they made a joke when he first came in, and he was sort of embarrassed about it. I didn't believe it, and sure enough, I see him as one of the… one of the hosts.

FL The jury… the jury… In Idol.

DU The jury, yeah.

Counsel Oh yeah, that's so funny…

FL How did he perform, did he, like… He was good, it was the first five or six years, I think. He is a musician, so… that's why they hired him to produce…

DU All right. It was supposed to be an idea, the idea, I think, at the time, was that they were taking something very boring and straightforward and making it sexy.

FL The Werel idea?

DU Yeah, and he had these graphics, and all these charts, it was very cool, I mean, he's very charismatic, too, so I mean… yeah, I guess I… again, have no opinion what they say about the company, but I was just excited.

FL Was it the plan to make a company sexy, or…

DU Yeah, I think that was, my understanding at the time… that's why I was on there. I wanted to help really take this to the, you know, a higher level. I mean, my understanding at the time, they were very much a startup, they were losing money, they needed capital in order to, you know, transform the business. And so I thought that was an exciting opportunity, for sure.

FL So you, yourself, you believed in this company, could you say that?

DU I can't say I believed in this company. I was just an excited, you know, an excited 27-year-old. Yeah. I don't know if I'd say strongly I believed in it.

Counsel Well, was it also true that you were having your first experience of going to a meeting, and seeing something like this, and it's, for you, it's… your first business experience?

DU It was my first business experience, it was international, it was Sweden, it was Stockholm, when you type that into Google, I typed it in, I could not believe that I would have the opportunity to go there. So, of course, when Mark asked, "Would you be interested in focusing on this company as an investment, and sitting on the board of directors," in a heartbeat, I said yes. 'Cause why, why… you know, why wouldn't I? It would be, you know, in my mind, a great experience. Or a potentially, potentially a great experience.

FL And you got to go to Sweden?

DU And I got to go to Sweden. So that's… yeah, that was on my list of things to do, so… yeah. There's a reason why I went there a day and a half early, I wanted to…

FL Sorry… (discussing internally) Before we start talking some more about Werel, please tell us about this… such an email, I think, attachment 7…

Counsel Do you recognize this?

FL And Mark is emailing you, I think…

DU Attachment 7?

FL Yeah. This is your address, I think?

DU	Yeah, I believe that's my email address, yeah.
FL	And then he wants you to please write a memo…
Counsel	This is addressed to you and Steven?
DU	That's right.
FL	Yeah. What is it you are supposed to do? Was it you who was supposed to do anything, or..?
DU	OK, so there's…
FL	It's to you, to Daniel, and cc Steve. So I think it's for you.
Counsel	He was asking the two of you to do something, right? You and…
DU	Yeah, Steve and Daniel.
FL	So, if you understand it, could you explain what it is that you're supposed… in a way that we could understand?
DU	Yeah. Sure. And… I'm reading it as back to that formula, that I mentioned earlier as confusing, I think this has to do with that. And I'm trying to remember, but I do remember talking to Steve about it and saying, like, "Steve, I just don't know how to do that formula, what that means, or what these payments are". Like it just, you know, like producing the one we looked at earlier, yeah.
Counsel	Attachment number 3.
FL	It was that one, I think.
DU	The one below.
FL	The bond agreement?
DU	Yeah, I think I might have been that, I think it's where I just saw it.
Counsel	We're talking about attachment number 4, page 5, and you're indicating that you did not… Earlier, you indicated that what's on page 5…
DU	3.5.
Counsel	…paragraph 3.5, that this was very confusing to you, and you didn't understand it. Correct?
DU	Yeah, that's correct.
Counsel	OK, now looking at exhibit… or attachment 7, which is dated April 15th 2016, this email prompted you to talk to Steven Bishop, saying you did not understand it. So this is confusing to you?
DU	Yeah, and I'm making the connection now, because I see the 12 percent per annum, right here, on the attachment 7, the email, and then I also see the 12 percent in attachment 4, 3.5, the bottom, where it says "but subject always to a maximum rate of return of 12 percent per annum." That's why I'm making this connection right now. But it does go back to my vague memory, I'm just saying, you know, "I don't understand the repayment formula is or how to calculate it," and I think the issue at the time was, there needs to be a payment made, and here's the formula, right, and then I remember thinking, "well, I can't give you a number if I don't really understand how this formula comes together. Like, I don't want to give you a number for a bad payment, right, make a payment that is not correct. So that's why that conversation happened.

Counsel	So this was totally confusing to you?
DU	Oh, yeah. Oh yeah, yeah, yeah.
Counsel	And then..?
DU	And then, some of these names are familiar, like Argentarius… Argentarius, yeah, like that I remember, but I don't remember what role…
FL	They are the creators of that document that confused you…
DU	Oh, this one? OK. OK. So, yeah, I wouldn't be surprised if I saw this, I mean, this email obviously I received that, I just don't know the details around it.
FL	Did you write such a memo that he wants to do?
DU	What's that again?
FL	Did you write the memo?
DU	Yeah. Referring to… Yes, there were memos asked of us, I think, and that we asked for clarification, and maybe never received clarification, so never proceeded with creating a memo, right. That happened, you know, a handful of times, where "hey, we need… in order for me… us to write this memo, can you provide these documents," and you know, then nothing, so we would just sit, and again, Mark wasn't in the office every day, so it was not like we could just ask him, we just sort of sat on it. And memos never happened. I mean, this is one of five or six memos that we'd been asked to do that we just… never happened, and…
FL	Because he wouldn't follow up?
DU	He just wouldn't follow up. So, you know, we'd maybe remind him on a call, "we need this," and he'd say, "OK I'll push this guy to get it to you," or whatever, but we never… you know, some of the memos just never got done. And there was never follow-up.
FL	So you don't remember if you actually wrote the memo, or if this was the situation you described?
DU	I don't remember writing the memo. I don't remember writing the memo.
Counsel	So your office in 2016 was where..?
DU	April 2016 was in Irvine.
Counsel	Ok. Which street?
DU	It was at a law firm, you may be familiar with the law firm, it was [Van Carmen].
Counsel	So this Newport Beach address, is that correct?
DU	No, it's not… it should be Irvine. 407.
Counsel	We're looking at this signature block, that's why I covered it. You couldn't see it, but looking at the signature block, your office was not in Newport Beach, correct?
DU	No, it wasn't. It was Irvine.
Counsel	And 92660 is the zip code affiliated with Newport Beach.
FL	Yeah, but that's Mark Bishop's address.
DU	That's... what do you mean, his…

FL That's Mark Bishops…

DU That's his signature.

Counsel I'm just saying, it's not the same address, that's… this is a different town.

DU Yeah, we were in Irvine.

FL Yeah, but Mark Bishop is signing this.

Counsel Did you ever go to his office in Newport Beach?

DU Not in Newport Beach. Before, 770 [Von Carmen] was where our office was, but it was Irvine. I believe it was Irvine. I mean, I have to find… we called it Irvine. We've always called it Irvine, and I do think it's Irvine. It was at a law firm, we were subleasing…

FL Well, he's signing with the… it doesn't really matter whatever address Mark Bishop is signing with.

DU No, sure.

Counsel Newport Beach I think has a little bit… I know you might not realize this, but Newport Beach has a little bit of a different connotation than Irvine does.

FL It's nicer, or..?

DU Yeah.

FL My Google comes up as Newport Beach in Google Maps. Maybe it's just on the border or something.

Counsel Yeah, might be.

DU We've always referred to it as an Irvine location, but… yeah.

Counsel I just found that curious, is all.

FL But if you don't… if you didn't write this memo, so we'll leave it. (Discussing internally)

It's attachment 8. Can you tell us about this email? It's addressed to you.

DU Sure.

FL From S Bishop. It's actually… we're talking about the second email. The original is from Mark Bishop to you, and with copy to Steve Bishop and Tom Epperson.

DU And this is consistent with, again, that front page in the blue frame, where he would give instructions as a structure, like, you know, you know, "this is how it should be structured," you know. So that front page would be…

FL Attachment 5.

DU I'm not saying this specifically, but I'm saying it is very common, like he'd give instructions to prepare that first page, and it'd be something like this, where, you know, he would talk about 17 percent equity, and so forth, and that would just be instructions from him. But yeah, I don't remember this email, but did I receive it? Probably, yeah. This doesn't looks like something that would necessarily surprise me. I do remember being sort of confused as to this, Falcon Funds, how they play that role, do you remember I said that? I think they may have been the financiers, unclear, but yeah. So it looks like it may have been the case where funds go in and then, you know, some of it gets restructured, but that wasn't… you know, Mark giving us this information wasn't helpful for our cause, because we didn't

do anything with it, right. We just, "OK, cool. That doesn't really concern us; once the money is there, let us know," you know… Steve and I will do the analysis.

FL So you, did you ever have anything to do with raising the capital?

DU Raising? No.

FL So basically, this information was… you didn't need it for anything?

DU It was beyond me. Yeah, we, we definitely didn't need it, because it's irrelevant for our purposes.

Counsel When you say "we", you and Steve?

DU I should clarify, Steve and I, because we were the ones who were obviously receiving this email. So when… when Mark would send Steve and me and email like this, Steve and I would just focus on the portions relevant to the investment committee letter.

FL Yeah. No. We're coming to Werel. I think you said that it was Mark giving you the task to be on the board?

DU Yes. Yeah. And to clarify, my understanding is that I would be on the board, you know, and see the process of them going from a small company to, you know, a growth stage, and so forth. I was a bit surprised when I saw an email come through where he essentially said, "This is Dan, here's a power of attorney, between this date and that date," and it had expired, right; so essentially, he sent me to Sweden to be, you know, a representative of Mark, but it had expired. I remember being a little disappointed, thinking, is it just between this time period and that time period, why can't… why is there a limitation on that? That… I do remember that specifically. But yeah, he did have me go to Sweden as, you know, a board member, and, and so…

Counsel When you say board member, you just put it like in air quotes…

DU Yeah, because, because I…

Counsel But did you function as a board member?

DU Not I really, I mean, if it had an expiration date on the, you know, attorney… sorry, I'm (mumbles) here… Power of attorney, in my mind, that's not really a long-term board member. So…

FL So you were just a representative of Mark?

DU I… Yeah, I went in, I think as a representative of Mark, or Energy Everything, unless I don't I remember the exact entity I was representing, but I went there on behalf of, you know, Mark. He sent me. Clearly. He clearly sent me.

FL But you said, you think that you were not registered as an official board member, you just were under the power of attorney from Mark? I don't really…

DU I don't really know. My understanding initially, when he told me "you're on the board," was "I'm on the board, I'm a member the board." I think I was presented that way, too. But it's unclear, I think I remember being a little bit confused when I saw that the power of attorney was between one date and another date. It was short, it was like three weeks, something like that. It was three weeks or a month. It was a very short timeframe. And I never asked Mark about it, that's why it was a little… a little confusing.

FL So if you were formally a board member, if that was the case, then you wouldn't have needed any power of attorney. Because… I don't understand what you would use it for, because then you're representing yourself, in the board.

DU I don't know. Again…

Counsel Did you really understand what all of that meant?

DU I was a 27-year-old, just excited to do some… some work, that's… that's it.

FL And excited to go to Sweden.

DU I was excited to go to Sweden, yeah.

Counsel But your actual… you made… you had no decision-making power as whatever you want to call it, whether it's a member of the board, or just a person at the table…

DU Yeah, let me put it this way. Sure. I went to Sweden, I, you know, initiated, or signed, documents in relation to helping the company start, or get going, I don't remember really what those documents are. I flew back from Sweden, and a month later, I was let go, OK. There was no other communication between, you know, me and Werel board or anything like that. I mean, I literally got, like I said "Mark, shouldn't I send you a letter of my resignation?" I didn't even know if it made sense sending a letter, because I didn't know if I was truly on the board anymore. I just… It wasn't clear, so I sent a letter, to be safe, but I… I… again, it was a very short stint. I didn't do much outside of that.

Counsel Did you get paid for being a board member?

DU No, no payment.

FL So… so was there… your initial contacts with Werel, was it when you were going to Stockholm, or was it…

DU No, it was when Pete… when Peter came down to Irvine, to our offices. Mark may have called us and introduced, you know, Peter and… and the company and the vision briefly, he may have done that initially, and he said, "make yourself available next week at this time, 'cause they're going to come to the office, and they're going to give a presentation." And then they came to do that. That must have been 2016, maybe beginning of 2016 sometime.

FL And then the… when was it you were going to Stockholm, then?

DU Yeah, that was… it must have been May, middle May 2016.

Counsel How long were you there?

DU Three days.

Counsel Three days, and one and a half of those days was for sightseeing, right?

DU Sightseeing, yeah. Just enjoying the city.

FL Did you enjoy it?

DU Oooh, it was beautiful. I… I didn't sleep at all, 'cause I flew overnight, but the time difference as I got there, it was like morning. I didn't go to sleep, I just, you know, walked around, you the little islands, and did all that, and by nighttime, I was just… I was just tired. But then, of course, it was daylight, even at 11 o'clock, there was still a lot of light, so I couldn't even sleep. It's a very interesting experience, it was great.

FL	So who other than the Werel… Who did you spend time with during these three days? Were you on your own when you were Sightseeing?
DU	Yeah. So I did sightseeing in the first day, on my own…
Counsel	…by yourself?
DU	By myself, yeah. By myself. The next day when I went to the… we had a meeting, OK.
Counsel	How long was the meeting?
DU	Oh, it must have been no more than three hours.
FL	So who was in the meeting?
DU	So, Gergeo… that guy Afram, is that…
FL	Yeah, Afram, Gergeo…
DU	Afram, yeah, he was there. Yeah Gergeo, sorry…
FL	No, you couldn't know..!
DU	He was there, Peter was there, Larmar… that individual, you just… I just saw the name on there, it reminded me that he was there, Larmag or from the company Lar, Magnus, or…
FL	Magnus Nygren, no?
DU	No….
FL	Linus…
DU	He's from the company Larmag. I just saw his name.
FL	Larmag! Oh, oh, yeah! It was Max... Max.
DU	Yes, but it's also, I think the CEO of that company, too, the main…
FL	Lars Magnusson?
DU	Yeah, yeah, that was… he was there. He was there.
FL	Lars Magnusson. Lars Magnusson.
DU	And he had an employee of his, a vice president of this company…
FL	Max?
DU	Max, I think that's the name.
FL	They were there?
DU	I'm sorry?
FL	They were there, both of them?
DU	Both of them, yeah.
FL	Lars Magnusson and Max? and Afram? Afram, Lars Magnusson, Max Sandberg… and was it any more?
DU	There was a lawyer, I don't remember his name. I'm trying to think of… oh, someone else from Werel. I don't remember his name. It's Peter, and then, I think, someone else… I can't remember his name.

FL CFO, maybe? Linus Törnblad?

DU I don't know, I'd be guessing. I don't really know the names, it's so hard… And someone was on the line, I think it was the chairman. I believe it was the chairman of the company. He couldn't make it in, so he was calling in. And I don't remember his name. And I believe that's It, I can't remember any other individuals that may have been there.

FL OK. So do you remember what you discussed?

DU It was very much a document signing session. We signed documents, and it was related to approving the salaries of the executives, I believe, we approved things like, you know, if you want to spend more than X amount, I don't know what it was, maybe 10,000-15,000, whatever the number was, you'd have to get… you had to tell the board that you were going to spend it or get approval, so very much, you know, these… these limitations and sort of documents that sort of puts the executives in their box. That's what I remember the majority of the meeting was about. I think there was maybe some discussions around strategy, in terms of growth, who to target, and I think we… I may have heard a discussion around acquisitions, and then capital raise was also a discussion, I don't remember the details around it. I believe capital raise went back to going on the exchange, something like that, or going public at some point. I actually don't… there may have been a discussion altogether, like… how does Werel raise capital, so that Werel can sustain operations, and so forth. That was… that didn't seem very formal, it was very much an open discussion. So that was part of it, yes.

Counsel And who directed you to sign these documents, was it Mark Bishop?

DU Just so that I understand that, directed me… Oh if anyone said, "you need to sign x, y and z"? I think it was just everyone sort of agreed to sign, so all the directors in the room sat there, "this is what this is, directors, if you agree, sign." And so I would sign it, so I looked around the room and saw a lot of signatures being made, so of course I signed, too.

Counsel So you just went along with it?

DU Again, I don't know how much a 28-27-something-year-old would know how to differentiate between what's what, you know, it's just kind of…

FL Did you get any limits before you went to Sweden, of Mark, or…

DU With respect to the company?

FL From Mark. Did he say, "You should do this or that", or "You should agree that?", or..?

DU Not really, no. No, I think he said, what his direction was, "really get down to the business plan, understand the business plan, understand what they want to do in the next two–three years," and… and it was always back to, "this is the investment. You've got to make sure that this investment goes from, you know, startup to growth to IPO, or whatever it is, whatever exit it is." So that was my task. It wasn't really clear in terms of specifics, it was more of a high-level "this is your baby, you have to grow it." That was what I took from it.

Counsel But you actually didn't act in that role, when it came down…

DU No. I don't… I can't think of one decision that I made that was material for the company.

Counsel	'Cause other people made the decisions, right?
DU	Yeah, that's right.
FL	So, this… this paper we saw, number 5 and 6, I think, yes… was this kind of due diligence of Werel?
DU	Can I see that..? Oh, is that… Yeah, this is kind of like due diligence. And with Werel, honestly, I think a lot of it was just extracting what was already given to us in the packages, all these documents with marketing, and just sort of gathering from it… For me, it was an exercise of digesting and understanding what the company does more than it was "Hey, this is a great opportunity compared to this world of energy companies." It wasn't that, it was just trying to understand the company, what they were doing, and papering it.
FL	So… did you do any other (discussing internally, with the interpreter) investigation of the company?
DU	Of Werel?
FL	Any research before?
DU	No.
FL	It was this…
DU	That was that, yeah. It was… well, it was the marketing documents that were given to me.
FL	Yeah.
DU	And in the presentation, of course. Again, and the business plan.
Counsel	That Peter did?
FL	That Peter did?
DU	That Peter did, that's right.
FL	The presentation verbal and his…
DU	I believe he had slides…
Counsel	Like a PowerPoint?
DU	Like a PowerPoint. He might have had it, and he might have sent it to us later, the actual PowerPoint, I think we requested it. So he had a presentation with PowerPoint slides, and then, maybe a week later or two, he sent the actual PowerPoint to us.
FL	So, the business plan of Werel, was that that PowerPoint, or was it something else, or..?
DU	The business… I don't remember, I'm guessing there was a separate business plan, and I did have a call with Peter, I think we did this Skype session, where we talked about the business plan and growth strategies, and things like that. Again, I must confess, I think most of it was me just trying to keep up with him and understand what he's doing. It wasn't like I could say "Peter, have you thought about this, this and this," it was very much "Oh, that sounds cool."
Counsel	You were taking in the information?
DU	That's right, yeah.

Counsel You're not having a meaningful discussion, you're trying to gather information?

DU Yeah, it was very much "Peter, I need to understand this, what about this," and again, all of this was gathering information for the purposes of putting together the investment committee letter.

Counsel To Mark?

FL So you had this business plan before you made this investment…

DU Oh yeah, I'm sure, I'm sure I did have a business plan, any business plan, I don't know which.

FL …one or..?

DU Which one, or… I must have had some direction given to me, yeah.

FL (Discussing internally) And did you also get some access to the companies' accounts, annual reports..?

Counsel We're talking about Werel.

DU Werel?

FL Yeah Werel, we're still on Werel.

DU I don't remember, I must have, after going to Sweden, I must have received one or two documents with respect to their performance, and I think actually at the meeting, we were given the financial performance. I don't know it was very robust, I think it was just high level, but prior to that, I don't know if I received anything official.

Counsel When you say high level, you mean just general information?

DU Yeah, revenue… Here's what we did in revenue, here's our losses for the last two years. I think that's what we were getting.

Counsel I just want to make sure that they understand that phrase.

DU OK. Sorry, yeah. Very general information. That I can remember, I always have to say that, as… that I can remember, because again, it was three years ago.

FL You were doing that due diligence investigations and you were writing this document. Isn't that annual reports and accounts, isn't that an important part of doing a due diligence, to look at the economic state… the figures?

DU It is, I think. I think as a startup company, it's not as relevant as for a company that's been around for fifteen–twenty years, so again, I whatever role was given to me, it was "yeah, this is what we've done historically." But again, the selling point there was, with the presentation that Peter gave, that this performance… This is where Werel wants to go, and this is why we need an investment to go there. And even today that is not uncommon for a company to be performing very badly for a year or two, and then to receive capital, and really take off in a different direction. But…

Counsel At that point in your career, though, you didn't really have…

DU Oh, I had no idea.

Counsel …you had no idea, you didn't have this knowledge in terms of, not what you've learned since?

DU Sure. Yeah, that's right. I apologize, I'm trying to take myself back to 2016.

FL	Yeah, of course.
Counsel	Because, at the end of the day, the analyst in that company was a little man in the hierarchy of the company, right?
DU	Yeah, that's right. That's right.
FL	But you were saying that when you look at the startup company, it's not unusual that they make losses..?
Counsel	That's what he's saying now. At the time…
DU	That's what I'm saying now, and I should have clarified that.
Counsel	Be careful here, because at the time, you would not have known that. Now, today, with more experience, now you know that?
DU	Yeah. At the time, I can't be clear what I was thinking. I may have seen losses, but I may, you know, I don't think it's impossible at the time for me to have thought "yeah, you have losses for a year or two, whatever it is," and then an investment in a different direction under Peter's leadership, right. Because my understanding at the time was that Peter just got involved recently in the company, and so it would be under new management. And so, again, it would be, "get your hands dirty," this is, you know, a company that you have to work at to get to a certain point. So that's… that was the exciting part of it.
FL	Do you remember if it was losses or what the financial status was of the company?
DU	I don't remember. I don't know even at the time if I would have understood fully what the losses meant.
Counsel	Whether they have losses or not, you weren't out doing outside investigation, you were just trying to digest the information that was given?
DU	Yeah, I was in the box. I was given information, I was given, you know, the business plan, the expectations of the company, and so forth, and I was asked to prepare a report.
Counsel	So you couldn't verify the accuracy of that information?
DU	Oh, no no no. That's correct. That is correct.
Counsel	You were just given information, and you were told to create a memo, right?
DU	That's right, yeah.
Counsel	So you were not asked to go out and do independent analysis or an independent verification of any information?
DU	That's right. That's correct. That's correct.
FL	(Internal discussion) What was the ownership structure like before Energy Everything investment?
DU	Oh, that… Before our involvement, or my involvement? I can't tell you that, I don't have the answer to that. I don't know.
FL	Did you have any prior knowledge about any of the other shareholders?
DU	Prior knowledge of them? I…
Counsel	…what company..?

FL Owners in Werel.

Counsel Oh, OK. When you say prior, you mean when, and before, what?

FL Prior to those you know when you… before Energy Everything made the investment. Did you know…

DU No, I didn't know who the owners were before Energy Everything made the investment. I have no idea.

FL But then you met the owners, did you have any prior information about the owners?

DU No information, I just met one of them. So not… so the board meeting… no one there. I… it was the first time I met anyone there. I think later that day I met, again for the second time, I think it was, Emil… Ingmanson?

FL Emil?

DU Emil, yeah. So I met him, in Sweden, that was for the second time, because the first time that I met him was in Irvine. Not this office, it was when I first started. In 2000… maybe 2013, maybe '14, I can't remember. But he came to the office with Mark, and that's when I first met him.

FL You met him in Irvine?

DU That's right.

FL Did you speak to him, though?

DU Yeah, I met… well, I met him, and then, you know, shook hands with Mark, and that must have been maybe the third time I saw Mark ever, you know, at the time, and so I put together I think a presentation on a corporate bond, but it wasn't related to their purposes, I think it was for Lisa and Craig, and it was an analysis around JC Penney corporate bonds, is distress. I did a presentation and I must have sat down with, I think Lisa wanted me to sit down with Mark, and just show him the presentation. And I think I showed both Mark, and Emil was there, definitely in the conference room, and they just… they weren't interested. I mean, it was just kind of… they were just sitting there, kind of "Oh yeah, that's great, that's cool." And so, it wasn't really… it wasn't really, you know, helpful.

FL So did you know who Emil was?

DU Prior to that? No. I had no idea. Prior to my meeting in Irvine with him?

FL Yeah.

DU No. No. That was the first time I shook hands with him, and then I saw him again, for the second time, in Sweden.

FL When you were in this board meeting?

DU Not at the meeting, it was afterwards, I think sometime that evening or perhaps the next morning, I don't remember when, but I think Peter and I wanted to sit down and just kind of talk about more of the business plan or more kind of the opportunities for Werel. I think he might came in the room and sat down.

FL You were in the office?

DU I was at the office.

FL In Stockholm?

DU At the Werel office, yes.

FL And you and Peter… So, Afram Gergeo, who was the other owner, I believe, was he part of that meeting?

DU The board... the board meeting?

FL No, I mean…

DU Oh, the second meeting? That was just a…

FL In the evening?

DU No, not really. But he wasn't really part of the meeting… we did have, I think, lunch or dinner, I think it was, you know, two or three o'clock, we had…

FL …something?

DU …a meal, and it was Peter, Afram and Larmag, the CEO of Larmag, the same one I…

FL Larsson.

DU …Larsson, I apologize.

FL Larmag is Lars Magnusson. That's his name.

DU OK. So… those three, we had, I think, we had lunch or dinner.

FL Afram, Peter, and Lars Magnusson?

DU Yeah, yeah. And then we…

FL Oh, Emil, Emil…

DU He was not there, no, no. He was not at that get-together. And there, we did not talk about Werel, we talked about politics. That's right, I just remember… I just remember talking about politics, that's it.

FL So then, Emil, he showed up in the evening?

DU Yeah, he showed up either that evening or maybe the next day, 'cause I think I stopped by the office just the next day, before I left for the States. I stopped by just to, you know, say bye and to just sit down with Peter one more time. And I think he came and sat down at the table, it wasn't anything meaningful, we just said hi.

FL Did he have anything to do with Werel?

DU I don't know. I'm placing myself back in '16, at the time, I wouldn't have guessed that he had anything to do with Werel. Because he wasn't on the documents that I remember seeing.

Counsel You talk about Emil?

FL Emil, yes?

DU Yeah. He… so, I guess a better way to put it is, I didn't know to what extent his involvement was, if any, but obviously his presence there may have led me to believe that he had some, you know, some…

Counsel You don't know.

DU I don't know, I can't be clear. I don't know, I just… I wasn't given that…

Counsel	He just happened to be there, but you… but there's nothing that would… he didn't have a business card with the company or his name mounted on the wall?
DU	That's right.
FL	But you mentioned him when we were talking about the earlier owner, so did you think he was an earlier owner of Werel?
DU	Not at the time.
FL	Not at the time?
DU	I think… I think later on, when I started reading about what was happening, yeah, I made that connection, sure.
FL	But not then?
DU	No. Not then, No, not then.
FL	Yeah, maybe we should have a pause, because we have a lot of questions left.
DU	OK!
FL	So we can go to the bathroom, and…
Counsel	I'm going to have to cancel something, then… so how long do you think we'll be going? We can go as long as you want, but I need to cancel something…
	(Break)
FL	So, we're starting the interview again, at 11:35. And… I know you didn't know so much when you went into Werel, but… did you know who made the decisions on the number of shares, and the size of Energy Everything's equity stake… state… stake…
DU	I don't know. I… it appears to have been Mark, just from his emails, when he said "this is…"
Counsel	But you don't have personal knowledge?
DU	I don't have personal knowledge.
FL	No?
DU	No.
FL	And do you know how they decided how many shares of the capital they would put in?
DU	I don't know.
FL	And how was the price on these shares set?
DU	I don't know.
FL	So, in your role as an analyst, do you evaluate like "is this a reasonable price for a share for this type of company"?
DU	Oh, like to value the company and then figure out the shares?
FL	Yes.
DU	I suppose that could be associated with an analyst's duties…
Counsel	Think about what was in your role.
DU	Oh, in my role, no, no. I did not do that, no.

FL So did you or Mark receive any information about only sales of shares and new issues of Werel, and..?

DU I haven't been exposed to that information.

FL Could you tell us briefly about the business of the company, how did you join Werel?

DU Werel's company? So the business when… after we joined it, I understood the business was a distribution company, we simply matching production with the consumers, and the business plan, I believe if I remember correctly, called for more or less of a change in that model, so that there would be more efficiency in the energy distribution, so I don't remember the details, but it might have been, you now, in relationship to, you know, negotiating lower prices, or fixed prices for consumers, and… as a starting point, and then really trying to take the company to the level of being, you know, green in terms of the energy they're buying, and so that's my recollection of the company and what they were aiming to do. But I don't remember any details.

FL And you told us you were only in one board meeting?

DU Yeah, that's right.

FL Did you… did you be on a board meeting on Skype or something later on?

DU I, no. No. I had one Skype meeting with Peter, as I mentioned earlier, but that was it.

FL So did you get reports further on, after the meeting?

DU Yeah, again, I might have received one or two, but that is speculation, that I want to state that I was just only on for another month at the most, a month and a half at most, so not a whole lot that I received in the meantime, no.

FL So... so that was it?

DU That was it. And I was surprised, too. Trust me, I was very confused and very surprised at that call.

FL Did you know how many people were employed in Werel?

DU Perhaps at that time I did, but I don't remember. It wasn't a lot, though.

FL Did you see them..?

DU Yeah, one of them was, I think, and I can't remember his name, might have been Max, or Maximilian. He was in charge of sales, he was newly hired, and he was on the marketing side, and I did… you know, I did talk to him, so he was one of the employees that I was aware of, but the actual number of employees, I can't recall.

FL So, how did they sell the electricity to clients, did they do that through a call center, or did they, the people that were employed by Werel, sell electricity? How did they get….

Yeah, I… I recall that the way they were doing it before…

Counsel Or that you were told they were doing it?

DU Yeah, so I was told, I think, and this is not 100 sure here, but I believe it might have been through a call center, but that was trans…they were transitioning out of that model, with the new investment. That's what I recall.

FL So what did they transition to?

DU That's a good question, I… I think the idea was… I'm trying to remember… I think the idea was to create almost like a… like how this company, in a way it'd be marketed in a very sexy way, were people would actually sign up to get their energy from Werel. So rather than making the calls, the idea, I think, was to highlight the sexiness of the company and then have people flock to the company.

Counsel And who was it that told you this?

DU Oh, this must have been Peter, and the managers at Werel, yeah. The managers at Werel.

FV In Stockholm, when you were there, or earlier?

DU Maybe… maybe either that, or in the phone call, or the Skype call, or even in the presentation. I don't recall, but… I some point I think that was a discussion point.

Counsel You didn't do any work to verify that what Peter was saying was true, right?

DU That's right. I did not do any work to verify.

FV So, shall we leave Werel? Is there anything you think that we have…?

DU Missed on Werel? There was an email that went out later for a potential capital raise for Werel, and there was an email with attached a, like, a bond prospectus. Not for Werel, but it was, I think, for Mark, and it was "Hey, this is a template of how Werel should be raising their capital." And I don't remember what that template document was… It was for a different company, a company I've never seen before, but it was, you know, the idea was, "use this template, and Werel should go this route of raising capital." Additional capital, sometime down the line. Unclear when that would be, but that was sent to me, that's the only other Werel item that I can think of.

FV But it was Mark who thought that this is a good model to use on Werel?

DU I believe so, yeah. I received it off of Mark, so it must have been Mark, yeah.

FV And you didn't do anything with that, you just..?

DU I had nothing to do with that.

FV You just received it?

DU Yeah, I just received it. I was let go shortly after. So there's nothing, yeah…

FV You didn't forward it to Afram, or somebody?

DU Oh, no, no, no. He must have been in some email chain, but I've never directly had a discussion with him one-on-one, or even emailed, that I'm aware of. Not saying anything of substance.

FV Yeah, I think we'll move on, to a company called Optimus Socially Responsible Investment Limited.

DU OK!

FV Yeah? Do you know about it, is it familiar?

DU Yeah, I… the first time I saw that name was when I, I think I'd started at ABS, and I think I saw that associated with Mark Bishop. So I've always understood that that's a fund that he was managing.

FV But this is not the fund, Optimus Fun; it's Optimus Socially Responsible Investments Limited. It's a limited company, like Energy Everything.

DU Oh, OK. That may have been an additi… so that may have been a company created, Mike…

Counsel So, have you ever heard of this…?

DU Yeah, I've heard of it, yeah.

Counsel OK.

DU I've heard of it, and I apologize, I initially thought Optimus, which was a company that was, I think

FV Yeah, it's the same name.

DU So I apologize. But during my time there, I do believe that a new company created was the socially… Optimus Socially Responsible, whatever. And I say that, because I remember seeing financials for Optimus. I can't give you, you know, highlights of the financials or anything like that, but I remember just seeing a document with financial information in connection with that… with that company.

FL Could you tell us about the business of this company?

DU I would have to speculate, as I have no idea. Sorry. And I don't even know if that was a company that was going to be associated with my responsibilities. In other words, I've seen that name possibly, floating around, I was aware of it, and I've seen financials, but I don't know if that was ever "hey guys, this is another company that we'll be investing x, y and z through." I've never heard that or was ever made aware of it.

FL Were any investments made during your time, with this company, Optimus Socially…?

DU The Socially Responsible one? I don't know. And you're saying, through the company, or just at the same time, while this company was…

FL Through the company. If this company works the same way as Energy Everything, do you know, if Energy Everything, for example, did an investment in Werel, do you know if this Optimus Socially Responsible made investments..?

DU That I don't know. That I don't know.

FL No..? Optimus Socially Responsible has lent money to ABS Investment Group. Were you aware of that?

DU No.

FL Did you analyze any investment groups?

DU I apologize… let's back up a little bit. When you say… I may… The confusing part now is, as I think back, there's… there were certain entities that had, like, ABS listed on the balance sheet, right. And then ABS might have had some of these companies listed on their balance sheet. So I just don't… I don't want to say anything that… that sounds off. I just… When I say I've seen their financials, I may have seen like, I may have seen, for example Socially Responsible, and I may have seen a line item on their asset called ABS. I just… It's hard for me to remember, yes. But, but it's… I am aware that that was there, yeah.

FL So you were aware that..?

DU That Socially Responsible was… was there, that there was an entity called that. And that I may have glanced or may have seen an email, or may have sent an email as a forward, I… I don't remember. I just don't know, yeah. I don't know.

FL I have this attachment number 9, and… do you know who wrote it? But this investment committee presentation has your name on it.

DU I don't think I wrote this.

FL You don't think so?

DU I don't think I wrote this.

FL You don't recognize it, or..?

DU No. the reason I don't recognize it is that it's a secure positive arbitrage in return on investment, but this does not like familiar to me.

What I said was, I don't think… I am pretty confident I did not put this together.

FL No? Because? Because what?

DU I see that… because on the… where it says "re: regarding ABS investment Group", the line item at the top, where it says "secure positive arbitrage in return on investment," that's foreign to me. And it would have been, you know, I would have been…

FL You don't know what that means?

DU I don't know what that means. And I definitely would have looked it up and figured out what that means, and these names, Delta 1, that's foreign to me. AI Undertaking…

Counsel When you say foreign, just so they understand what you mean… it means that you don't understand it.

DU I apologize. I don't know, yeah. AI Undertaking, I may have seen that name somewhere, for sure, actually I have seen that name somewhere, but not… not in this context.

FL So you wouldn't have written it, because you don't… you wouldn't have used these names, because you don't…

DU If I had written it, I would have understood who they are, what they did… like Werel, like DGO. I'd at least know their background, their financials, what the companies do. I don't know what AI Undertaking does, I don't know what Delta 1 securities does, you know. Quite frankly, at the time, I wouldn't have known what positive arbitrage meant. And if you don't mind, give me a moment… yeah, and I wouldn't have done, yeah, this is, I'm confident, that was on my mind. Mark and I reviewed management services, I wouldn't have said "see attached ABS", this yeah.

FL This is this?

DU What is that?

FL The attached, ABS primer. So it's very…

DU Oh, OK. Yeah, that…

FL You can of course see it, but if you have, I don't know…

DU Do you mind if I just…

FL We can look at attachment number 10, which is attached, ABS primer. Please don't read it all.

DU No. I just meant to… I'm confident, I'm confident I didn't put this together.

FL You didn't put this together?

Counsel And the ABS primer, also, so we're all clear about what you're saying on the recording. You did not put this ABS primer together?

DU No. No, and what I see on the first page here, it's the old logo, at the company when I first started. It's just… I would not have done… I wouldn't have used any of this stuff.

Counsel So you're pointing to page 2 of exhibit 10.

FL The PowerPoint line, or?

DU Yeah, the line, footer, if you will, and the reason why I wouldn't have done that's 'cause when we split, meaning when I went under… fully under Mark Bishop, I think the idea was to disassociate ourselves with the old team, Lisa and Craig Chang. So this is not something that I would have done, I would have said "let's use, you know, not even do something like that, let's leave the old logo and all that stuff out of there." So, yeah.

FL So did you give anyone permission to write this investment committee deal presentation in your name?

DU No.

FL Would you have, if someone had asked to?

DU The answer is no, I wouldn't have. I would have been very much turned off by something like that. It would have been a red flag.

FL Did you make any other investment… Did you analyze any investment proposal on behalf of Optimus Socially Responsible?

DU Not that I'm aware of.

FL This money was lumped from… from… Optimus Socially Responsible to ABS Investment Group.

DU OK.

FL And then…

Counsel Did you even know that?

DU I… I… I'm confirming that I was (word drowned out by other voices) yeah.

FL It wasn't the question? And then on… made on to Emil, Emil Ingmanson?

DU OK, that I didn't know that.

FL Did you know the loan was to ABS?

DU I didn't even know there was a loan.

FL OK. Do you know anything about the due diligence of Emil Ingmanson?

DU What do you mean..?

FL Emil, you met in Stockholm. Did you know that…?

DU His background, and all that stuff?

FL No, did you know if there was made any due diligence on him, on his personal assets and his personal loans?

DU Would I have known that?

FL If you knew…

DU I did not know that, no. I didn't… I've never seen anything in connection with Emil.

FL OK. Yeah. I think Mark Bishop has told us that you made the due diligence on Emil Ingmanson.

DU I did not. The only time I was ever asked to do any background check or to try and gage anything was on Joe Kincaid, the American. He just asked me to see the background, if he's real, if he's lying to us about his, you know, billionaire status, or something like that. That was the only time I was asked to do an individual background research.

FL That was the investor you were talking about who was on the…

DU Yeah. Who's in the res… yeah, exactly.

FL That's the only one?

DU That's the only one I remember. But I do think I he'd ask me to do an investigation of Emil, I would remember. I would have remembered that.

FL Did you see this paper, it's Ingmanson business plan, it's attachment 11.

DU I've never seen this before.

FL Were you the only one doing due diligence for ABS, or could it be that someone else have done due diligence on Ingmanson?

DU The only other person who could have done it was Steven Bishop, but he wasn't… I would say, he was even a little bit below me in terms of this understanding of it. He's a lot older than me, no question about it, but his background wasn't in finance, particularly, corporate finance. So I… I don't know, but he… I'd be surprised if Steve did anything on his own without he and I working together on something.

FL So if there was anybody else on ABSIG who made such things, it should have been him?

DU Possibly. Again, I'd be very surprised if he went out on his own and did this, something like this on his own, yeah. I'd be very surprised.

FL You worked close to him?

DU We were… we were friends, yeah. I wouldn't say we were good friends, but he and I got along very well. Yeah.

FL And in your work, you worked closely with him, so you know what he…

DU You know what, yes and no. So, the yes part is, things like this, we would like at something like that, he'd say "what do you think about this, what aspect of this deal causes you concern," things like that, he would just more or less ask questions. The part where it's no is that there was this portfolio of residential

mortgage-backed securities that was being managed. I really had very limited exposure or activities involved in that. He sort of ran with that part of the business. So… so that's really the only overlap we had, Steve and I.

FL Do you know if Mark Bishop himself did due diligence and did analysis?

DU I don't know, I don't know the answer to that.

FL Do you know what happened with Optimus Social Responsibility?

DU I do not.

FL We're moving on to Hayden Consulting Group LLC. What do you know about Hayden Consulting Group?

DU Yeah, the answer is not a whole lot, that was a bit confusing, as towards the end of my stay at ABS, the thing I remember is that we were, Mark gave us, or sent us, these, I don't know what he called them at the time, units, is what I think we … units of… investment units, or these names, just these names of entities, and he said that the task here is to provide a value for each one.

FL OK.

DU Now, we may have, we meaning Steve and I, may have worked together to put together a template for how we would analyze the entities, this was very preliminary, before we even saw documents, and I think we said that is that OK, we're good with the template, now let's gather the information. And this is one of those memos, as I said earlier, where we were asked to do something, but we never ever did it, because we never received the supporting documents. I believe we made requests for the entities to be valued, so we asked for… I can't remember what we asked for. Maybe [nod] information, asset information, cash information, things like that, and I don't remember ever receiving it.

FL So did you ask Hayden for that, or..?

DU Hayden? I don't know who Hayden is, or was. My understanding is that Hayden, from emails coming through, it looked like Tom was leading the Hayden… Tom Epperson was leading the Hayden efforts. It wasn't clear to me what that means or what that is. In my mind, I was thinking, is this a new business service providing valuation work? I wasn't sure, I wasn't sure what was happening with that.

FL But why do you connect Hayden to these tasks in the investment units? You said it was…

DU I think Hayden was responsible, or was supposed to be responsible, for… if I remember… Hayden was supposed to provide valuation on these units, investment units, and I… it wasn't clear to me who the entity Hayden was, although I knew that Tom was running it, meaning he had the email Hayden… the email was given to us. "Here is the Hayden email." But I… I thought, like ABS, for example, that mortgage fund, there was an entity in Portland that did valuations, or that finalized valuations for the portfolio of mortgage-backed securities. So I thought, this is an extension of that, where there's maybe a professional who does valuation work at Hayden that ultimately receives it and does the valuation around these… these investment units. There were maybe three or four, maybe five, names, entities, that…

Counsel You're more speculating on this, just based on your observations? Nobody told you this, right?

DU These are my observations, yeah. But, but, but… I want to be clear, Mark did send an email, if I recall, I think it was even part of that where he's requesting that we do the valuation on these entities, and I think we had a call shortly after, saying "well, OK, who do we need to talk to to get these valuations, or to get the backup information for these valuations?" And I can't recall, but we never received… we never received substance that could help us with valuations. By the way, that age and at that time, I wouldn't even know where to start with a valuation like that.

Counsel You didn't have the experience to do it?

DU No.

FL So how come he asked you and not Hayden, who was supposed be….

DU That's a good question, I'm not… I'm not sure. I… he was asking Tom specifically…

FL Epperson?

DU Epperson, Tom Epperson, specifically.

Counsel Do you know that Hayden is an actual person?

DU That I don't know. I… I think at the time, it was Hayden something-something, it seemed like it was a company. Hayden something. Again, there was an email provided to us, a Hayden email, so I didn't know if it was Tom's, you know, Tom's relationship, if Tom was going to spearhead the evaluation, I don't recall – I don't remember. But we'd… at least on my end, I've never completed, seen, or even started, an official valuation, other than sending, like, dummy numbers. So like a pdf or an excel spreadsheet with numbers, you know, "this is what it would look like." But we need to fill in these… we need to fill in these numbers. Or we need to fill in these categories with numbers, and so we need the backup information to do that. So I believe that's what we did.

FL You did it from Hayden, or you did it… did you do it from…

DU I didn't do it from Hayden, I did it from my… my account. But let's be clear about what I did. I submitted the template with… with if there were numbers on it, they were dummy numbers, as I didn't have the information to say, "these are the values," or maybe I submitted historical ones I had seen. I just… I can't remember. But I never physically sat down and did a calculation for a value for any of these entities, OK? I can't speak the same for Tom or Steve, but I know that I never saw an official "here's the value for each of these entities" that I can remember.

FL When I… I don't understand is, why are you telling us that when we are asking about Hayden? Is this…

DU Because I looked at my emails, the ones that are in the… I saw communications about Hayden, so I was trying to understand, who was Hayden, and back then, I don't know if I clearly understood. Now it seems like maybe it was Tom Epperson who put together Hayden… still today it's unclear, but back then, putting myself in 2016, I wasn't sure. I wasn't sure who Hayden was, or the structure of Hayden, or what we were necessarily doing if we were helping Hayden out, I… unclear.

FL So a task was sent to you from a Hayden email?

DU It might have. Again, there was an email, a Hayden email created. I think Mark… I don't know who created it. But I know Mark used it once or twice, so he obviously had access to it.

FL Maybe there were people at Hayden, or…

DU Yeah. Help me out. I'm just trying to remember all these pieces that are moving everywhere.

FL Yeah. We're looking at appendix [mumbles] here. Number 12. Appendix number 12. Attachment…

DU Attachment 12?

FL That's an email 16 February 2013. From Hayden to you and…

DU …Steve.

FL …Steve. And Epperson and Mark…

Counsel Tom Epperson, maybe?

DU Yeah, that's, JT, that's Tom Epperson, yeah.

FL Yeah. And Mark, Mark Bishop?

DU Mark, he is one who… Oh, yeah, so…

FL And Bishop?

DU Yeah, so you can see, clearly, well, it's not clear actually, but this was Mark functioning through, or emailing through, the Hayden account.

FL So it's Mark who's emailing?

DU I can't think of anyone else that would send this, it was…

FL But do you know it's Mark, or are you guessing? Do you remember it? Because there are some known names?

DU Yeah. I'm trying to remember, it's really difficult. But I know this was introduced to us by Mark, OK? That's probably the best of it. The small…

FL The Hayden thing?

DU Sorry?

FL The Hayden thing was…

DU The Hayden thing was introduced to us by Mark. I…

Counsel It's the same…

DU It the same address, yeah. Same address.

Counsel And the same phone number?

DU Yeah.

Counsel Yes. So this phone number and the [mumbles] changed here is being ABS?

DU It's Hayden Consulting.

Counsel Yeah, so the address and the phone number are the same.

FL This Newport, yes?

DU Yeah.

FL	So… what does he want?
DU	Well, it's unclear from the email what he wants, other than to be aware of Hayden, and that there's an email out there for us to use. Now I've never used this or input it in my phone, and that's probably because there was very little involvement on my end in the Hayden entity there.
FL	It says… it says "we" have a domain, so who is we?
DU	I don't know. I… I don't…
Counsel	We've got… well, and this is you guessing, but it would probably be Mark or Tom, right?
DU	Yeah, I mean, he's clarifying the two email addresses there.
FL	Tom is one of them, yes?
DU	Yeah, there's Tom and there's just a generic Hayden.
FL	But you don't know who "we" are?
DU	I'd be speculating. My, my… OK, I'm going to guess. He's saying "we" as in Tom, Steve, me and Mark. We. Yeah, I think he's referring to the people here in the email chain.
FL	In the email, yeah.
Counsel	But that's pure speculation?
DU	That's speculation, yeah. I… I don't know who, yeah. I can't give you a for sure answer.
FL	Do you know who's checking the mailboxes for this…
DU	Who's checking them? I believe Tom was checking them.
Counsel	But you don't know?
DU	No.
Counsel	But you don't know.
DU	I, I…
Counsel	Did he ever tell you he was checking them?
DU	No, he never said, he never told me.
FL	So you don't know.
DU	No, he never told me.
FL	Did you check any of the mailboxes for someone?
DU	No. No, I didnt.
FL	…for some reason? Were you asked?
DU	I never… I wasn't asked to specifically go in and check the mail… emails. I… I'm trying to think. This is what I do know. I know that Mark functioned through Hayden, meaning he emailed us through the Hayden account.
FL	OK?
DU	That I do know. Maybe you… Maybe in the emails in there, there may be some information on that. But I can't tell you 100% sure.

FL But in this… you gave us… it could show us that Mark is using the Hayden email, or, or..?

Counsel I'm not sure if I… just looking through the summaries, I don't think it's…

FL OK. Mark Epperson, in the interview…

DU Tom Epperson?

FL No, Mark… Mark Bishop, in an interview, he said – the told us that – Tom Epperson had asked ABS to check the emails of Hayden, and the task to do that, he thinks was given to you.

DU To me specifically?

FL To you specifically. The directions were from Tom to Mark, and then Mark passed it onto you.

DU Yeah, I'd be very surprised if that's… I've never been… I don't remember ever being in an email that's Hayden-related. I may have helped out with just putting together documents for Tom, and even that I don't remember the specifics. I would always help Tom out with documents, because he… he was, you know, 70 something and didn't, you know, necessarily use his computer the way a twenty-five year old, twenty-six year old, I did help him scan some things in, send it over, change line items and things like that on paper, but that definitely was not my task at Hayden. I would have known that for sure.

FL Did Tom… you said he was older and the… wasn't good at computers?

DU Yeah, he would always ask me, "hey, can you move this font, you know, lower, or can you change this, you know, header, and things like that, and I would do it for him. And then I would just sent it to him. So things like that happened quite frequently.

FL But he used email?

DU He used email, yeah. When I'm saying is a word document or an excel spreadsheet, he wouldn't work it around so that I was, you know… so I could… better use graphics in such a way, you know, that wasn't his thing, he didn't understand how to do that very well, so he'd just pass it onto me. Or Steve. Quite frankly, we helped him out wherever needed.

Counsel It does not appear from my summary that there's any Hayden material on the thumb drive? We could have missed something, but… it doesn't appear that there's anything on here.

FL OK. Those are all PDFs on the thumb drive?

DU They have not used their emails, like Outlook format?

FL Like pst, or whatever is the format?

DU Oh, what I did with Outlook, I copied it and just put them…

FL Like a time mailbox?

DU Yeah, I think so. Is that problematic?

FL It's actually good, 'cause we'll get the…

DU 'Cause there's a chain to… You get a chain to… you can see the… below ones… and the attachment's on there.

FL	OK, OK.
DU	And one thing to mention about Hayden. This was maybe a two-three day discussion, like, it never went past that. It was, you know, over a span of like two or three weeks, maybe, we talked about it one day a week, "you know, guys, this," or you know, "Mark, we need backup if you want us to take a look at these valuations." This, again, three days. It wasn't a big portion of my time there, it didn't take up any of my time at ABS.
FL	Ok. This is when you responded to it… it's some guys from Hayden…
Counsel	So this is your personal email?
DU	Yeah. I wonder why… that's my personal email.
FL	Yeah, it's from Mark… mail to Bishop at gmail.com?
DU	No, but my…
FL	Yes, but we, we got it from…
DU	…from his? Oh, OK. Well, I wondered what's it…
FL	So, so we can probably have some.
DU	OK.
FL	If you… if you mailed with him. And he says, this is Mark sending to you, "you need to monitor Hayden."
DU	Sure.
Counsel	Well, it's… actually it's addressed to Steven Bishop and John Epperson, also, it says "Guys…", not just "Daniel"…
FL	No, but Daniel is….
DU	I just responded.
FL	He was responding, yeah. And the thing is, he's using your… all of your private email accounts, it appears. They're all gmail.
DU	Yeah. There all gmail.
Counsel	And then all Daniel responds is "good, let me know if you want me to put together a call to discuss."
DU	Right. And, and keep in mind, he's introducing this, and I don't have all the details around it. Just responding with "OK."
FL	And he's saying, "I'm in contact with Barbaros through Hayden email, as Tom for now."
DU	That's what I mean. He… he was using the email.
FL	He was using?
DU	Yeah. Yeah.
FL	But he was… saying he was Tom?
DU	Yeah, "Tom for now". I don't know what that means. Well, I don't know what he would have meant by that.
FL	I see… he… who're you talking about? Mark Bishop.

DU Mark, Mark Bishop.

FL And also, this Epper… JT… it says John Epperson, was that..?

DU His name was John Thomas, so that makes sense. Tom is what we called him. He went by Tom rather than John.

Counsel Yes, so JT… Epperson…

DU JT, that's right.

FL Was it common for Mr Bishop to email people through their personal gmail accounts versus their corporate work account..?

DU Yeah. Yeah.

FL Was there a differentiation when he would do it versus..?

DU Well, sometimes, initially, he would email our gmail because we'd have issues with the server, ABSM account, and then what I suspect happened is, he would email via phone, and so when you have your phone, sometimes you just… you type in someone's name, and sometimes you get their gmail or the professional, it just kind of depends. So I suspect… There were times when I would just get emails that were maybe material, they were just a, what do you think of this office, and they would just be my gmail account, and so… I'd respond, sometimes I would respond with my gmail, other times I would just switch to my ABS to send him stuff.

FL So you don't think he emailed everyone to their personal emails because then they won't come to the…

DU I wouldn't have observed… I wouldn't have observed that in 2016. I wouldn't have noticed that. Now it would surprise me that he emailed me in my gmail rather than my ABM… ABS account. That happened frequently where I would get one or the other.

FL So it just happened?

DU No, I'm not saying it just happened, I'm just saying I wouldn't have made that observation in 2016.

FL OK. Did you know about Barbaros, who's Barbaros?

DU I've heard that name, Barbaros… I want to say he might have been associated with one of the funds that Mark, either Optimus or there's another one, Temp… the Temple Management, Temple Management, or even Falcon Funds. But he wasn't an ABS person by any means. He wasn't, he wasn't at ABS or anything like that.

FL But he has something to do about the funds, some funds?

DU I think so, yeah. I think so.

FL So Temple, you said… what do you know about Temple?

DU Well, OK, so what do I know about Temple in 2016? Very little, other than… Temple, or Falcon, one of those two, in 2000… maybe 2015 it was, we submitted a – we being Lisa and Craig – asked me to submit an analysis, or not an analysis, a… a pitch, pretty much, to raise capital for an entity called Apple Hill, that Lisa and Craig put together, and the idea there was to get Apple Hill to get funding from… I don't remember if it was Temple or Falcon, to be honest, it's one of those. So, you know, I was directed to put together this pitch, for the fund, it's a

corporate bond fund, and Lisa and Craig sent it out to Temple or Falcon. They responded with “no”, that they weren’t going to fund Apple Hill, and then they listed their reasons. One of them I think they… it seemed like it was a personal loan to Craig Chang, is the conclusion that… that I observed. But I think I might have seen that name around that time, when I... when I put together the pitch for Apple Hill. Or assisted with the pitch, rather.

FL OK. That was a side track.

DU Yes, that was about Barbaros, that’s when I think I first saw that name.

FL Do you know who had access to Hayden’s email accounts?

DU I think Tom and Mark. I don’t know if there was a third party that had access to it. I mean…

FL Not you?

DU I think… I think the password may have been given to everybody in the email – Steve, me…

Counsel You think, but did you ever access the Hayden email?

DU I have never accessed the Hayden email that I remember.

FL Could you have, because you had… the number?

DU I’m sure I could have, I think there was… because I was on the email chain, I think that information was given, to Tom. And I think, by virtue of seeing it, sure, sure, I could have…

Counsel You had it, but you weren’t..?

DU Yeah. I wasn’t functioning through… I wasn’t doing anything with it, I wasn’t functioning through that email. And again, this was a three or four day thing where we even dealt with any of this Hayden stuff. It wasn’t like two, three months of Hayden work, by any means.

FL So there is another email, a number 14, attachment, and it’s from you to Mark, copy to Tom Epperson. And Steve Bishop. Yeah, he was. Steve Bishop, yes Steve Bishop, too. It’s about Hayden valuations.

Counsel This confirms what you said earlier.

FL Yeah. Yeah. Is it that what you talked about? You could…

DU I’m sorry?

FL Is this the thing you talked about, with..?

DU I mentioned earlier that I sent out an email with a valuation template, and maybe even… I can’t remember, maybe even numbers, but, like that PDF, dummy numbers. Or maybe they were historical numbers, I… I can’t recall. But I remember saying that here’s the draft, and I specifically said it was a draft, because it’s nothing there of substance. So… that’s why I said, Nordic ETI, I created a temporary template, right.

FL But so, this is what you were referring to before, and there was… this is it, they were not… these things were not happening?

DU Yeah, I don’t recall having an official sit down and writing up a value for each of these entities. I… That wasn’t part of my mandate, and I would have definitely

	been surprised if I was being asked to actually thoroughly value each of these entities that I have no relationship with.
FL	OK. You are… attached these two excel, and this is exhibit 16.
DU	OK
Counsel	So we're skipping attachment 15, right?
FL	You can look at it, I think it's the same…
Counsel	Oh, just part of the...?
FL	Yeah. Part of the email chain, so… we can look at it too.
DU	So this was the attachment to the emails?
FL	This one says… on the back side, you see, it's an excel… and that's the excel file.
DU	OK. Was this from me to them?
FL	Yeah.
DU	OK.
FL	So you say…
DU	Wait a second, though. No?
FL	The ETI valuation draft.
DU	OK.
FL	You say, "please see attached the ETI valuation draft." And that is this.
DU	OK, yeah.
FL	It's an excel spreadsheet with four… four…
DU	Yeah, the tabs. But…
Counsel	It's not clear, because also on the second email that is from Mark Bishop, it has a valuation sample.
FL	I think that this, the first email...
DU	May I see the first…
FL	…that's his spreadsheet. And the second is what you're looking at. No, that is the spreadsheet. All right. That's the spreadsheet. But it could be the same on a pdf here, but I don't know. So this is the spreadsheet.
DU	OK. Just… just so I'm clear.
FL	It has four… tabs…
DU	Tabs. Tabs.
FL	…tabs in that spreadsheet. So it's four tabs, and this is four.
DU	And so..?
FL	And you attached it.
DU	OK.
FL	And… Did you do, did you make the valuation, or did you… what is it?

DU I'd be very surprised if I put together these valuations, to be honest with you. I'm… I'm trying to be clear… I'm trying to understand. "Please see attached ETI valuation draft with multiple tabs for each ETI… OK, so there are multiple tabs… "I was not able to pull any valuation information from Argentarius for the Nordic ETI, so I created a temporary template. Please let me know if anything needs to be changed or adjusted."

Counsel So these dummy numbers, and..?

DU Yeah, I want to say they are, unless they… unless there was some… again, I don't… there really wasn't documents to support any of this. So I'm really hesitant to say I used anything, or that I even prepared this. One thing what I'd like to know is, was there an email from Steve to me, with him sending me these files?

FL You says. You say, "Mark, please see attached ETI valuation draft, with multiple tabs for each ETI. I was not able to pull any valuation information from Argentarius for the Nordic ETI, so I created a temporary template. Please let me know if anything needs to be changed or adjusted." So in the email before, they… it says that you can gather information on the Argentarius…

DU …website…

FL …website. So these numbers are probably corrected from website.

DU Yeah, I… what I can tell you, those, I did not put together these numbers, I really don't remember or recall having actually sat down with these templates and gathering information and putting it. I do remember going on my Bloomberg terminal and researching each one of these entities to see if I could gather data before making my request to Mark…

Counsel …for information..?

DU …for information, that's right, to be able to do this. I know Steve was involved to a certain extent with… with… with not necessarily Hayden, but with this discussion around these valuations. I can't recall if he had a say or if he put them together, but I'm just trying to remember how these… how these came about. Again, like I said, it's two or three days we're talking about, it's hard for me to know and to say "and this was…" This does not… this would have been one of the last things on my list, as something that I felt would have been an issue here. The Hayden valuation. To me, I just… I don't remember much of any of that.

Counsel If anything, you're calling it a temporary template, so that's just more... something out there, OK, this is what I'm going to use, but I still need more documentation, and then you don't ultimately ever do the valuations, right?

DU I've never done a valuation with this, or even prior to this. So I… yeah, it was… for me, I'm just trying to gather information, just to understand what is the ask from Mark.

FL So he, he says… "Put your heads together, we will be responsible for providing an additional third party monthly valuation of the four ETIs that I have listed below," and that's these four. And you can… "All information can be found on argentariusgroup.com, and the valuation should be from Hayden, in the Hayden form." On the Hayden letter… From Hayden. And then you, these documents that you then attached.

DU That I sent him, sure.

FL Yeah. It's all that. It's on Hayden form, and it's on these four ETIs.

DU Right. But I don't recall, and I'm pretty confident that I did not actually prepare them. Like physically sat down, had the documents on my side, worked through those documents, did the analysis, plug in the numbers. That was not something I did. Now that… Now that I… I mean, if I forwarded it to Mark, OK. But I don't know… again, I don't know the genesis of where these documents came from. Or how they were prepared.

FL You're telling us you created the template, that's it?

DU Oh year, like the template, I think there is even an email there where I sent, like, almost like blank. It might have been blank, or it might have been dummy numbers, like this is what we can expect from a valuation, and, you know, what I did… I probably googled an asset management, you know, valuation sheet and then used that to understand how to go about creating a valuation. So…

FL And the numbers you put in, did you get them from…

DU Well you say "you", but I don't… again...

FL You don't think you did it?

DU I don't think I put these numbers in.

FL OK.

DU OK? I mean, these look very specific now that I'm looking at them, right. 26757407, that's very specific.

FL Yeah.

DU I… I… no, I don't think I put those in.

FL But when you say "I couldn't pull any valuation for the Nordic ETIs," so…

DU From Argentarius.

FL Yeah. Those…

DU So, so…

FL …the others?

DU Again, so I may have pulled… no, if I… I'm trying to remember, to be honest. But if I'm looking back, and there's an Argentarius website, and there's this information, sure I might have downloaded that PDF from the website and… and… and handed it to Steve, or made people aware of it. But don't know if that was enough, if there was enough information on those PDFs to come up with the whole picture.

FL No?

DU I don't know.

Counsel But either way..?

DU But either way, I did not prepare this. That's… that's… that's what I wanted to make clear.

FL So we're perfectly done here, but… and you have given us documents, and… is there anything on… anything you want to say about all this that we should know? Look through the documents and…

DU	Well, all I want to say is down to 2019, but in 2016, I… I don't know what I would have… I was a lot in the dark, clearly, about a lot of things. I was essentially given orders, did my best to complete them, and… and… and that's it.
FL	Could we, if we have any further questions when we have looked at this, could we email Craig, and he could ask you..?
DU	I have no issue with that. I've no issue with that.
FL	Is that possible? (asking the American FL) I don't know. If it's up to me, it's possible, but I'm not the final decider of this.
DU	Is it possible just to email Kate?
FBI	Yeah, of course. Let's go through Kate.
DU	Yeah, and I have no problem answering any questions you may have.
FBI	The problem is, my authority stops at our borders, and so does theirs. So…
FL	Yeah. So…
FBI	There is probably a process…
FL	Can we finish on tape… It's, yes? We're finishing? The time… it's 12:32. But for example, if Daniel or, or his attorney would like to provide additional information, and they have our email addresses and they do it just, I mean, you can't forbid them..? Or how does it work?
FBI	I can't forbid them, no.
FL	But we can't use it?
FBI	That's totally up to you and your country how you do that, but I… I got a process that I follow in terms of evidence and contacting people on your behalf. And I'm not sure what it is in terms of follow-up. I'd be happy to help, I just need to clarify with my people.
FL	Will it be, if we look at this in the afternoon, and then if we find something, can we tell from you tomorrow..?
FBI	Yeah, if they're willing to do a follow-up maybe phone call or something…
DU	I… I…
FL	Will you be… could we telephone?
Counsel	It depends on when, but yeah, I have court tomorrow, but…
FBI	Yeah, I think they're leaving… when are you leaving?
FL	On Saturday.
DU	OK
FL	Yeah, I mean… we will be…
Counsel	If there is follow-up, well, I can be found, I just want to be clear I have court tomorrow, so…
FL	We (mumbles) tomorrow, so… but we, we are not supposed to do so much in that interview. Yeah. But we can, we can, we can look at that.
FBI	We can figure out how to do follow-up.
FL	Yeah.

FBI	I must say no, I would love to help you, I just need to make sure… I can't promise you.
FL	It will be easier if we do it when we are still here.
FBI	I think if it's here, it's all covered by what we're doing right now, under the [mumbles]. So I have no problem with that.
DU	What I need to say is that I don't know if I can come back in, I mean, I took off work to do this, and…
FL	Of course, we understand.
DU	Phone calls…
FI	Like a phone call, or maybe it's like we have questions that it's not like an interview, it's just like in what context did you get this, or could you, just so it would help us with the reading…
DU	Sure.
FBI	You still have a copy of that, right,
Counsel	Yes, I have two copies of it.
DU	Yeah.
FI	Or if you would want to give us the information on paper, or…
Counsel	Yeah, so it… because we don't have email, we can go back to that window and see if my office sent it to me. Yeah, I know, my emails aren't working in here.
FBI	Is it possible for you to copy the thumb drive to your computer here, so… 'cause I'd prefer to have that, so I can submit it…
Counsel	Let me just see, 'cause if not, I can always just cut off the top part…
FI	OK, now they're out. What can we… (laughing)
DU	I hope I was helpful, I mean…
FI	Yes, you were very helpful.

3 Bilagor förhör Ungheanu.pdf

WIRE SUBMISSIONS NOTE: Wire transfers are not allowed after the cut-off time.

Bilaga 1

View Single Wire Transfer - Domestic

Ref #: 1212948
Created by: ABS Investment Group LLC - 07/28/2015 08:49 pm PDT
Approved by: ABS Investment Group LLC - 07/28/2015 08:49 pm PDT

SENDER

Name: ABS Investment Group LLC
Tax ID #: 262119490
Address: 4 Park Plaza Suite 500
City: Irvine
State: California
ZIP/Postal Code: 92614
Phone Number: 949-678-9574

Account to Debit: ABS - Consulting Fees & Exp:*0070
Amount: $ $20,000.00
Submit date: 07/29/2015

BENEFICIARY

Beneficiary's Full Name: Daniel Ungheanu
Beneficiary's Address 1: 8018 E. Far Canyon Way
Beneficiary's Address 2:
Beneficiary's City: Anaheim Hills
Beneficiary's State: California
ZIP/Postal Code: 92808
Beneficiary's Account Number: 1856713100
Special Instructions for the Beneficiary: Diversified Gas & Oil

INTERMEDIARY INSTITUTION *(optional)*

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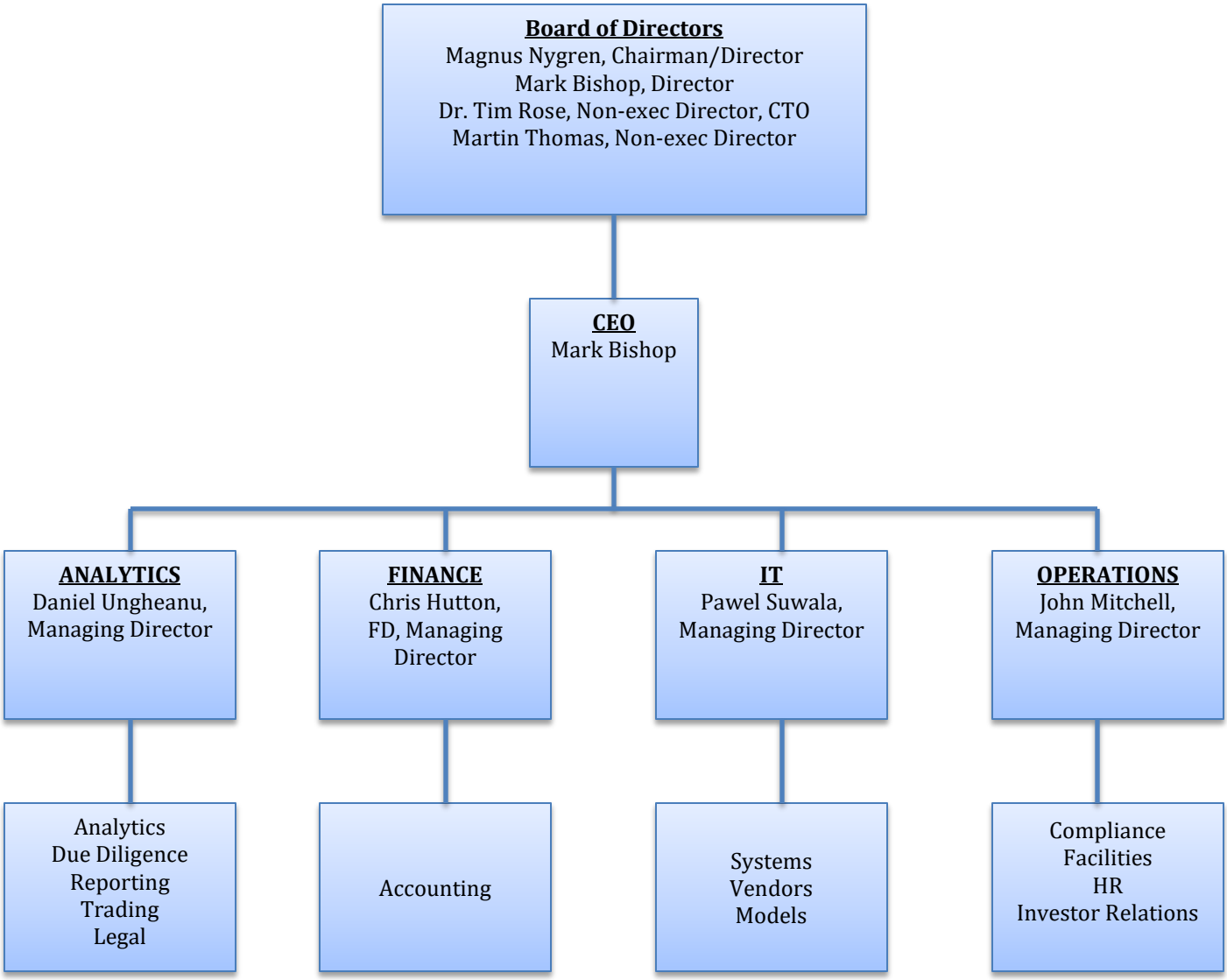
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Institution City:
Institution State:

BENEFICIARY INSTITUTION

Routing Number: 122105278
Institution Name: Wells Fargo Bank
Institution Address: 420 Montgomery Street
Institution City: San Francisco
Institution State: California
ZIP/Postal Code: 94104

Bilaga 2

ORGANIZATIONAL CHART
ENERGY EVERYTHING



Bilaga 3

March 2016

ENERGY EVERYTHING INVESTMENTS, PLC ("ENERGY EVERYTHING")
Internal Summary Business Plan

SECTION I

1 THE BUSINESS OF ENERGY EVERYTHING

1.1 Overview.

ENERGY EVERYTHING (the "Company") will be a leading provider of investment capital in the form of debt to seasoned mezzanine size businesses and R&D groups within the energy business sector, with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, services, traditional energy, and alternative energy on the market. In addition, the Company will invest in state-owned investments or will create co-investment opportunities with sovereigns ("SWF investments"). ENERGY EVERYTHING is differentiated from other investment companies because it is an investment company that specifically supports revenue-generating businesses involved in the energy sector.

ENERGY EVERYTHING has circled energy development groups with established records of delivering strong financial performance within the energy sector:

* Annualized turnover for the first year of acquisitions of ENERGY EVERYTHING will be approximately £5M in year one and £21M in year two, and the Company operating profit (Company operating profit after operating expenses and bond investor payments) will be approximately £570K in year one and £14.3M in year two. [Such bond sized at £100+ million, with a 6.75% coupon (quarterly payments), and a seven-year (7) maturity.]

* The business has stable, predictable and reliable income in order to manage its operations, fund future growth out of retained earnings, fund additional rated and not-rated debt transactions to target businesses, pay any corporate debt, and pay predictable dividends. Furthermore, the business presents appreciation and upside potential for its bondholders.

* The Company has existing operational cash flow and owner equity that supports the Company, and provides a current cash flow and principal hedge for the Company's bond investors.

The Company is based in London with offices in London and Stockholm.

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1.2 Business model.

ENERGY EVERYTHING's business model is focused on the revenue generating businesses involved in the energy sector, including SWF investments. The Company will invest in target businesses utilizing debt instruments. Target businesses may be involved in a narrow range of activities including energy efficiency, innovation and technology, and energy sources (i.e.: fossil and renewables).

In diversifying within the energy sector, the Company's investments offer a compelling proposition for potential investors. It also represents a differentiated business model, which enables the Company to capture a greater proportion of the dramatic upside arising from this investment sector. This diversifies ENERGY EVERYTHING's earnings streams, enhances its margins, and improves client and investor recruitment and retention.

The Company additionally has identified and available investments that will debt service the Bond and operations, even if the Bond is fully subscribed and funded in month-one. This provides bondholder comfort, in that bond payments and operational expense are made from Company revenues.

Company debt-service-ratios are 1.1:1 at the end of year-one and stabilize around 1.3:1.

ENERGY EVERYTHING is focused on increasing the proportion of its revenues, which are predictable and recurring in nature.

Investment Targets:

Target1

The Target1 has developed a lamp post mounted, micro wind power generation array, conditioning the generated electricity for supply to the National Grid, and suitable for councils worldwide. The technology and system is efficiently connected into existing electrical infrastructure, creates long-term savings for Councils, and green-sustainable electricity revenue for Target1. The technology is patented in 138 countries worldwide, and meets all European design and electrical connection standards.

In addition, the technology has beneficial attributes: Locally produced green-electricity, free green-energy for local Councils, one-half ton carbon reduction per lamp post annually, and assists local Councils in "keeping the lights on".

The Target1's projected 2016 revenue is GBP 13.080M, and its EBIT is GBP 2.920M. The Target1 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target1. The investment would carry a 10.50% coupon, payable quarterly, with a 7-year term, and a conversion to 10% equity.

Such investment falls within the business plan of the Company, services its corporate bond

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payment, and the arbitrage contributes to the operating cash flow of the Company.

Target2

The Target2 has developed the patented technology (granted in 2012 – Calibration of Upgrader for creating radicals and cracking of bonds, and adding additional Frequencies to the Upgrading Units to enhance cracking of bonds), and the mechanical and chemical processes for the transformation of hydrocarbon liquids at its molecular structure, by inciting the atom and spinning the bounding electrons into a higher orbit thereby separating and cracking the elemental bond. This creates a radical chain reaction which recombines the hydrogen and carbon radicals into new shorter hydrocarbon chemical chains and separates the minerals and sulfur from the hydrocarbon liquids.

The Target2's technology resolves the problems that refineries face in a cost effective way: Reducing the viscosity to allow easy transportation, minimizing the quantity of costly diluents to be added, and upgrades and converts the crude to a higher value refinery oil.

In addition, the technology and processes have environmentally beneficial attributes: Efficiently eliminating sulfur, no super-heating, and eliminating high amounts of costly and environmentally harmful diluents.

The Target2's projected 2016 revenue is EUR 19.800M, and its EBIT is EUR 10.464M. The Target2 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target2. The investment would carry a 9.50% coupon, payable quarterly, with a term of 5-years and a conversion to 5% equity.

Such investment falls within the business plan of the Company, services its corporate bond payment, and the arbitrage contributes to the operating cash flow of the Company.

Target3

The Target3 manufactures and distributes Low Temperature Low Pressure Catalytic Reformer (LTLP Catalytic Reformer). The Target3 has patented technology and mechanical/chemical processes to produce catalysis reforming and recombination of aqueous and hydrocarbon species into a single phase extended hydrocarbon like liquid. The technology has been tested to EN590 standard, and effectively "extends" fuels and is a "black swan" technology.

The Target3's projected 2016 revenue is GBP 30.618M, and its EBIT is GBP 2.733M. The Target3 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target3. The investment would carry a 10.00% coupon, payable quarterly, with a 5-year term, and a conversion to 5%

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equity.

Such investment falls within the business plan of the Company, services its corporate bond payment, and the arbitrage contributes to the operating cash flow of the Company.

1.3 Key strengths.

The Directors believe that ENERGY EVERYTHING's key strengths include the following:

i. a differentiated direct business model;
ii. strong technology;
iii. an established compliance culture and risk management procedures;
iv. a high proportion of recurring revenues through predictable debt structures;
v. a high Operating Profit Margin and scalable business model;
vi. strong cash generation;
vii. excellent growth prospects;
viii. an experienced management team with a proven track record;
ix. significant management and employee ownership;
x. an identified pipeline of acceptable investments, and;
xi. a strong debt-service-coverage ratio.

1.4 Business strategy.

ENERGY EVERYTHING's strategy is to increase revenue and earnings and create shareholder value by executing debt transactions with target Businesses that will become the best-in-class providers of energy related products, technology and services.

In particular, ENERGY EVERYTHING will focus on:

i. increasing loans to target businesses;
ii. enhancing earnings' quality with the diversified stream of revenue from its target businesses;
iii. heightening the visibility of the ENERGY EVERYTHING brand;
iv. continuing to provide high quality services and added value to its clients where applicable; and
v. cost control and increasing operating efficiency.

1.5 Market Focus.

Energy Efficiency: Every year, much of the energy that businesses, industries and consumers use is wasted through transmission, heat loss and inefficient technology, costing significant money, and leading to increased carbon pollution. Energy efficiency is one of the easiest and most cost effective ways to combat climate change, clean the air we breathe, improve the competitiveness of our businesses and reduce energy costs for consumers.

ENERGY EVERYTHING will work with seasoned businesses and R&D groups to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, services, traditional energy, and alternative energy on the market.

Energy Sources: ENERGY EVERYTHING will invest in businesses with fully developed business plans and current revenue, that are involved in primary energy sources (i.e.: fossil energy, and renewable).

Fossil: Fossil energy sources, including oil, coal and natural gas, are non-renewable resources that formed when prehistoric plants and animals died and were gradually buried by layers of rock. Over millions of years, different types of fossil fuels formed, depending on what combination of organic matter was present, how long it was buried and what temperature and pressure conditions existed as time passed. Today, fossil fuel industries drill or mine for these energy sources, burn them to produce electricity, or refine them for use as fuel for heating or transportation. Over the past 20 years, nearly three-fourths of human-caused emissions came from the burning of fossil fuels. We are interested in businesses that are developing oil and gas resources, but at the same time we are interested in businesses that are developing technologies to reduce carbon emissions and ensure fossil energy sources play a role in a clean energy future.

Renewables: A clean energy revolution is taking place across the world, underscored by the steady expansion of the renewable energy sector. The clean energy industry generates hundreds of billions in economic activity, and is expected to continue to grow rapidly in the coming years. There is tremendous economic opportunity for the countries that invent, manufacture and export clean energy technologies, and for the successful businesses with this sector.

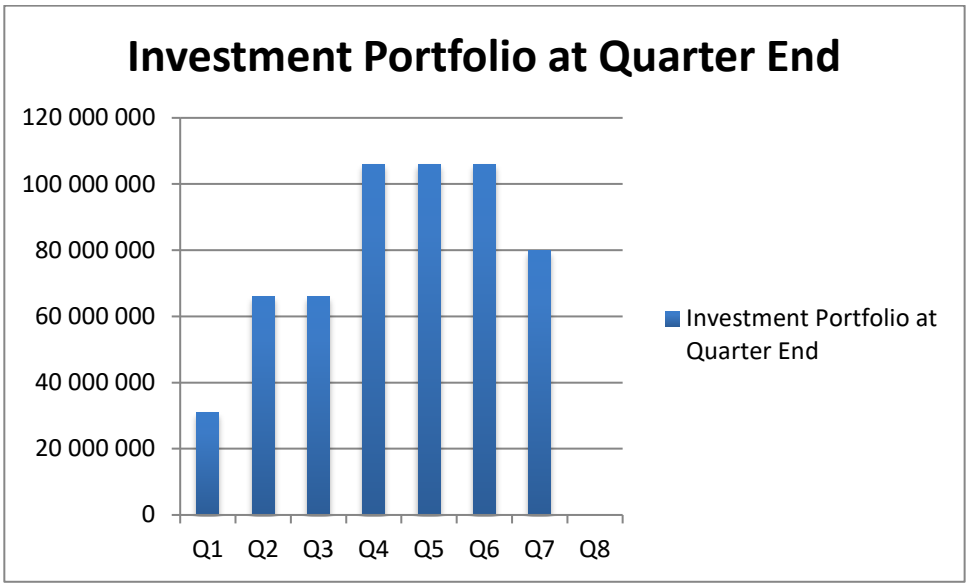
SECTION II

2 SUMMARY FINANCIAL INFORMATION

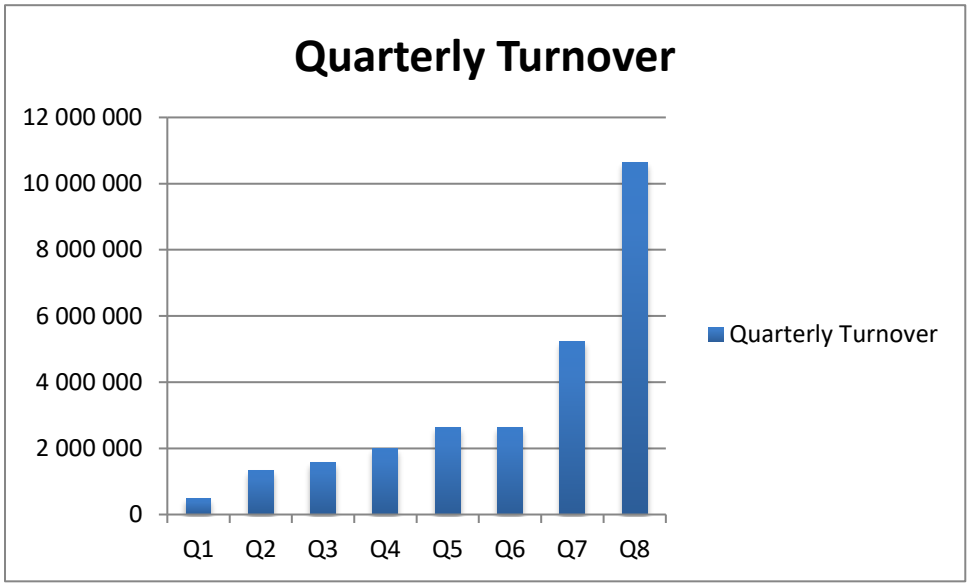
2.1 Summary assets under administration and selected financial information.

The following table shows the proforma change in the Company's end of quarter investment portfolio for the next 24-months:

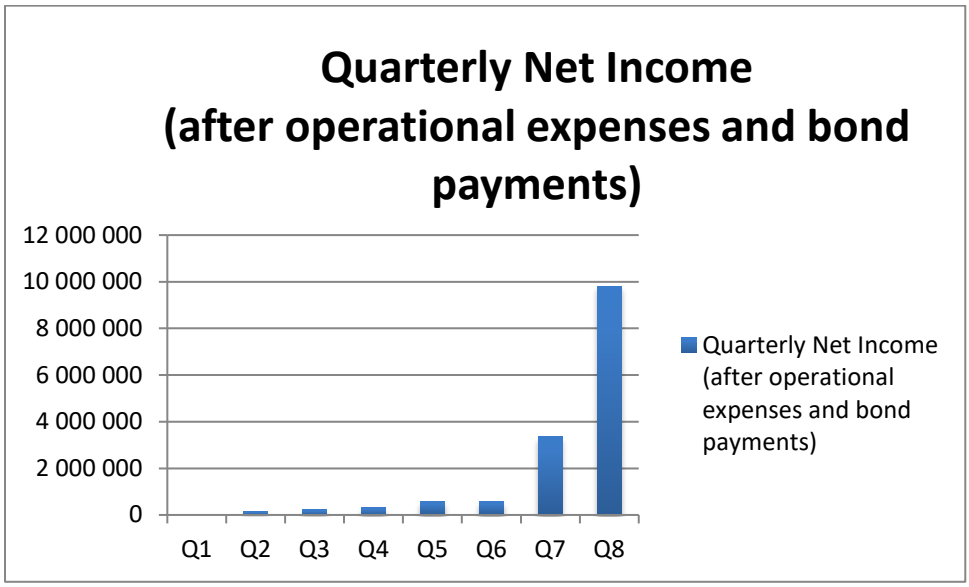
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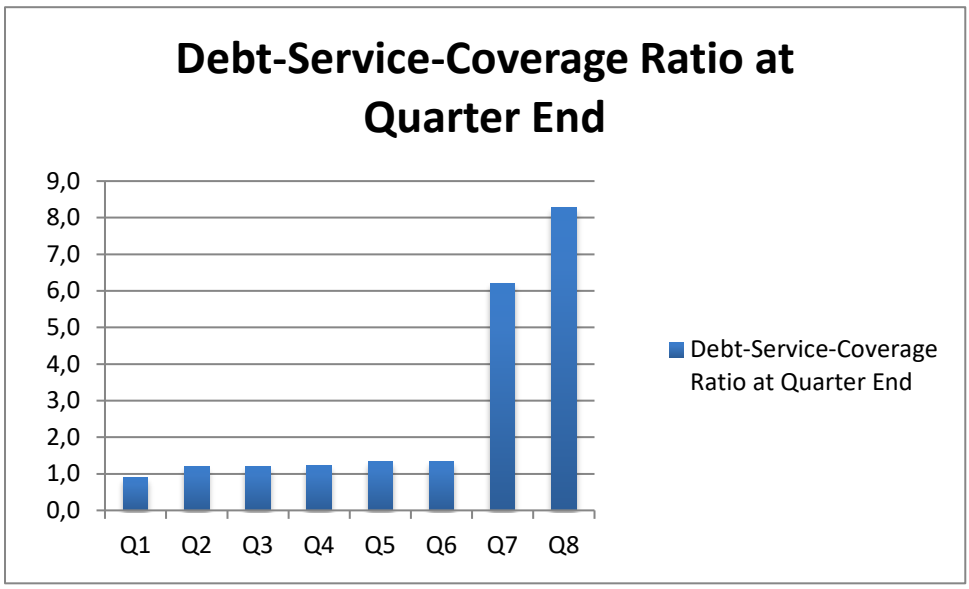


The following tables show the proforma change in the Company's quarterly turnover, net income (after operational expenses and bond payments), and debt-service-coverage ratio for bond payments against net income, respectively, for the next 24-months. The summary financial information set out below has been extracted from our financial proforma:



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+44 (0) 20 7129 1436





The proforma summary financial information above is in respect of continuing operations.

2.2 Current trading and prospects.

The Directors believe that the Company's business model allows further growth, diversification, and scalability with respect to expanding its Operating Profit Margin.

Looking ahead, the Directors believe that the growth prospects for ENERGY EVERYTHING are attractive, subject to satisfactory market conditions.

2.3 Dividend policy.

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The Directors intend to adopt a progressive dividend policy that will reflect the long-term earnings and cash flow potential of the Company as well as the Company's currently modest investment and regulatory capital requirements.

In circumstances where capital is accumulated in the Company, which the Directors believe to be surplus to the Company's requirements, the Directors intend to return surplus capital to shareholders in an appropriate manner, including by way of special dividend.

SECTION III

3 THE POTENTIAL OFFER

3.1 Details of any potential bond offer.

Any potential Offer will comprise of an offer to certain clients and employees of the Company in the United Kingdom and to institutional investors in the European Union and elsewhere outside the United States. The Offer is corporate debt of the Company, sized at £100 million, with a 6.75% coupon (quarterly payments), and a seven-year (7) maturity.

The Bond will be listed on the Main Market of the ISE (the "Market"), a recognized, regulated, and liquid exchange.

3.2 Reasons for the potential offer.

Admission of the Bond to the Market will enhance the Company's profile and status with existing and potential clients. In addition, obtaining a market quotation for the Bonds will enhance the Company's strategic flexibility and provide as an additional incentive mechanism for retaining and attracting existing and future energy related businesses to meet the Company's proforma growth plans.

SECTION IV

4 KEY STRENGTHS

The Directors believe that ENERGY EVERYTHING's key strengths are:

4.1 A differentiated product offering.

ENERGY EVERYTHING's business model is focused on providing investment capital to the energy business sector. The Company focuses on seasoned businesses and R&D groups, including SWF investments, with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, and alternative energy on the market. The Company is differentiated from other investment companies because it is an investment company that specifically supports revenue-generating businesses.

The ENERGY EVERYTHING business model allows the Company to offer highly competitive debt financing to its clients and achieve strong profitability.

4.2 A strong and visible brand.

ENERGY EVERYTHING will build a strong brand with a reputation for high quality service and good value capital amongst the business sector in which it is active and

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private investor community.

4.3 Managements' track record of innovation.

The Directors believe that the Company's strengths in this specific sector of energy, innovation and technology are explained by its entrepreneurial culture and its willingness and ability to critically and robustly analyze, and take decisions quickly, which encourages idea generation, and secure and reliable earnings.

4.4 An established compliance culture and risk management procedures.

ENERGY EVERYTHING places a strong emphasis on critical and robust analysis, risk management, encompassing legal, regulatory and reputational risk and compliance.

ENERGY EVERYTHING has a strong compliance culture.

4.5 High proportion of recurring revenues.

ENERGY EVERYTHING's business model is focused on favoring recurring revenues.

4.6 A high Operating Profit Margin and scalable business.

The Directors believe that the Company's business model allows further scope to take advantage of scale efficiencies as the Company's new business volumes increase, enabling it to expand its Operating Profit Margin.

4.7 Current cash flow and principal hedge. The Company has made a $1 million investment in "traditional oil" which underpins a portion of the cash flow of the Company, and provides a current cash flow and principal hedge for the Company's bond investors.

4.8 **Strong cash generation**. ENERGY EVERYTHING is a highly cash generative business. The Directors believe that the Company's cash generative characteristics should be able to support an attractive dividend payment relative to earnings and a progressive dividend policy.

4.9 Highly experienced management team with a proven track record.

The senior management team of ENERGY EVERYTHING is very experienced and has a proven track record.

4.10 Pipeline of acceptable investments.

The Company additionally has identified and available investments that will debt service the Bond and operations, even it the Bond is fully subscribed and funded in month-one. This provides bondholder comfort, in that bond payments and operational expense are made from Company revenues.

4.11 Strong debt-service-coverage ratio.

ENERGY EVERYTHING's debt-service-ratios are 1.1:1 at the end of year-one and 1.4:1 at the end of year-two.

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SECTION V

5 BUSINESS STRATEGY

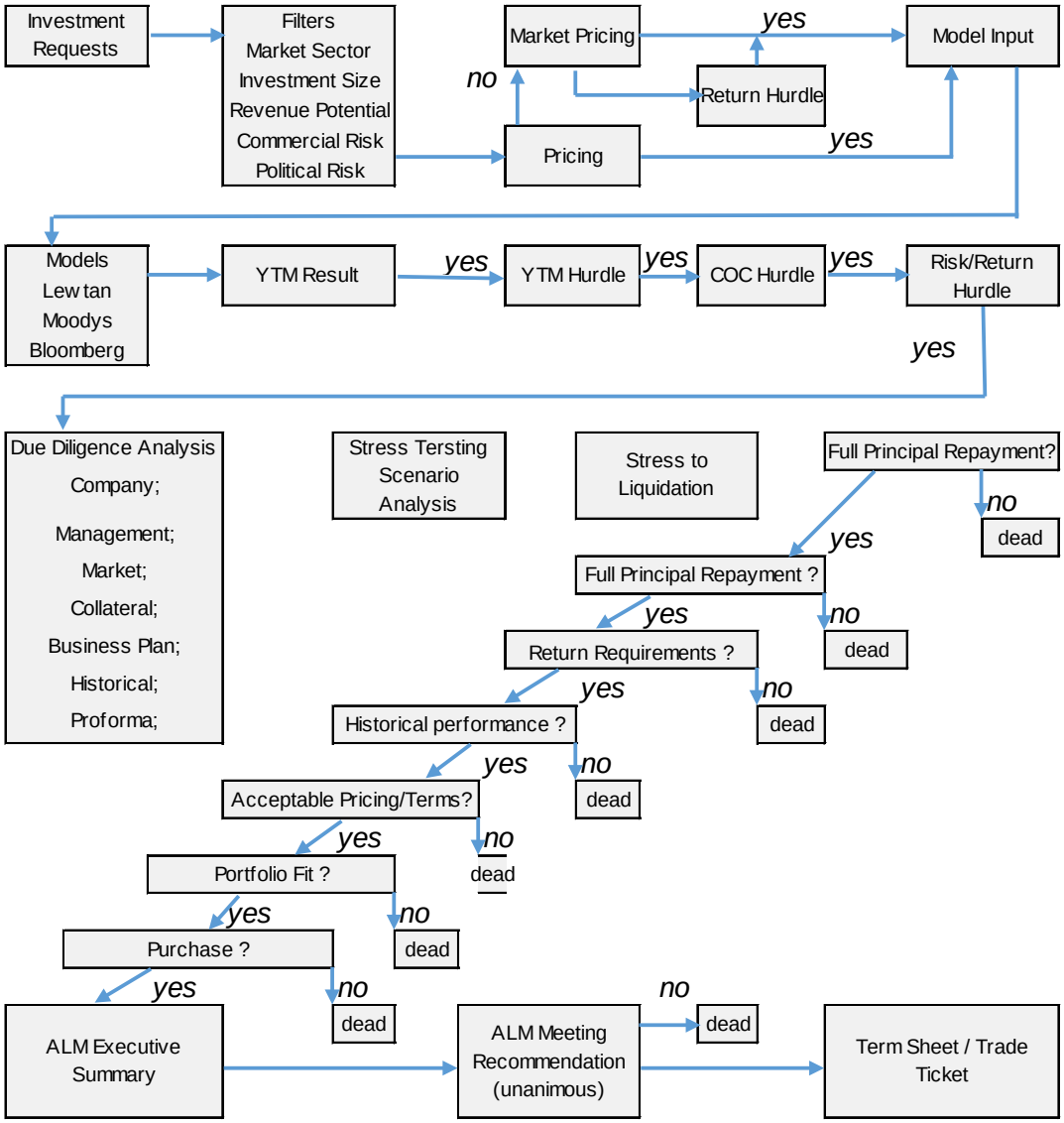
ENERGY EVERYTHING's strategy is to increase revenue and earnings and create bondholder value by being a leading provider of investment capital to the energy business sector.

ENERGY EVERYTHING (the "Company") will be a leading provider of debt instruments to seasoned businesses, R&D groups, and SWF investments with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, and alternative energy on the market. ENERGY EVERYTHING is differentiated from other investment companies because it is an investment company that specifically supports revenue generating businesses involved in the energy sector.

The Company will utilize debt instruments and in some cases will require a position on the board of directors of its target businesses. All investments will additionally be underwritten to have a reasonable and believable exit strategy, which in most cases will be an IPO. This arrangement provides for (i) current income, (ii) potential profit from appreciation, (iii) an exit strategy, and (iv) modest control, oversight, and transparency of the Company's investments.

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Due Diligence Investment Assessment Flow Chart.



SECTION VI

6 OPERATIONS AND INFORMATION TECHNOLOGY

ENERGY EVERYTHING's operations and information technology strategy is designed to provide scalability to, and facilitate the efficient growth of, the Company's business. To achieve this, the Company has preferred to develop and maintain key systems in-house.

In an industry characterized by the continual development and innovation, and to respond to increasing product and client sophistication, the Directors believe that in-house infrastructure capabilities afford the Company greater flexibility and control over its administrative and operational services.

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ENERGY EVERYTHING IT requirements and IT integration will initially be as follows:

ENERGY EVERYTHING's IT systems requirements and integration plan will combine and/or supplement, compliment or replace existing software solutions into single, robust and highly-efficient System.

We need to evaluate existing target business systems and decide on incorporating them in the Company's system.

i. List of existing IT systems and description of what they are used for
ii. List of existing processes
iii. Data/Documents exchanged between target businesses and the Company
iv. What reports and documents are generated stored

IT Vision

Starting a new company from scratch (as in the case of ENERGY EVERYTHING) gives us an excellent opportunity to set up the IT systems and infrastructure the right way from the beginning.

Our in-house IT competence gives us unique opportunity to design and implement the tailor-made software systems that will separate us from the competition.

Our vision is to have a small, highly efficient IT department that would serve the entire ENERGY EVERYTHING. This department would take care of all the technology related needs of all the businesses and employees within the organization.

IT department would take care of basic needs such as:

i. Setting up websites for all the target businesses and later on integrating them with the centralized Company's web environment
ii. Setting up email system for all employees
iii. Taking care of the infrastructure and software licenses
iv. Taking care of the desktop/laptop machines of individual employees (mostly through remote help-desk)
v. Ticket system for IT-problems so the submitter can see ETA for help and support.
vi. Etc.

As well as designing and building IT systems and tools:

i. Phone apps for the end-users

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ii. Integration of white-label services
iii. Building tailor-made and e-commerce systems when appropriate
iv. Statistics and graphs for managers
v. Full monitoring of the organization's activities for the management
vi. Instant messaging for all the employees (chat)

One of our highest priorities is availability (up-time) of the systems and employee-computers. We will strive to achieve near 100% uptime of all the systems under our control.

All the systems maintained up by us will be set up with availability in mind. Web-servers and email-servers will have failover, redundant machines that will take over the operations in case of failure. We will strive to have high availability because our second priority is efficiency. We plan to put in place systems for constant synchronization of employee-computers to the server.

By preferring in-house administration to outsourcing, the Directors believe the Company will be better able to control development costs while continuing to benefit from its scalable business model. Cost efficiencies will be achieved as a result of a high proportion of the internally developed IT infrastructure being applied for the benefit of more than one division of the Company, which helps to ensure that the Company maximizes its economies of scale. The Directors believe that the substantial investment in this platform will create a robust and easy-to-use Company/target business interface, which provides an important competitive advantage to ENERGY EVERYTHING for attracting, retaining, and exiting target business investments.

This strategy also produces modest revenue for the Company, but more importantly, the strategy may help create value for the target businesses.

SECTION VII

7 DIRECTORS AND SENIOR MANAGERS OF THE COMPANY

Details of the Company's Directors and Senior Managers are set out below:

7.1 The Board of Directors.

Mark Bishop (Chairman of the Board)

Mr. Bishop has 30 years of experience as a leader in the asset-backed securitization markets. His Wall Street career began with Drexel Burnham Lambert in the early 1980's, structuring and trading high yield bonds and fixed income products. He syndicated the financing of several regional power plants in Central America as manager of the structured finance group of SPNB. As a partner of Bethany Oil, Mr. Bishop provided the seed capital for the wind farm of Arkhangelsk. Besides financial services and project finance, Mr. Bishop has been an active investor in the industrial and IT business sectors of high profile companies such as Koenigsegg Automotive AB. Mr. Bishop serves as an advisory board member of Marconi Foundation for Kids, Irvine, California, a charitable organization committed to providing Special Event proceeds to local children's charities for at-risk youth.

Martin Keith Thomas (Non-Executive Director)

Martin is a lawyer based in the city of London. Martin has built a strong reputation for advising companies and investment banks on flotations and other transactions on the markets of the London Stock Exchange. For the past twenty years, Martin has been one of the most active lawyers advising on public offerings of shares in London.

7.2 Senior Managers.

Christopher Hutton (Finance Director)

Chris is currently a non-executive director of Queros Capital Partners Plc and a finance director for the City of London Academy (Southwark) Federation, a centre of educational excellence in North Southwark. Chris' previous finance appointments include working for the Conservative party central office and the Rugby Football Union.

Pawel Suwala (IT Manager)

Mr. Suwala has been Director of Software Engineering at Optimus Socially Responsible Investments Ltd, Optimus Fonder AB, and Omniarch Ventures. His responsibilities include: Development and maintenance of in-house, trading and reporting systems, and algorithm development (front-end to back-end)

- Development of various tools and scripts for in-house use
- Automation of manual tasks and processes
- System administration
- Development and maintenance of several websites/web applications
- Android app development
- Integration of the CRM system with various services/APIs

Mark Bishop (CEO)

Mr. Bishop has 30 years of experience as a leader in the asset-backed securitization markets. His Wall Street career began with Drexel Burnham Lambert in the early 1980's, structuring and trading high yield bonds and fixed income products. He syndicated the financing of several regional power plants in Central America as manager of the structured finance group of SPNB. As a partner of Bethany Oil, Mr. Bishop provided the seed capital for the wind farm of Arkhangelsk. Besides financial services and project finance, Mr. Bishop has been an active investor in the industrial and IT business sectors of high profile companies such as Koenigsegg Automotive AB, and SAAB Automobile AB. Mr. Bishop serves as an advisory board member of Marconi Foundation for Kids, Irvine, California, a charitable organization committed to providing Special Event proceeds to local children's charities for at-risk youth.

Daniel Ungheanu (Analytics)

Mr. Ungheanu is the manager of the investment team for the Company. Prior to joining the Company Mr. Ungheanu was Managing Director of fixed income securities for ABS Management Group with responsibilities that include corporate bond analysis, pricing, and scenario analysis. Prior to joining the Company, Mr. Ungheanu was responsible for the

analytics of Volt Information Science's Business Units, where he was responsible for financial forecasting, identifying trends, statements analysis and constructing foreign currency adjustments for reporting purposes. Previously, Mr. Ungheanu was an Analyst for PIMCO where he evaluated prospective non-rated corporate loan and equity investments with various risk tolerances. He holds a Bachelor of Arts in Economics and a Master of Science in Economics from California Polytechnic University, Pomona.

SECTION IX

8 CORPORATE GOVERNANCE

8.1 The Board is responsible for the proper management of ENERGY EVERYTHING and will meet monthly.

The Board has overall responsibility for controlling the Company, making decisions relating to the Company's strategic direction and measuring progress towards these goals. In order to ensure it has effective control over the Company's activities, the Board has established an Audit Committee, an Investment Performance Committee, a Remuneration Committee and a Nominations Committee, as sub-committees of the Board, which, on Admission, will have formally delegated duties and responsibilities under written terms of reference.

8.2 Remuneration Committee.

The Remuneration Committee will be responsible for the framework or broad policy for the fair remuneration of the Executive Directors as well as their performance management. These will be determined with due regard to the interests of the Company and the Shareholders. The Remuneration Committee will meet at least four times per year.

8.3 Audit Committee.

The Audit Committee will be responsible for assisting the Board in discharging its responsibilities for financial reporting including the integrity of the annual and interim reports, preliminary results and any other formal announcements relating to financial performance, risk reporting and reviewing the Company's internal corporate control.

Within the scope of its terms of reference, the Audit Committee will report to the Board on any matter on which it considers that action is required and make recommendations for steps to be taken. In addition, the Audit Committee will have authority to investigate any activity within its terms of reference and is responsible for the resolution of disagreements between management and the external auditor. The Audit Committee will meet at least four times per year.

8.4 Nominations Committee.

The Nominations Committee will be responsible for making recommendations to the Board concerning the composition of the Board including proposed appointees to the Board, whether to fill any vacancies that may arise or to change the number of Board members.

8.5 Compliance with Combined Code.

The Board supports high standards of corporate governance. Following Admission, the Board intends to comply with the requirements of the Combined Code, other than as set out below.

The Combined Code recommends that the board of directors of a UK public company should include a balance of executive and non-executive directors and that at least half the board, excluding the chairman, should comprise non-executive directors determined by the board to be independent, and that one non-executive director should be nominated as the senior independent director.

SECTION XIII

CONCLUSION

ENERGY EVERYTHING will be profitable shortly after issuing bonds (within 60-days) having turnover in the first year of approximately £4.1M and net profits of approximately £400K. Admission of the Bond to the Market will enhance the Company's profile and status with existing and potential target businesses, and enhance the Company's investing power and strategic flexibility to offer debt instruments to additional target businesses within the Company's investment sector, and provide an additional incentivization mechanism for retaining and attracting existing and future investments and employees.

The core competency that is required to execute the business plan as described herein, currently exists within the ENERGY EVERYTHING, including the Directors, Senior Management, and the target businesses that ENERGY EVERYTHING is in active confidential discussions.

ENERGY EVERYTHING Businesses/investments will be leading providers of innovation, technology, and energy sources within the energy investment sector. ENERGY EVERYTHING is differentiated from other investment companies because it truly is a "one-stop" diversified investment company for sophisticated and robust energy investments that have current cash flow and appreciation.

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JANUARY 2016

PERFORMANCE LINKED BOND AGREEMENT

between

Energy Everything Investments PLC

Commonwealth Securitisations PLC

and

NORDIC POWER INC.

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THIS AGREEMENT is dated 21st January 2016

PARTIES

Energy Everything Investments PLC incorporated in United Kingdom with company number 8623337 whose registered office is at 33 St James Square, London, England, SW1Y 4JS (**"EEI"**).

Commonwealth Securitisations PLC incorporated in Malta with company number C59191 whose registered office is at 116/118 St Georges Rd, Saint Julians, STJ320, Malta (**"Commonwealth"**)

Nordic Power INC. incorporated in St. Vincent and the Grenadines with company number 22749 IBC 2015 whose registered office is at Trust House, 112 Bonadie Street, Kingstown, Saint Vincent (**"Nordic"**).

BACKGROUND

In accordance with a prospectus entitled "Commonwealth Securitisations plc – Securities Note dated 29 July, 2015" (**"Prospectus"**) **COMMONWEALTH** has agreed to issue certain Exchange Traded Instruments named "Nordic Power ETI" (**"Securities"**) to third parties.

The Securities constitute direct, secured and unsubordinated obligations of **DELTA.** Any payment by **COMMONWEALTH** in respect of the Securities (and in particular, the redemption thereof) to third parties is dependent upon receipt by **COMMONWEALTH** of payments or proceeds from Collateral (as defined in the Prospectus) (**"Collateral"**)

The Collateral is comprised of performance linked bonds issued by **NORDIC.** The terms and conditions of the Collateral are attached as Annex I to the Prospectus.

EEI is a company offering financial consulting services but does not carry on any regulated activities, as defined by Financial Services and Markets Act 2000 (**"FSMA"**) and is not authorised by the Financial Conduct Authority (the **"FCA"**) under FSMA, or any other competent regulatory body.

COMMONWEALTH has agreed to utilise all proceeds of the Securities (net of certain agreed costs) to purchase (through its wholly-owned subsidiary **NORDIC**), certain bonds to be issued by **EEI** (**"Bonds"**).

Accordingly, **EEI** has agreed to issue and **NORDIC** has agreed to purchase the Bonds on the terms and subject to the conditions of this agreement.

AGREED TERMS

1. INTERPRETATION

The following definitions and rules of interpretation apply in this agreement.

1.1 Definitions:

Business Day: a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

Underlying: all of the assets of **EEI**

A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

1.2 A reference to a statute or statutory provision is a reference to it as it is in force as at the date of this agreement.

1.3 A reference to a statute or statutory provision shall include all subordinate legislation made as at the date of this agreement under that statute or statutory provision.

1.4 A reference to **writing** or **written** includes e-mail but not fax.

1.5 Any words following the terms **including**, **include**, **in particular**, **for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

1.6 References to clauses are to the clauses of this agreement.

2. SUBSCRIPTION FOR BONDS

2.1 **COMMONWEALTH** hereby irrevocably and unconditionally undertakes to procure that **NORDIC** does utilise all and any monies received by **COMMONWEALTH** from purchasers of the Securities (less an amount equal to any costs reasonably and properly incurred by **COMMONWEALTH** PLUS any monies retained for liquidity purposes as disclosed in the Prospectus) ("**Monies**") for the subscription of Bonds within 3 days of any such Monies being received by **COMMONWEALTH**.

2.2 All Monies are to be transmitted by telegraphic transfer for same day value to the euro account of **EEI**, details of which are:

Intermediary Bank: "Wells Fargo Bank Intl", San Francisco, CA
SWIFT:"WFBIUS6S"
Beeficiary Bank: "First Foundation Bank"
Beneficiary ABA: "//FW122287581"
Further Credit Client Name: "ENERGY EVERYTHING INVESTMENTS PLC"
Further Credit Client Acct. No.: "2010016624"

2.3 The Bonds create direct, unsecured and unsubordinated obligations of **EEI** ranking pari passu among themselves and with all other outstanding unsecured and unsubordinated obligations of **EEI**.

2.4 The Bonds are not transferable or capable of assignment in any way and will remain personal to **NORDIC**.

2.5 **EEI** agrees to provide quarterly management accounts by the end of the month following the quarter dates (March 31st, June 30th, September 30th, December 31st) and Audited Annual accounts within six (6) months of the company's financial year end. Communication of the accounts will be to the details provided in Clause 14 of this agreement.

3. REDEMPTION

3.1 The Bonds will automatically redeem on the date which is the earliest of (i) the twentieth Business Day after **EEI** gives to **NORDIC** written notice of its wish to redeem the Bonds and (ii) the fifth anniversary of the date of this agreement (the "**Redemption Date**").

3.2 In the event that **NORDIC** has or has purported to transfer or assign the Bonds, then the Redemption Amount will be nil. In all other cases, the Redemption Amount shall be calculated by Argentarius ETI Management Limited ("**Argentarius**") in accordance with clause 3.5. The calculations are (in the absence of manifest error) final and binding upon all parties to this agreement.

3.3 On the Redemption Date, **EEI** will arrange for the transfer of the Redemption Amount to the following bank account of **NORDIC**:-

Bank: Sparkasse Bank Malta PLC

Account Number: IBAN MT58 SBMT 5550 5000 0100 0002 7213 000

3.4 The Redemption Amount shall be paid net of all applicable taxes, fees and other charges directly arising in connection therewith.

3.5 Unless it is nil in accordance with clause 3.2, the Redemption Amount is determined as follows:

$$\text{Redemption Amount (t)} = \frac{\text{Underlying (t)}}{\text{Underlying (t0)}} * \text{Denomination}$$

Underlying (t) Value of the underlying at valuation day (t);

Underlying (t0) Value of the underlying at Initial Valuation Date

but subject always to a maximum rate of return of 12% per cent per annum.

4. OBLIGATIONS OF EEI, NORDIC AND COMMONWEALTH

4.1 **EEI**, **NORDIC** and **COMMONWEALTH** must at all material times act in good faith towards each other.

5. CONFIDENTIALITY

5.1 Each party undertakes that it shall not at any time disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party or of any member of the group of companies to which the other party belongs, except as permitted by clause 5.2.

5.2 Each party may disclose the other party's confidential information:

(a) to its employees, officers, representatives or advisers who need to know such information for the purposes of carrying out the party's obligations under this agreement. Each party shall procure that its employees, officers, representatives or advisers to whom it discloses the other party's confidential information comply with this clause 5; and

(b) as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

5.3 No party shall use any other party's confidential information for any purpose other than to perform its obligations under this agreement.

6. COMMENCEMENT AND DURATION

This agreement shall commence on the date hereof (the "**Commencement Date**") and shall continue until the Bonds have been redeemed in full.

7. CONSEQUENCES OF TERMINATION

7.1 On termination of this agreement, the following clauses shall continue in force: clause 1, clause 5 and clause 7 to clause 16 (inclusive).

7.2 Termination of this agreement shall not affect any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination, including the right to claim damages in respect of any breach of the agreement which existed at or before the date of termination.

8. NO PARTNERSHIP OR AGENCY

8.1 Nothing in this agreement is intended to, or shall be deemed to, establish any partnership or joint venture between any of the parties, constitute any party the agent of another party, or authorise any party to make or enter into any commitments for or on behalf of any other party.

8.2 Each party confirms it is acting on its own behalf and not for the benefit of any other person.

9. ENTIRE AGREEMENT

9.1 This agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

9.2 Each party acknowledges that in entering into this agreement it does not rely on, and shall have no remedies in respect of, any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement.

9.3 Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this agreement.

9.4 Nothing in this clause shall limit or exclude any liability for fraud.

10. VARIATION

No variation of this agreement shall be effective unless it is in writing and signed by the parties (or their authorised representatives).

11. ASSIGNMENT AND OTHER DEALINGS

This agreement is personal to the parties and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this agreement.

12. WAIVER

No failure or delay by a party to exercise any right or remedy provided under this agreement or by law shall constitute a waiver of that or any other right or

remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

13. SEVERANCE

13.1 If any provision or part-provision of this agreement is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this clause shall not affect the validity and enforceability of the rest of this agreement.

13.2 If one party gives notice to the other of the possibility that any provision or part-provision of this agreement is invalid, illegal or unenforceable, the parties shall negotiate in good faith to amend such provision so that, as amended, it is legal, valid and enforceable, and, to the greatest extent possible, achieves the intended commercial result of the original provision.

14. NOTICES

14.1 Any notice given to a party under or in connection with this contract shall be in writing and shall be:

(a) Delivered by hand or by pre-paid first-class post or other next Business Day delivery service at its registered office (if a company) or its principal place of business (in any other case); or

(b) Sent by email to mark.bishop@optimusltd.co.uk in respect of **EEI**, to bonds@argentarius-group.com in respect of **NORDIC** and to bonds@argentarius-group.com in respect of **COMMONWEALTH.**

14.2 Any notice shall be deemed to have been received:

(a) If delivered by hand, on signature of a delivery receipt;

(b) If sent by pre-paid first-class post or other next Business Day delivery service, at 9.00 am on the second Business Day after posting [or at the time recorded by the delivery service.

(c) If sent by email, at 9.00 am on the next Business Day after transmission.

14.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution.

15. THIRD PARTY RIGHTS

No one other than a party to this agreement and Argentarius shall have any right to enforce any of its terms.

16. GOVERNING LAW

This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England.

17. JURISDICTION

Each party irrevocably agrees that the courts of England shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

This agreement has been entered into on the date stated at the beginning of it.

Signed by Mark Bishop
for and on behalf of **Energy Everything Investments PLC**

.....
Director

Signed by Andreas Wolfl
for and on behalf of
Commonwealth Securitisations PLC

.....
Director

Signed by Andreas Wolfl
for and on behalf of Nordic Power INC.

.....
Director

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INVESTMENT COMMITTEE DEAL PRESENTATION

Date: **20 March 2016**

To: **Energy Everything**

From: **Daniel Ungheanu**

Re: **WEREL AB**

Recommendation:

It is recommended that Energy Everything approve the investment of EUR 4.5 million to purchase 1000 shares or 8.69% (based on 11,500 shares outstanding), and an option of up to EUR 15 million (total) in equity in WEREL, Sweden, for the purpose of refinancing capital structure and future acquisitions. Such equity capital shall be funded as follows:

Funding:

- **EUR 4.5 million on 08 March 2016 (capital structure refinancing);**
- **EUR 10 million (this payment is at the sole option of EE, to be paid in August 2016, for the purpose of acquisition capital.**
- **All investment capital receives an interest rate of 7.5%**

Equity:

- **Upon the execution of loan, collateral, and shareholder documents, and the initial funding on 08 March 2016 (EUR 4.5 million), EE receives a X% equity interest in WEREL AB.**
- **Energy Everything has to option (not the obligation) to fund an additional investment of EUR 10 million in August 2016 In the event that EE declines to fund that specific payment, then WEREL has a "claw back" right of X%, leaving EE with X% equity in WEREL, and WEREL must also pay off the loan investment of EE along with any accrued and unpaid interest.**

Other terms and conditions are as follows:

Approved by

_____

Mark Bishop

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Introduction

WEREL represents an attractive later-stage capital investment opportunity in the Nordic electricity market. The company is a Scandinavian energy service provider (ESP) that provides low cost renewable energy solutions to households and companies in the deregulated electricity market. Offices are currently located in Stockholm (HQ), Helsinki (Sales), Oslo (2016) and Palo Alto (R&D)

As of November 2015, WEREL has about 50k household customers in Sweden and Finland, and is currently in negotiations to acquire an additional 20k clients in Q1 of 2016. The company estimates 2016 revenue at €32 million and Net Income at €3.84, with a 33% annual growth rate the first 36 months through acquisitions and sales increases.

Deal

Our proposal is for Energy Everything to invest €4.5 million on March 2016 and another €10 million before August 2016 into X% equity participating debt to WEREL AB Sweden, for the purpose of refinancing its capital structure. Such equity participating debt shall be funded as follows:

Funding:

- EUR 4.5 million on 08 March 2016 (refinance capital structure);
- EUR 10 million on 01 August 2016 (acquisition capital);
- All investment capital receives an interest rate of 7.5%

Equity:

- Upon the execution of loan, collateral, and shareholder documents, and the initial funding on 08 March 2016 (EUR 4.5 million), Energy Everything receives a X% equity interest in WEREL AB
- Energy Everything has to option (not the obligation) to fund an additional investment of EUR 10 million in August 2016 (see Funding above). In the event that EE declines to fund that specific payment, then WEREL has a "claw back" right of X%, leaving EE with X% equity in WEREL, and WEREL must also payoff the loan investment of EE along with any accrued and unpaid interest.

** Energy Everything is expected to realize capital appreciation through WEREL's IPO

Use of Funds

The proceeds of all subscriptions for the Bonds shall be used for the following:

1. EUR 4.5 million to refinance current capital structure

2. EUR 10 million to finance acquisition prior to IPO

Products and Services

WEREL offers energy products to consumers and companies in the Nordic countries. They currently offer a traditional grid supplied energy service at the lowest variable prices in the market. The company will launch its ONE PRODUCT offering during 2016, which is different than the market's offering of fixed and variable price models that lead to low profit margin. The ONE PRODUCT offering is a membership fee, based on user profile, and the charge will be for variable consumption which will allow the consumer to buy net energy directly from the wholesale market exchange (Nord Pool Spot).

Future products and services will include:

- White Label energy service based on WEREL online platform for nonprofit organizations, businesses and projects.
- Subscription based life style products such as entertainment, events and loyalty programs.
- Extended e-commerce products and referral services
- Life style products and clean energy related goods

Market Overview

WEREL identified two market segments. They are as follows:

1. Business to Consumer

- Private household
- Middle aged families with young children (medium income)
- Students and first home owners (low to medium income)
- Early adopters households (medium to high income)

2. Business to Business (branded white label)

- Nonprofit organizations
- Corporations
- Sports and recreational organizations

The Nordic Energy Market consists of about 12 million households in four countries (Sweden, Finland, Norway and Denmark). The segments are divided into residential status as follows:

- Small apartments / student / rental
- Family home / villa / town hall / condo
- Vacation home / second
- Real Estate / HOA / Commercial

The following table describes the residential energy market in the Nordic countries (households):

Region	Apartment	Family house
Sweden	2 356 831	2 007 664
Finland	1 310 947	1 549 643
Norway	843 395	1 506 832
Denmark	1 002 953	1 539 664
Total	**5 514 126**	**6 603 803**

There are over 350 energy companies supplying power to Nordic end-users. Suppliers buy power from producers or through Nord Pool Spot (a common Nordic wholesale electricity market.) and then resell the power to companies and households.

Competition in the Nordic electricity market is substantial, leading to low margins and poor returns as electricity is a commodity that cannot be differentiated or competitively priced. Barrier to entry is low and each end-user chooses the preferred supplier through various power contracts. The end-user currently cannot choose a supplier from another country. Large amounts of liquidity are required to hedge against the volatility associated with Nordic energy prices. Firms that do not have reserves face operating losses and the possibility of insolvency.

Energy markets are moving towards technological innovations, energy efficient consumer products, mobile applications (as automotive), storage capabilities and renewable source aggregation. Energy production is being privatized and communities are building their own smart grids and battery storage facilities.

Market Growth Strategy

WEREL's future business model will not be contingent on volume consumption. WEREL will target the B2C customers who value a simple program that coincides with the average total energy cost per household and month, and is credited with a 96% on-time payment rate. These are the 60-80% of family homeowners with a medium to high income.

WEREL will focus on young singles or couples who are still in school or starting a career. They either rent a house or live in a dorm. This is a low energy consumer that would be attracted to WEREL's program. Because the ONE product strategy is not based on consumptions this target group is equally valuable to the company's revenue model as a high volume energy consumer. This group consists of 35% of the apartment households.

WEREL's target market segment is as follows:

Region	Apartment (TAM*)	Apartment (SAM** 35%)	Family house (TAM)	Family house (SAM 60%)
Sweden	2 356 831	824 891	2 007 664	1 204 598
Finland	1 310 947	458 831	1 549 643	929 786
Norway	843 395	295 188	1 506 832	904 099
Denmark	1 002 953	351 034	1 539 664	923 798
Total	5 514 126	1 929 944	6 603 803	3 962 282
Total Population				12 117 929
Served Available Market				**5 892 226**

*TAM Total Attainable Market | **SAM , Served available Market

Service fee (12 month) at 15% market share (Gross income excluding variable consumption) Target Market Share

WE®EL SAM Success rate	Population	Market Share	Annual Service Fee	Gross Income
50 %	2 946 113	24 %	180 €	530 300 331 €
30 %	1 767 668	15 %	180 €	318 180 199 €
10 %	589 223	5 %	180 €	106 060 066 €
3,1 %	182 659	2 %	180 €	32 878 621 €

Marketing Strategy

- Emphasize high quality products and service
- Build a relationship oriented business based on virtual and social interaction.
- Create the first life style oriented energy company
- Focus on growing a user population, customer satisfaction, and brand awareness in key markets.

Promotional Strategy

First Phase promotions

Set up publicity (PR), by engaging Scandinavia's top PR consultants and creating a message platform that tells the story of the company and the journey towards its #zerovision as well as changing the energy game.

Promotional tools will include:

- Distribution of press releases and internal newsletters
- Social media, blogosphere events, SEO and affiliate programs
- Content creation and generation in clean energy media and life style channels
- Clean energy lobbying and celebrity debate panels (CEO)
- Advertising and entertainment packaged corporate events

The launch of the WEREL PORTAL (a part of phase one) will contain educational and promotional material. WEREL will use its platform as the main source of service and corporate related messages. The company will, during the second promotional phase, integrate a life style based social community that will be branded under the sub brand "we are electricity".

All corporate materials such as literature, business cards, invoices and other similar products will contain our website information as well as our sub brands;

- www.werel.net,
- #weareelectricity
- #zerovision
- #blueenergy

Second Phase promotions

WEREL will continue with first wave activities adding additional markets and focusing on building a firm base of financial information and corporate transparency. Through the use of targeted strategic alliances and affiliates the company will continue to grow awareness and push the clean energy movement forward towards our #zerovision.

The following table lists important WE®EL milestones. The milestone schedule indicates our emphasis on planning for implementation.

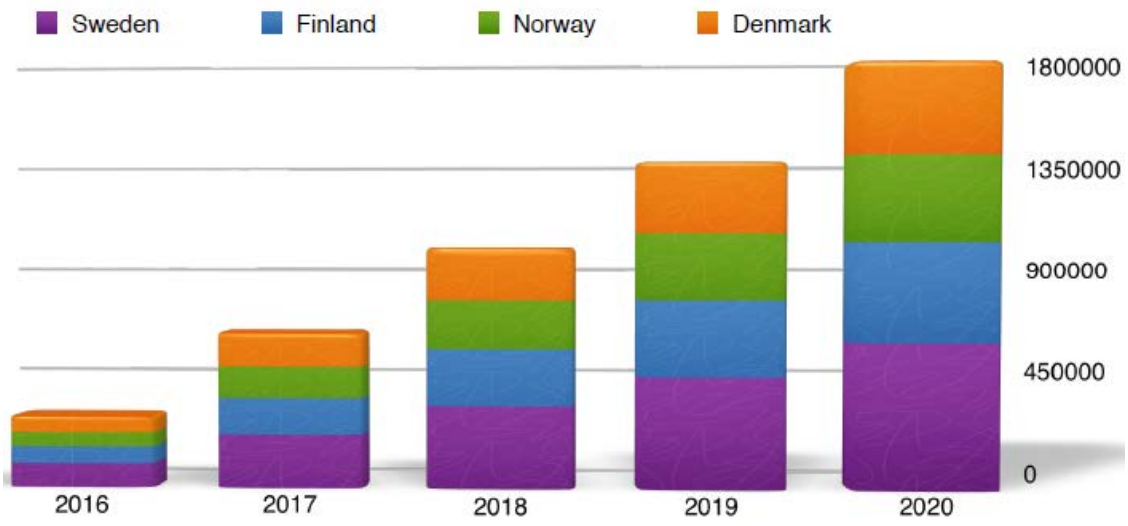
	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2016	Annual report	Online Portal Phase 1	Online Portal Phase 2	Road Show
	5 year business plan	Introduction of ONE PRODUCT offering	Product launch	Public offering
	Budget approval	"we are electricity" social media launch	Marketing campaign	
		Sales start of White Label Product	Open Norway office	
2017	Roll-out of M&A plan	Open Denmark office	300,000 users	75M€ turnover 35M€ EBIT
	Launch of ZPM 1.0 battery			
2018		First Balance Power facility opens	600,000 users	125M€ turnover 85M€ EBIT

Sales Strategy

WEREL will launch www.werel.net in 2016 containing an autonomous sign up feature were customers are guided and configured for energy offering in the market. Lead generation will be achieved by online campaigns, price comparison sites, affiliate campaigns, search engine optimization and by white labelling energy offers to nonprofit organizations and corporations.

There will be an active sales and marketing organization in local markets that will be integrated by a CRM system such as Salesforce. Customer support will be operational online 24/7 and office hours by voice.

Sales Forecast



Business Drivers

Revenue

- Top-Down
  - Deregulation in the energy market
  - Privatization trends
  - Growing demand for clean energy
  - Technological advancement in the energy sector
  - Growing desire to “share’ excess energy

- Bottom-Up
  - Growth through acquisitions and organic means
  - Customer acquisition
  - Innovative leaders
  - Established client network

Costs

- Fixed costs that may affect results during times of low commodity prices
- Infrastructure expenses

Competition

WEREL’s competitors are divided into three groups. They are as follows:

1. Market leaders with their own infrastructure

Corporations such as Vattenfall, Eon, Fortum, Statkraft, Dong and Hafslund are large scale energy companies with over 500k customers, and that operate their own energy production. These companies are often weighted down by infrastructural costs, bureaucracy, and regulation. Many of them are publicly traded with substantial government ownership. Hafslund announced that it will be publicly listed in 2016 to be able to pursue an aggressive M&A strategy. None of these are pan Nordic.

2. Electricity traders (without production)

Since the deregulation of the Nordic retail market in the 1990s sales driven companies with margin driven business models have offered energy supply to end consumers. There are over 300 traders in the Nordic energy market offering similar products and mostly competing on price. Companies such as Los Energy in Norway, Telge Energy in Sweden, and Loiste (former Eon) in Finland are successful in building larger customer bases and are valued just as much as companies with their own production. There are also boutique companies such as GODEL in Sweden offering a nonprofit contribution on their higher spot price.

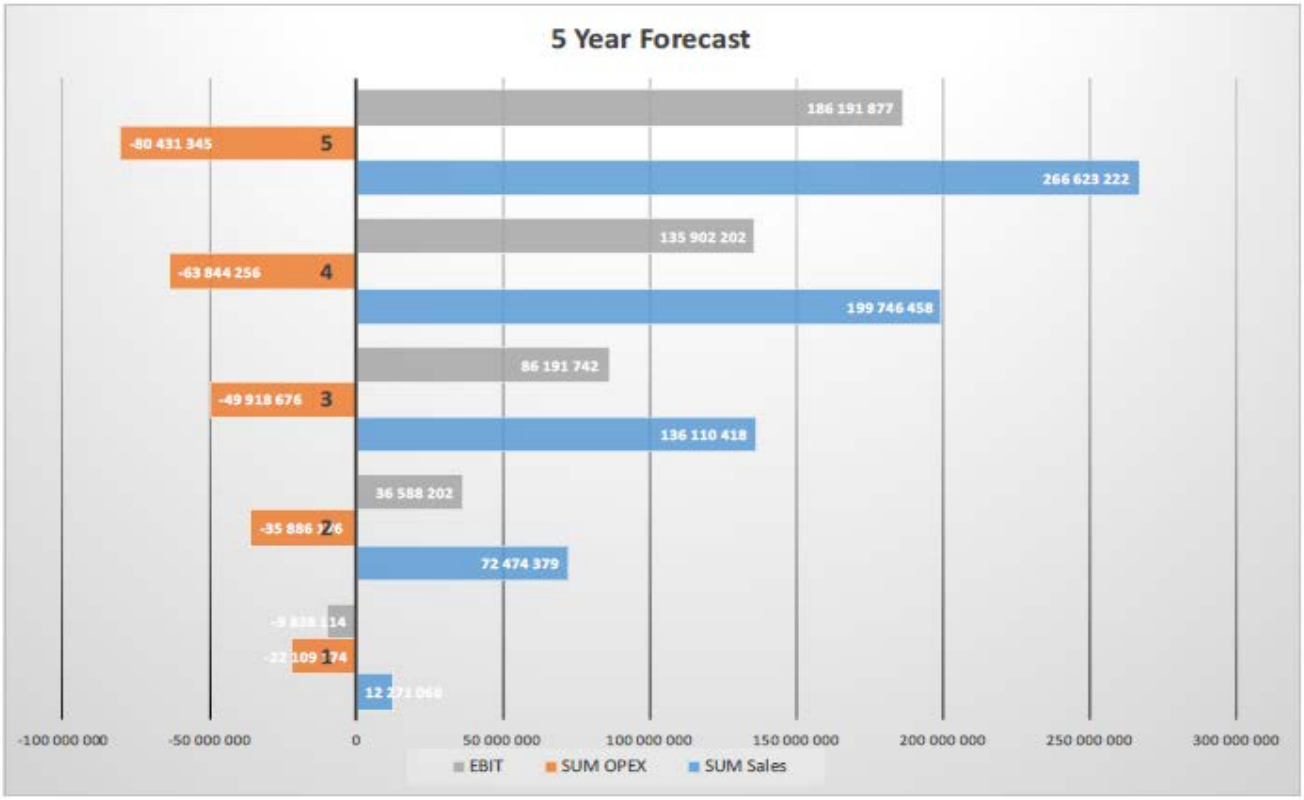
3. The clean tech entrepreneurs and innovation driven companies

Companies such as Tesla Energy, Sonnen battery and German company Lichtblick, which has a million customers in Germany and working on strategies such as shared energy between battery owning end

consumers and non-battery owning end customers. This technology platform is scalable and may be adapted in the Nordic market.

Financial Plan

Break-Even Analysis



Projected P&L and Cash Flow

	1	2	3	4	5
SUM Sales	**12 271 060**	**72 474 379**	**136 110 418**	**199 746 458**	**266 623 222**
SUM Client Acquisitions	**-32 840 829**	**-20 328 179**	**-20 328 179**	**-20 328 179**	**-23 716 209**
SUM Other External	**-6 776 445**	**-15 420 879**	**-23 357 314**	**-31 513 905**	**-40 709 784**
SUM Payroll	**-3 638 030**	**-8 853 666**	**-12 919 302**	**-16 984 938**	**-21 728 179**
SUM Depreciation & Amortization	**-5 286 533**	**-7 729 996**	**-9 788 025**	**-11 523 118**	**-13 529 981**
EBIT	**-9 838 114**	**36 588 202**	**86 191 742**	**135 902 202**	**186 191 877**
Cash Flow	**-36 955 304**	**8 427 309**	**60 061 278**	**111 475 091**	**157 783 980**

Revenue per Client	**21**	**82**	**116**	**133**	**138**
Acquisition&Marketing per client	-114	-38	-28	-24	-22
External Costs per Client	-22	-24	-23	-23	-23
Payroll per client	-12	-14	-13	-13	-12
Opex per Client	**-75**	**-55**	**-50**	**-47**	**-46**
Expense Cash Flow per client	**-147**	**-69**	**-57**	**-51**	**-49**
EBIT per Client	**-54**	**26**	**67**	**86**	**92**
Net Cash Flow per Client	**-125**	**13**	**60**	**82**	**89**

Client Acquisition Breakdown

	Per cent	Per cent	Per cent	Per cent	Per cent
New Clients through Acquisitions	80%	25%	25%	25%	25%
New Clients through Affiliates	10%	25%	25%	25%	25%
New Clients Through Direct Sales	0%	0%	0%	0%	0%
New Clients through Marketing campaigns	10%	50%	50%	50%	50%
	100%	**100%**	**100%**	**100%**	**100%**

	1	2	3	4	5
Household Clients	294 611	648 145	1 001 678	1 355 212	1 767 668
This year's new Clients	259 611	353 534	353 534	353 534	412 456
New Clients through Acquisitions	-31 153 355	-13 257 508	-13 257 508	-13 257 508	-15 467 093
New Clients through Affiliates	-1 298 056	-4 419 169	-4 419 169	-4 419 169	-5 155 698
New Clients Through Direct Sales	0	0	0	0	0
New Clients through Marketing campaigns	-389 417	-2 651 502	-2 651 502	-2 651 502	-3 093 419
SUM Client Acquisitions	**-32 840 829**	**-20 328 179**	**-20 328 179**	**-20 328 179**	**-23 716 209**

Projected External Cost Breakdown

Officespace per employee all included	-88 737	-279 221	-427 705	-576 189	-749 420
Office props per employee	-4 437	-13 961	-21 385	-28 809	-37 471
Computers per employee divided by three	-29 579	-93 074	-142 568	-192 063	-249 807
Cost of mobile or stationary phone per employee	-35 495	-111 688	-171 082	-230 476	-299 768
Broadband per employee	-8 874	-27 922	-42 770	-57 619	-74 942
Travel Expensen per Blue Collar	-9 731	-32 407	-50 084	-67 761	-88 383
Travel Expenses per Middle mngmnt	-38 922	-129 629	-200 336	-271 042	-353 534
Travel Expenses per Top mngmnt	-140 000	-140 000	-140 000	-140 000	-140 000
Software Growth per year	-200 000	-230 000	-264 500	-304 175	-349 801
Accounting , Audit and Banking Growth	-100 000	-110 000	-121 000	-133 100	-146 410
Ledgal advisory Growth	-150 000	-172 500	-198 375	-228 131	-262 351
Marketing as per centage of revenues	-736 264	-4 348 463	-8 166 625	-11 984 787	-15 997 393
Recruitment per new hire	-343 684	-952 420	-742 420	-742 420	-866 157
Brokerage and analysis per client	-2 946 113	-6 481 448	-10 016 784	-13 552 120	-17 676 678
Mngmnt Fee	-1 000 000	-1 000 000	-1 000 000	-1 000 000	-1 000 000
Invoice Service provider per client	-294 611	-648 145	-1 001 678	-1 355 212	-1 767 668
R&D	-250 000	-250 000	-250 000	-250 000	-250 000
Other External Costs	-400 000	-400 000	-400 000	-400 000	-400 000
SUM Other External	**-6 776 445**	**-15 420 879**	**-23 357 314**	**-31 513 905**	**-40 709 784**

Projected Staff and Payroll Breakdown

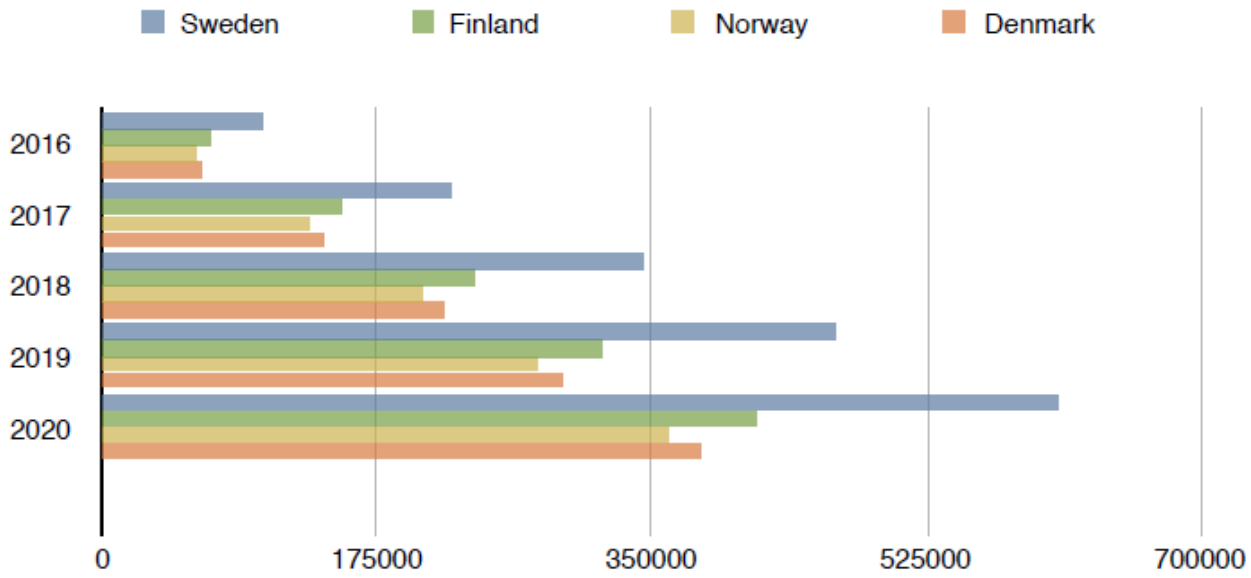
Support Personnel	*32*	*108*	*167*	*226*	*295*
Other Blue Collar	*6*	*22*	*33*	*45*	*59*
Sum Blue collar	*39*	*130*	*200*	*271*	*354*
Middle MNGMNT	*4*	*13*	*20*	*27*	*35*
Top MNGMNT	*7*	*7*	*7*	*7*	*7*
Sum Staff	*89*	*279*	*428*	*576*	*749*
Payroll BlueCollar	-1 946 113	-6 481 448	-10 016 784	-13 552 120	-17 676 678
Payroll Middle mngmnt	-291 917	-972 217	-1 502 518	-2 032 818	-2 651 502
Payroll Top mngmnt	-1 400 000	-1 400 000	-1 400 000	-1 400 000	-1 400 000
SUM Payroll	**-3 638 030**	**-8 853 666**	**-12 919 302**	**-16 984 938**	**-21 728 179**

Customer Acquisition

WEREL and its target markets have had a steady growth in 2015 with the acquisition of 220 Energia Oy in Finland adding 34,000 new customers to the WEREL customer base. The 4 main objectives in 2016 are:

- Continued growth in key Nordic markets by acquisition and an aggressive marketing and online strategy.
- Completing WEREL's new online consumer portal and implementing a streamline autonomous product offering from customer acquisition to invoicing and payment.
- Launching WEREL's ONE product strategy, WEREL's first energy storage product and initiating strategic alliances with battery storage and solar cell suppliers.

Estimated User Base (Nordic 2016-2020)



Management

In 2015, a new management team was recruited by the owners with the sole purpose to implement and build an energy company in a converging market place. Mr Peter Swartling with a serial entrepreneurial background was hired as CEO and brought with him a team of executives. They hold a minority position in the company insuring long term stability and incentive.

Mr. Peter Swartling Co-founder and CEO of WEREL AB.

Mr Swartling's background as entertainment and technology executive gives him the right background to lead a company in the midst of a market paradigm shift such as the clean energy industry.

Alexander Mathiesen-Öhman Co-founder and Chief Commercial Officer
Linus Lönnroth - Chief Financial Officer
Magnus Thorén - Chief Operative Officer
Håkan Gustafsson - Country manager Finland

Ownership Structure

WEREL is owned by Gergeo Holding AB, a Stockholm, Sweden based Investment company, and the LARMAG Energy Group, based in Amsterdam, Holland.

Optimus LTD

Mark Bishop <mbishop@absmgroup.com>

Bilaga 7

(no subject)

Mark Bishop <mbishop@absmgroup.com> Fri, Apr 15, 2016 at 5:32 AM
To: Daniel Ungheanu <dungheanu@absmgroup.com>
Cc: Steve Bishop <sbishop@absmgroup.com>

Steve and Daniel -

Later today, please write a memo (that we can keep on file for future reference), referring to Section 3 of the Bond Agreement, and our call with Philip this morning, explaining the required quarterly payment ("variable profit related payment", made up of two parts; a "profit related" portion which is 100% of EE profit capped at 12% per annum, plus a "capital related" portion which is simply returning the borrowed principal at the election of EE and prior to the final Redemption Date). We are to send management reports on a quarterly basis to Argentarius, who is supposed to validate the NAV and calculate the quarterly payment. I would, however, prefer to TELL Agrentarius what our payment will be, so that we can drive the boat.

Thank you,

Best,

M

==========
Mark Bishop
ABS Management Group
4770 Von Karman Ave., NB, CA 92660
mbishop@absmgroup.com
+1 949 398 7971 (O)
+1 949 678 9574 (M)

[Quoted text hidden]

Bilaga 8

From: **sbishop@absmgroup.com**
Subject: WEREL Files - Fwd: energy everything and werel...
Date: 25 February 2016 at 07:58
To: mailtobishop@gmail.com, Mark Bishop mbishop@absmgroup.com, Daniel Ungheanu dungheanu@absmgroup.com

Mark,

Attached are the WEREL files you sent in January, if you are still looking for them.

Steve

-------- Original Message --------
Subject: energy everything and werel...
Date: 2016-01-20 08:59
From: MARK BISHOP <mbishop@absmgroup.com>
To: Dungheanu <dungheanu@absmgroup.com>
Cc: Sbishop <sbishop@absmgroup.com>, Tepperson <tepperson@absmgroup.com>

Daniel -

Energy Everything will make 3X EUR 5 million notes to WEREL. I want to structure this where we get:

1. At least a 5 month interest reserve (after 5 months, WEREL has enough cash flow to pay the obligation current).
2. 3% loan fee.
3. I want 17% equity, but the equity needs to be held in either ABS Management Group, or Optimus Socially Responsible Investments (away from EE).
4. EE needs some additional investment capital, approx. EUR 5-10 million, to move into other investments (so maybe we make 3X EUR 7.5 million notes to WEREL?).

Basically, Falcon buys Nordic Power Certificates --> then Nordic Power invests in EE notes listed on AGATE ASSETS (CommerzBank's LuxSE vehicle) --> then EE invests in WEREL. (once this is done, then the right hand side of the "WEREL refinance flow chart" is dissolved.

Attached are further emails and docs to describe the transaction: 2 refinance discussion emails, refinance flow chart, and spreadsheet explanation.

The transaction, as described herein, is approved at the Falcon level and is subject to getting EE notes listed on AGATE through CommerzBank.

Please discuss with our team.

Thanks,

Mark

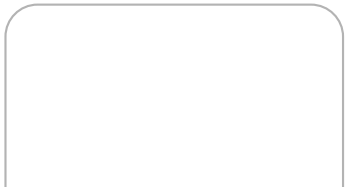
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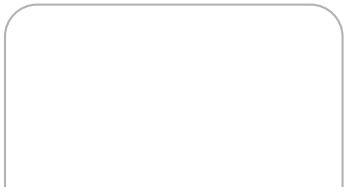
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+1 949 678 9574 (M)





Bilaga 9

INVESTMENT COMMITTEE DEAL PRESENTATION

Date: **15 January 2016**

To: **Optimus**

From: **Daniel Ungheanu**

Re: **ABS Investment Group LLC (secure, positive arbitrage and return on investment)**

Recommendation:

It is recommended that Optimus approve the investment of $5 million in the form of a Note to ABS Investment Group (ABS), for the purpose of developing a secure, positive arbitrage and return on investment, from the funds that Optimus borrowed from AI Undertaking and Delta1 Securities (Delta1 issuing ETI). Such arbitrage investment shall be funded as follows:

Funding:

- **$5 million in January 2016 (arbitrage investment) in the form of a loan agreement (the "Loan");**
- **All investment funds receive an annual coupon of 10.00%**

Other terms and conditions are as follows:

Approved by

_____

Mark Bishop

Introduction

ABS represents an attractive later-stage loan investment opportunity in the residential mortgage backed securities market. The company is a California limited liability company that provides analytics and RMBS fund management services to accredited investors in family funds, high ne worth individuals, and private placements within this market sector. Offices are currently located at 1176 Main Street, Irvine, California.

As of December 2015, ABS represents assets of approximately $1,055,645, including $2,047,280 in cash and $165,864 in residual profit participation of mortgage backed securities that it manages for a limited partnership (American RMBS Equity Fund IV LP). The company estimates 2016 revenue of $1,800,000 and Net Income of $580,000 (after debt service to Optimus), with a 10% annual growth rate the next 36 months.

Deal

Our proposal is for Optimus to invest $5 million in January 2016 into a Loan Agreement with ABS, for the purpose of extending its assets under administration and co-investing with its limited partner investors in its capital structure. Such arbitrage investment debt shall be funded as follows:

- $5 million in January 2016 (debt structure, mutually acceptable Loan Agreement);
- All arbitrage investment debt receives an annualized interest rate of 10.00%

Use of Funds

The proceeds of the Loan shall be used for the following:

1. Increasing the assets under management for ABS, as it co-invests with its limited partner investors in its capital structure.

Market Overview

See attached “ABS Primer”.

Management

See attached “ABS Primer”.

Services

See attached “ABS Executive Summary”.

Bilaga 10

ABS PRIMER - 2015

ABS Investment Group
MBS/ABS Primer

December 2015



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I. Mortgage Overview



The Mortgage

- A mortgage is a contract under which a borrower (the mortgagor) pledges a structure and/or a piece of property as collateral for a loan from a lender (mortgagee).
  - The contract includes a loan amount, an interest rate, a frequency of payments and a loan term.
- This contract gives the lender the right to foreclose on the loan and seize the property in the event that the mortgagor fails to make the contractual payments. Such failure is called a default.
- Typical mortgage originators (lenders) include commercial banks, thrifts, and mortgage bankers.
  - Originators earn income by charging an origination fee (measured in percentage points, paid by the mortgagor at the closing), application fees and processing fees.
- Four types of properties that can be collateral for mortgages:
  - Residential real estate
    - Single family (one-to-four- family) (houses, mobile homes)
    - Multi-family (more than four-family) (condominiums, cooperatives (co-ops))
  - Non-residential real estate
    - Commercial (office buildings, shopping centers, hospitals, industrial plants)
    - Farm properties



Mortgage Contract Characteristics

- Amount
  - The amount of the loan is usually lower than the value of the property used as collateral.
  - The ratio of the loan amount to the value of the underlying collateral is called the loan to value ratio (LTV).
    - The lower this ratio, the more protection the mortgagee has, because the higher property value is backing a smaller loan. In the case of default, the mortgager has a better chance of recovering the entire loan amount upon foreclosure and sale.

- Term
  - The term of a mortgage can vary; however, the most common mortgages have 15- or 30-year maturities (more recently 40-year due in 30-year to conform to securitization regulatory rules).
  - The term of the loan is critical in determining the periodic payments.
  - All else being equal on a flat payment structure, the longer the loan term, the less each payment will beand the more total interest will be paid over the life of the loan.

- Frequency of Payments
  - Most mortgages have monthly payments; however, a payment schedule is determined at the origination of the mortgage and expressed explicitly in the mortgage contract.
  - Throughout this presentation, we assume payments are remitted monthly.



Mortgage Contract Characteristics

- Rate
  - Mortgage rates are the cost to a mortgagor for borrowing money. This rate is referred to as the interest on the mortgage.
  - Rates are quoted annually, but paid in installments determined in the contract (frequency of payment), usually monthly.
  - Rates can be fixed for the life of the loan, they can float based on an index and a spread, or they can be fixed for a set period and then begin to float. Floating rate mortgages typically have life caps as well as periodic caps.
  - The main characteristics used in determining mortgage rates are:
    - Type;
    - Loan amount;
    - Prevailing rates (can vary by locale); and
    - Creditworthiness as measured by:
      - FICO score (300 to 850, higher is better) calculated by companies such as Experian, Trans Union, and Equifax;
      - Loan-to-value ratio (lower is better);
      - Debt-to-income ratio (lower is better);
      - Payment-to-income ratio (lower is better).



Mortgage Contract Characteristics

- Payment Schedule
  - Several schedules can be used to guarantee full payment of principal by the maturity date.
    - The most common is a flat amortization schedule: Monthly payments are flat and principal is paid down after interest has been fulfilled.
      - Earlier in the mortgage, more of each payment is used to pay interest; at the end of the mortgage term, almost all of each payment is used to pay down principal.
      - In a floating rate mortgage, when the rate re-sets, the monthly payment increases or decreases accordingly to guarantee the mortgage fully amortizes.
    - Another type of payment schedule is a balloon structure.
      - The balance does not amortize fully, and the remaining principal is paid in a lump sum at maturity.
      - In an interest only mortgage, only interest is paid until the maturity date, when the face amount of the mortgage is due.



Prepayment Option

- Mortgagors have the right to reduce principal ahead of schedule, which is called a prepayment option.
  - Any payments made by the borrower in excess of scheduled payments are called prepayments. Cash ultimately obtained from a default and foreclosure sale of property constitute prepayments as well.
  - Prepayments may occur for one of several reasons:
    - Refinancing into a new mortgage with a lower interest rate;
    - Sale of property because of relocation or a move to a new house;
    - Defaults;
    - Partial prepayments (curtailments); or
    - Homeowner motivations beyond rational economic (interest-rate related) considerations, which play an important role in assessing prepayment risk.



II. MBS/ABS Overview



Mortgage-Backed Security

- An MBS is when a number of mortgages that are similar in amounts, terms, rates, and structure are combined into a single group.
- Mortgage documents associated with this group are transmitted to a custodian, reviewed by a trustee, and are assigned an identification (pool) number by an issuing entity (described in greater detail in following sections).
- An MBS is issued with a face amount equal to the cumulative outstanding principal balance of the mortgages (original balance) and with certain characteristics such as bond coupon.
- The mortgages that have been pooled together serve as the collateral for the security.
- Because loans underlying a pool are similar but not identical, properties of an MBS must be described using weighted averages by face value:
  - WAM – weighted average maturity;
  - WAC – weighted average coupon; and
  - WALA – weighted average loan age.
- The MBS assumes the same characteristics as the collateral that secure the principal and interest payments.
  - Bonds that are based on collateral with fixed rates are called fixed rate MBS.
  - Bonds that are based on collateral with floating rates are called adjustable rate mortgage-backed securities, or ARMs
  - Bonds that are based on collateral with a fixed period and then a floating period of rates are called hybrid MBS. The most common hybrid MBS are 3/1, 5/1, 7/1, and 10/1, meaning a fixed period of 3, 5, 7, and 10 years, respectively, and then a rate reset every year.



Benefits of Securitization

Issuer Incentives

- More efficient use of capital;
- Increased velocity of origination (origination fee and servicing fee) ;
- Greater balance sheet liquidity;
- Funding diversification;
- Asset-liability management;
- Gain on sale accounting treatment (FAS#140);
- Ability to manage portfolio growth; and
- A business exit strategy.

Investor Incentives

- Yield premium over
  - Treasuries
  - Corporate
    - Event-risk protection to corporates
- Stable Ratings
- Inherent Diversification
- Generally low prepayment risk relative to MBS market
- Limited credit risk
- Liquidity.



Prepayments

- Mortgagors have the statutory right to re-finance at their discretion, notwithstanding prepayment penalty mortgages (PPMs). This is called the prepayment option.
- Prepayments are usually the most important factor in valuing MBS.
- Prepayments affect MBS through *call risk* and *extension risk*.
  - Call risk occurs when monthly cash flows are earlier than expected and hence the weighted average life of the bond is shortened. This is caused by higher-than-expected prepayments:
    - This benefits the holder of a discount MBS (i.e., the holder bought the MBS for less than face principal value – below par), as principal purchased below par is returned early at par.
    - This harms the holder of a premium MBS (i.e., the holder bought the MBS for more than face principal value – above par), as principal purchased above par is returned early at par.
  - Extension risk occurs when monthly cash flows are slower than expected and hence the weighted average life of the bond is extended. This is caused by lower-than-expected prepayments:
    - This harms the holder of a discount MBS, as the lower prepayments prolong the period of below-market coupon payments.
    - This benefits the holder of a premium MBS, as the lower prepayments prolong the period of above-market coupon payments.
- Reinvestment risk
  - Prepayments are greater when interest rates are low, causing cash from MBS to be returned faster from above market mortgages.
  - This creates the problem of having unexpected cash to reinvest in securities with lower yields.



Prepayments Measurements

- The following are commonly used prepayment measurements:
  - SMM (single monthly mortality rate):
    - Percentage of mortgages outstanding at the beginning of the month that are prepaid during the month.
  - CPR (conditional prepayment rate):
    - SMM expressed at an annual rate: **CPR = 1 - (1 - SMM)12**
  - PSA (Public Securities Association):
    - A CPR ramp model that accounts for seasoning of the loans and is modeled off of prepayment relocation assumptions.
      - This ramp is made up of annualized prepayment rates of 0.2% CPR in the first month, 0.2% increases in every month thereafter until the 30th month, when the rate reaches 6% and stays at this level.
    - This model acknowledges that prepayment assumptions will change; hence PSA is thought of as a baseline and referenced with a % difference (i.e., 120% PSA assumes 20% higher prepayments than PSA alone).
    - This baseline can be estimated by the prepayment history of deep discount coupons, as prepayments on such coupons primarily reflect housing turnover.
      - At a lower-than-market coupon, home owners do not have an incentive to refinance.
      - % of PSA is used to reflect views on future changes in the refinancing incentive.



Prepayments Variables

- Burnout
  - Borrowers who are usually the first to refinance and drop out of a mortgage pool generally:
    - Are more sophisticated financially (optimally exercising their option to refinance);
    - Face lower refinancing costs;
    - Have more built-in equity in their homes;
    - Have higher incomes.
  - As a result, for the same refinancing incentive, more-seasoned pools show slower prepayment speeds. This is generally referred to as Burnout.
    - As seasoned premium mortgages accumulate more burnout and thus are less sensitive to declines in mortgage rates, prepayment risk is generally lower.
    - Because of the perceived lower optionality, investors usually are willing to pay more for vintage premiums than for new origination of the same coupon.



Modeling Prepayments

- A large variety of mortgage and market data are available for study, including:
  - Loan types;
  - Coupons;
  - Vintages;
  - Dollar balances;
  - Mortgage rates;
  - Shape of the yield curve;
  - Refinancing alternatives;
  - Prepayment costs;
  - Housing values;
  - Tax rates;
  - Regulations; and
  - Others.
- A prepayment function is generally based on four sub-models of homeowner prepayment decisions:

  Prepayments = {Refinancings} + {Relocations} + {Defaults} + {Curtailments}

- Different types of mortgages (i.e. FNMA or GNMA) require different prepayment functions.



Modeling Prepayments

- Prepayment functions are generally estimated by fitting actual prepayment speeds to various key variables, including:
  - Level of interest rates in various products;
  - Shape of the yield curve;
  - Mortgage spreads;
  - Refinancing costs (fees, up-front points);
  - Loan age, seasonal factors; and
  - Macroeconomic factors such as housing prices, aggregate income, etc.

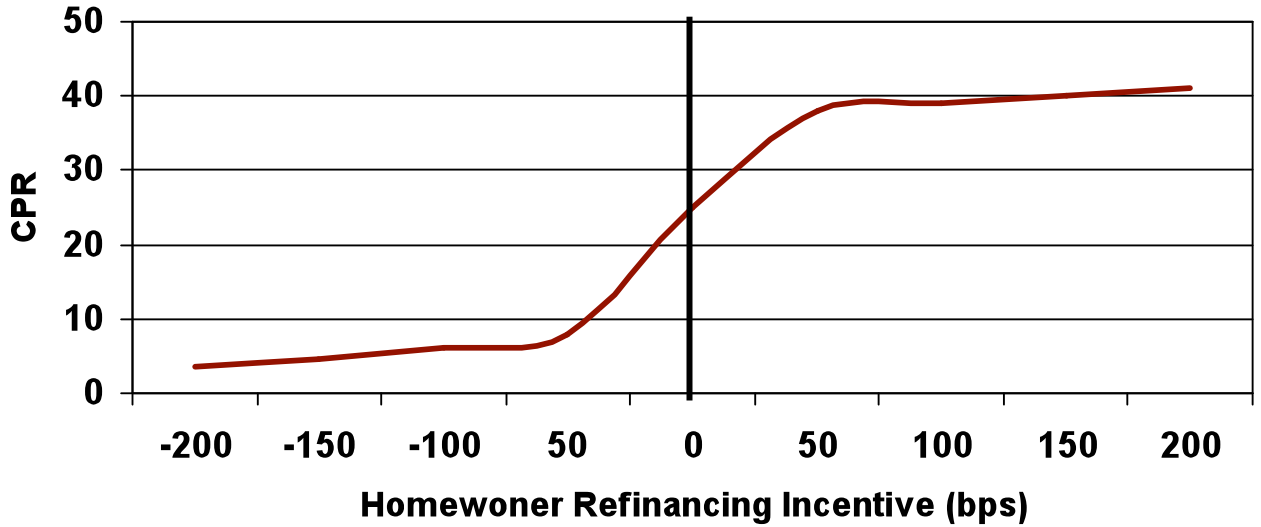
- Prepayment models should:
  - Consistently track absolute prepayment rates;
  - Consistently track relative prepayment rates (achieve consistent results across various mortgage types, coupons and vintages);
  - Be robust in treating prepayment outliers; and
  - Be able to update models to reflect structural changes in the mortgage market.

- In practice, prepayment models are less than perfect. Hence, the MBS valuation is always subject to prepayment model risk (the risk that prepayment predictions are systematically biased).
  - One known area of possible prepayment model risk, is that mortgagors usually do not or cannot optimize their right to exercise their prepayment options.



Modeling Prepayments

- Refinance S Curve
  - Borrowers have various thresholds for refinancing under different incentives.
  - Refinancing speeds are determined by measuring the difference between a borrower's mortgage rate and the current market mortgage rate.
  - The following curve was developed as a general guideline to when borrowers refinance; however, each different type of mortgage pool has its own curve.



Modeling Prepayments

- The Output
  - To value an MBS, you must estimate the cash flows in future months; however, cash flows depend on future interest rates - both on their levels and on the paths they took to reach those levels.
  - One way to model these cash flows is to assume that future rates implied by the forward curve will be realized:
    - At each payment date there will be a yield curve implied by forwards.
    - By using this yield curve in combination with a separate model of how mortgage rates respond to the yield curve, future refinancing incentive can be calculated.
    - Future prepayment rates can be found with the S-curve.
    - This will yield cash flows, which can be discounted to value the MBS.
  - Problem: What if the forward rates aren't realized?



Modeling Prepayments

- Option-Adjusted Spreads (OAS)
  - In order to take this volatility and uncertainty of rates into account, a model to simulate future rate paths is used.
  - Mortgage rates are generated as a function of these simulated rates, using a separate model of mortgage spreads with respect to interest rates.
  - Prepayment rates, along each interest rate path, are calculated using the prepayment function, and mortgage cash flows (both scheduled and prepayments) are projected along each interest rate path.
  - These projected cash flows are then discounted at the spot rates along each interest rate path.
  - The option-adjusted spread (OAS) is then calculated by equating the average present value of projected cash flows under all the simulations to the market price of the security.
  - If two bonds are equal in many respects, then a high OAS implies relative cheapness and a low OAS implies relative richness.
  - Note that every prepayment model is different; hence, OAS is different based on these calculations.



Modeling Prepayments

Embedded Option

- Owing to interest rate volatility, the prepayment characteristics of the underlying mortgages can create (or decrease) value.
- We can assume that interest rates have zero volatility and value an MBS along the base-case scenario: the forward mortgage rates curve.
- The spread that results between valuing the MBS along the forward mortgage rates curve and valuing the MBS along a LIBOR/swaps curve is called a zero volatility option adjusted spread (ZVO).
- This is the excess return over swaps that an MBS investor would earn if interest rates were non-random and the embedded option had no value.
- OAS, on the other hand, reflects the expected return when interest rates are volatile and the embedded option has value.
- The implied cost of the option embedded in an MBS is the difference between the ZVO and OAS **(ZVO = OAS + option cost).**



Convexity and Duration

- Convexity measures the sensitivity of a bond's price to larger changes in yield.
- Duration is the percentage change in the price of an MBS due to a 100 basis point change in yield. For example, the value of an MBS with a duration of 3 will decline about 3 points for each 100 basis point increase in interest rates.
- Therefore, convexity is the sensitivity of a bond's duration to changes in yield: $\Delta D = -C \times \Delta y$
- When looking at the price function of an MBS changing across small variations in yield, remember that prepayments will also vary.
- As yields fall, mortgage rates fall and prepayments rise (due to the refinancing incentive), which causes cash flows to increase in the near term and "shortens" the MBS. This will reduce duration.
- Conversely, as yields rise, mortgage rates rise and prepayments decrease, which decreases cashflows in the near term and "extends" the bond. This will increase duration.
- This reverse relationship is what causes negative convexity:
  - Holders of MBS generally do not want to be exposed to interest rate risk. They can hedge their MBS with another security such that as MBS prices fall (when yields rise), the hedged security's price rises, and vice versa.
  - The hedge has a duration opposite to that of the MBS.
  - Typically, the hedge is a short position in 10-year Treasuries or swaps.



III. Agency vs. Non-Agency



Agency vs. Non-Agency

- The primary bifurcation in MBS is between agency and non-agency collateral.
- Agency securities have underlying collateral that is guaranteed or insured by one of three government or government-sponsored agencies:
  - Federal National Mortgage Association or "Fannie Mae" (FNMA);
  - Federal Home Loan Mortgage Corporation or "Freddie Mac" (FHLMC); or
  - Government National Mortgage Association or "Ginnie Mae" (GNMA).
- Non-agency securities are excluded from these guarantees / insurance if they have certain characteristics, such as:
  - "Jumbo" loans – Fannie Mae and Freddie Mac cannot buy loans with balances exceeding a limit set annually by the US government: $322,700 in 2003; $333,700 in 2004; $417,000 since 2006.
  - Loans on second properties – vacation homes, investment properties;
  - Loans with insufficient documentation; or
  - Loans where the borrowers have credit history problems.



Agency vs. Non-Agency Comparison

	FNMA and FHLMC	GNMA
Status	◆ Guarantees are not backed by the full faith and credit of the US government, but it is unlikely the government would let either agency fail. ◆ They are public companies and their stocks are traded on the NYSE. ◆ The agencies have a funding advantage over other mortgage investors. ◆ Agency debt trades tighter to treasuries than that of competitors due to "implied" government backing and credit line of the US treasury.	◆ Wholly-owned entity of the Department of Housing and Urban Development (HUD). ◆ Backed by the full faith and credit of the US government.
Security Parameters	◆ Conventional insured (non FHA/VA insured /guaranteed) — $417,000 loan limit — 80% max LTV — Certain property types	◆ FHA (insured) / VA2 (guaranteed) mortgages



Agency vs. Non-Agency Comparison

	FNMA and FHLMC	GNMA
Guarantee Fees	◆ 5-20 bps per annum for guaranteeing timely payment of principal and interest on these securities.	◆ 5-10 bps per annum for guaranteeing timely payment of principal and interest on these securities.
Mortgage Portfolio	◆ FNMA and FHLMC have the largest mortgage investment portfolios in the market.	◆ No investment portfolio.



Non-Agency

- Non-agency MBS are not guaranteed / insured by the federal government.
- In order to achieve a triple-A rating, the bonds must have sufficient levels of credit enhancement. This can be achieved through:
  - Several structuring methods, which will be described later in this presentation. One of which is subordination.
    - Senior/subordinate structures create "levels" of bonds such that the lowest rated tranches absorb credit losses first and the most senior tranches only experience credit losses if all the subordinate bonds are completely written down.
  - Third party guarantees, which are letters of credit from financial institutions and bond insurance that guarantee timely payment of principal and interest against losses up to some specified level for a fee.
  - Cash reserves, where underwriting profits or a servicing spread is set aside to cover default losses. If this is not used, then the underwriter receives the fees at the maturity of the security.
  - Over-collateralization, where extra collateral is placed in the deal (e.g. $110 million of mortgages backs $100 million in bonds). Any extra collateral that remains at maturity is usually returned to the originator.



Agency vs. Non-Agency Characteristics

	Agency	Non-Agency
Credit Protection	Agency Guarantee/Insurance	Subordination, third-party protection, cash reserves, over-collateralization
Credit Rating	Aaa/AAA	Aaa/AAA for senior class; Aa/AA or lower for subordinate class
Interest Shortfall	No	Potentially if high prepayments
Cleanup Call	1%, seldom executed	Usually 10%, sometimes 1% to 5%
Liquidity	High	Low



IV. Collateral

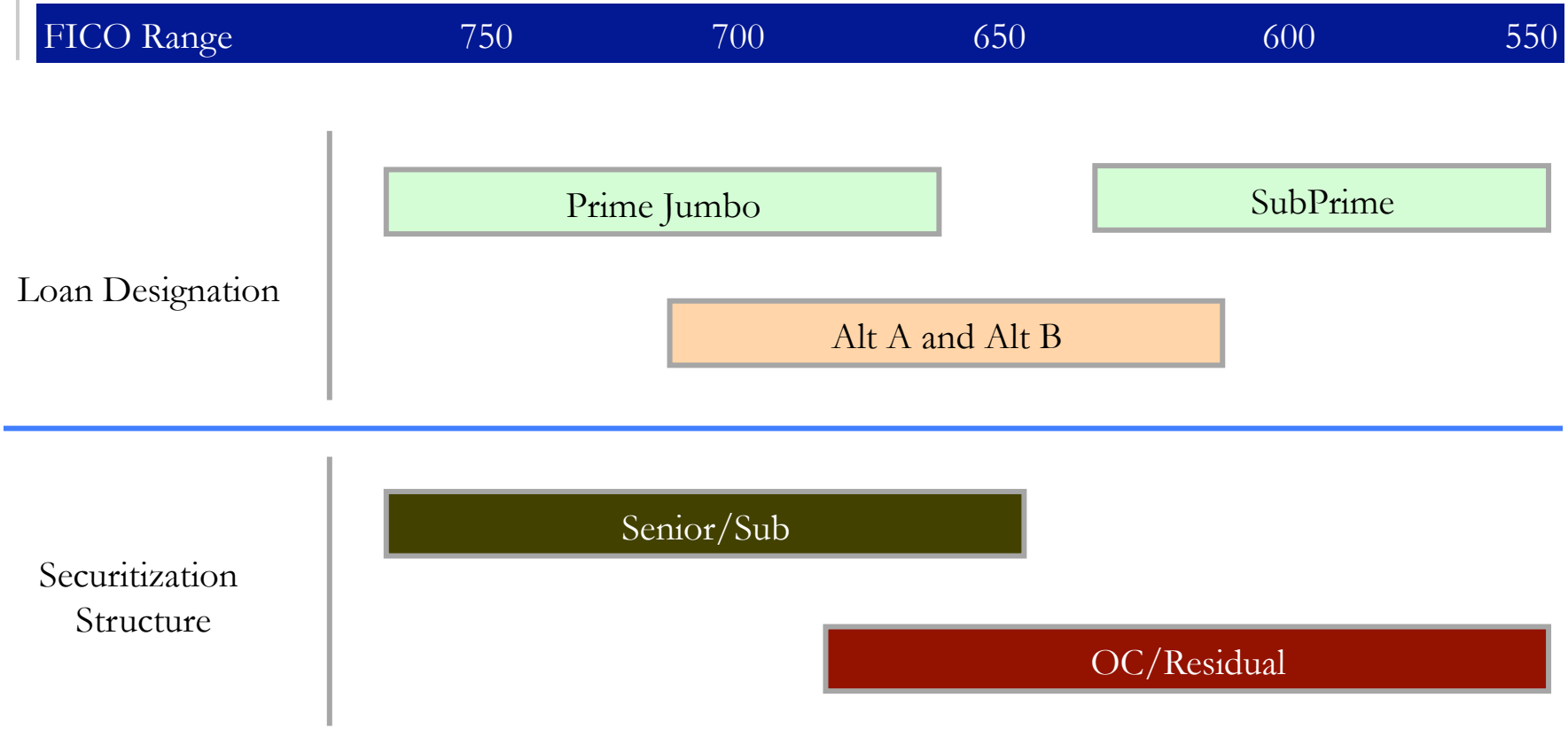


Collateral

- Mortgage loans may have many different characteristics, as described in the first section of this presentation.
- Loans that do not have the characteristics needed to qualify for agency guarantee / insurance, are often used as collateral for non-agency MBS.
  - Each pool of loans has similar characteristics, but pools are structured differently, and have different features and performance.
- The main types of non-agency-eligible collateral are:
  - Jumbo (prime and hybrid): Loans that are not qualified for agency guarantee / insurance because of loan size.
  - Subprime: Loans further down the credit spectrum.
  - Alternative A (Alt-A): Loans in the middle-of-the-credit spectrum, missing documentation on prime borrowers and other characteristics that exclude these loans from being Prime.
  - FHA/VA Reperforming: Loans backed by GNMA that have been delinquent, bought out of the pool, and made to perform again, yet still do not qualify for securitization through FNMA or FHLMC.
  - Scratch and Dent: Exceptions to underwriting guidelines have been made in order to fulfill the loan (e.g. lower-than-acceptable FICO, impaired borrowers, etc.).



Collateral – Credit Spectrum



Collateral - Jumbo

- Jumbo loans have balances exceeding the limit for agency conforming insurance.
- Fixed and floating loans with this characteristic are called jumbo prime loans; hybrid rate loans are called jumbo hybrid ARMs.
- Characteristics typical of Jumbo loans are:
  - FICO: 700+
  - Documentation: full conforming
  - Past delinquencies: 0
  - LTV: 80%
  - Mortgage insurance: Over 80%
  - Credit subordination level: 1% - 4%
- Top Issuers include: Goldman Sachs & Co, Countrywide, Washington Mutual, Bank of America, Wells Fargo, GMAC-RFC, Impac, Chase, Redwood, Thornburg, First Horizon, ABN AMRO, IndyMac, GMAC, Citicorp, UBS Warburg, Lehman/SASCO, CSFB/ABSC, Bear Stearns, and Merrill Lynch.



Collateral – Jumbo Performance

- In a refinancing environment, prepays are generally faster because large monthly payments create a bigger refinancing incentive.
- Prepayment speeds are comparable or typically slower than agency collateral in a non-refinancing environment.
  - This creates a negative convexity worse than agency MBS.
- Banks like these types of loans because of their high credit quality, short duration, and wider spread than agency MBS.
- Agencies see these assets as fundamentally cheap, with wide OAS.
- Hybrid ARM MBS prepayments have closely tracked those of balloon loans (loans with an amortization schedule longer than the life of the loan, forcing a large payment at maturity).



Collateral – Alt-A

- Alt-A pools consist of mortgages that are between prime and subprime credit quality, or have other features that disqualify them from being classified as Prime.

- One way to look at Alt-A securities is by dividing them by:
  - Prime Alt-A: borrowers who are prime but missing documentation (self-employed, no employer references, etc.)
  - Non-prime Alt-A: strong subprime borrowers, sometimes called Alt-B

- Characteristics typical of Alt-A collateral are
  - FICO: 640 – 720
  - Documentation: limited
  - Past delinquencies: once in the past twelve months
  - LTV: 70% - 95%
  - Mortgage insurance: sometimes
  - Credit subordination level: 3% - 7%

- Top issuers include: GSAA, Countrywide, GMAC-RFC, IndyMac, Impac, CSFB, Lehman/SASCO, and Bear Stearns.



Collateral – Alt-A Performance

- Alt-A securities typically have slower CPR than MBS of jumbo prime collateral.
  - For Prime Alt-A, prepayments are typically slower than those of prime pools in the first year and mimic prime prepayments in later years.
  - Non-Prime Alt-A usually have prepayments similar to those of subprime initially, or slightly faster (since they do have better credit quality); then they speed up if their credit quality improves and the borrower can refinance at a prime rate.
- The Alt-A market usually has lower prepayment risk than a prime pool, and lower default risk than a subprime pool.
- In addition, the convexity of Alt-A securities is typically less negative than that of agency MBS because:
  - When yields are low, fewer borrowers refinance;
  - When yields are high, there is little refinancing incentive; and
  - While defaults are higher than Jumbo collateral, they are not near those of subprime collateral.
- Origination of Alt-A product has historically been counter-cyclical to movements in rates.



Collateral – Alt-A Market Color

- The Alt-A market has grown dramatically and this growth is expected to continue.
  - To maintain volume as refinancing declines, prime originators will expand downward in the credit spectrum while subprime originators will expand upward.
  - Originators are beginning to understand how to price Alt-A collateral more accurately.
  - The investor base has become more sophisticated in understanding the credit risk and higher coupon dynamics, and is now willing to pay more for these securities.
- The top four loan originators in the space represent 50% of the market (Countrywide, GMAC-RFC, IndyMac, and Impac).
- Over the last several years, prime originators and top sub-prime originators are actively developing Alt-A programs and underwriting guidelines:
  - Prime
    - Wall Street and Major Banks
  - Subprime
    - Ameriquest, New Century, and Fremont; Option One, Accredited and ABN Amro.
- It is interesting to note that as sub-prime originators enter the Alt-A market, they will be originating loans closer to the prime market, which are increasingly more rate sensitive.



Collateral – Subprime

- The borrowers in these pools may have credit stories, prior late payments on their mortgages, prior bankruptcies, or general problems with their bill paying histories.
- Typical characteristics of Subprime MBS are:
  - FICO: 500 – 640
  - Documentation: Full or Limited
  - Past delinquencies: Up to 120 days
  - LTV: 80%
  - Mortgage insurance: rarely over 80%
  - Credit subordination level: 15% - 20%
- Top issuers include: GSAMP, Ameriquest Mortgage, New Century, Lehman/SASCO, GMAC-RFC, Option One, CSFB/ABSC, Countrywide, Chase, First Franklin, WAMU, Novastart Mortgage, WMC Mortgage, Citigroup, and Household Financial.
- Note that 80% of these loans are hybrid fixed / floating, with two to three year fixed periods.
- A growing number of these loans are interest only.



V. MBS Structures



MBS – Pass Thrus

- Agency MBS are initially issued in pass-through form.
  - In a pass-through security, the interest and principal payments of the underlying collateral are passed to the security investor, less a servicing fee.
    - Fixed FHLMC pass-through securities are called Gold PCs, and floating securities are called Arm PCs.
    - FNMA pass-thrus are referred to as Fannie Mae MBS.
- Securities are traded in either a To Be Announced (TBA) format or by specifying a particular characteristic or pool number.
  - TBA securities are the most liquid in the market, and are traded by coupon. The actual security that is delivered is determined by the seller on the settle date, hence the To Be Announced acronym.
  - A specific pool vintage, or issuance, of a security can also be traded, and usually trades at a premium to a TBA security of the same coupon.
- Structured products with various characteristics can then be created utilizing these pass -thrus.
- Non-agency collateral are called whole loans before they are securitized.
  - Pools of loans might be sold in the market in a whole loan bid, or securitized by the originator.
  - Pass-thrus can be created out of this collateral, in addition to more structured products.



MBS – Collateralized Mortgage Obligations (CMO)

- CMOs are created by pooling mortgage pass-thrus or mortgage whole loans and splitting their cash flows into a number of tranches.
- A CMO is self-supporting, i.e. the collateral cash flow is able to meet the tranches' cash flow requirement.
- Tranches vary by:
  - Average life;
  - Coupon;
  - Stability;
  - Prepayment risk; and
  - Credit Rating.
- CMOs have a broad range of investors, because they are able to satisfy disparate investor's needs for cash flows with varying levels of average lives, coupons, and stability profiles.
  - Banks typically invest in securities with the shortest average life.
  - Money managers usually invest in intermediate average life securities.
  - Insurance companies generally favor securities with the longest average life.



MBS – CMO

- There are agency and non-agency CMOs, just as there are agency and non-agency MBS.
  - Agency CMOs carry the same guarantee / insurance as agency MBS.
    - There is no need for credit enhancement in these structures owing to the agency guarantee / insurance; so tranching is used to create bonds of different average lives or performance characteristics.
  - CMOs created out of whole loans do not carry the agency guarantee / insurance and are structured to create credit enhancement in addition to different average lives and performance characteristics.

- Some examples of CMOs are:
  - Sequential pay classes;
  - Planned amortization classes (PAC);
  - Targeted amortization classes;
  - Support Classes;
  - Z bonds;
  - Accretion-direct classes;

- Floaters and inverse floaters; and

- Interest only / principal only.



MBS – CMO: Sequential

- The vanilla CMO creates tranches with sequential pay classes.
  - Cash flow from the underlying collateral (mortgages or MBS) is used to pay interest to all classes.
  - The first tranche, or the tranche with the shortest average life, receives all collateral principal payments (scheduled and prepayments) until the class is retired.
  - Then, all principal payments are used to pay down the second tranche, and so on until all bonds have been fully paid.

- The primary purpose of this structure is to create MBS with varying average lives and to redistribute prepayment risk.
  - The first tranche has the shortest average life, and each tranche remaining has a longer average life.



MBS – CMO: Planned Amortization Classes

- PACs are a type of tranche in a CMO structure. They are designed to stabilize bonds because they can support a range of prepayment assumptions through a pre-determined schedule of payments.

- CMOs with these tranches:
  - First pay interest to all classes;
  - Next, allocate cash based on a pre-determined principal payment structure that relies on different prepayment speeds until the PACs are paid down.
  - Support tranches, called companion classes, support this payment schedule by either accepting prepayments, or paying out needed principal.

- PAC IIs have been developed as the marketplace has become more sophisticated and sensitive to unexpected prepayments.
  - PAC IIs are generally protected by supports, but also act as protection for PACs.
  - This creates higher yielding bonds, that are more stable than companion classes.

- TACs, or targeted amortization classes, are similar to PACs in that they pay bondholders according to a schedule; however, they are insulated from a tighter range of prepayment speeds, usually a single speed.
  - If principal cash flow exceeds the scheduled payment to the TAC tranche, then support classes will absorb the extra cash flow; however, if cash flow falls below the level needed for the scheduled payment, the extra cash will not be produced, and the bond will extend.
  - Hence, they are insulated from call risk, but not from extension risk.
  - These bonds offer protection against the call option of prepayments, but with a higher yield than PACs since they do not have extension protection.



MBS – CMO: Z Bonds

- Z bonds are CMO classes that have the ability to pay their interest payments to another class while accreting in principal.
  - Z bonds will not receive principal until the bonds prior to it in the CMO cash waterfall have been retired.
  - Unlike other CMO classes, the Z bond will not pay interest to its bondholder while bonds prior to it in the waterfall are outstanding. Instead, its interest is used pay down the principal of another bond in the structure (an accretion directed class). Simultaneously, the Z bond will add this amount to its principal balance, a process called accreting.

- Z bonds typically increase principal payments of the accretion-directed classes in the structure, hence shorting their average lives. The larger the Z bond in a CMO structure is, the shorter the lives of the accretion-directed classes are.

- An accreting Z bond will generally have a longer duration than a non-accreting bond with the same average life and similar structure (for the same mathematical reason a zero coupon treasury has a longer duration than a coupon-bearing treasury of the same maturity).



MBS – CMO: VADM

- VADM structures were created to limit extension risk if rates rise and prepayments slow down.

- In a VADM bond, payments are scheduled within a prepayment band; however, the range includes 0% PSA.
  - There generally is no extension risk and VADMs mature on their stated maturity date.
  - VADM structures are found only in CMOs with Z bonds. This is because all of their cash flows come from the period of lockout from the Z bond while the interest is creating accretion.

- If the Z bond is large enough to support a VADM class, then one will exist.
  - A VADM bond comes before the Z bond in the priority structure, but after the senior bonds and PACs in the cash flow waterfall.



MBS – CMO: Mortgage Derivatives

- "IO / PO" or interest only and principal only strips are a kind of mortgage derivative. Most other derivatives can be created from IOs and POs.

- In structuring collateral, payments can be "stripped" into interest cash flow streams and principal cash flow streams.
  - IO/PO strips can also be re-combined back into collateral.
    - The Price of IO + Price of PO = Price of Collateral and consequently, efficient market pricing mechanisms exist.
    - Note that this price enforcement does not usually exist in the REMIC market where CMOs regularly trade "behind creation."

- Investors in IO/POs structures include:
  - Money managers, who usually buy IOs or POs to enhance portfolio performance.
  - Hedge funds, who often use IOs and POs to perform relative value trades, as well as express their own views on basis, carry, prepayments, and volatility.
  - Mortgage bankers, who typically buy POs to hedge servicing.
  - Insurance companies, who typically use IOs and synthetic premiums to enhance portfolio performance.
  - Commercial banks, who sometimes use IOs to manage overall portfolio duration and enhance returns in a higher rate environment.
  - Mortgage Agencies, who can use them to manage their portfolios.



MBS – CMO: I/O and P/O

- When rates rise, prepayments generally decrease, which causes the bond to extend.
  - Generally, this will increase the value of the IO since there is more cash flow, and
  - Typically will decrease the value of the PO since POs are purchased at a discount to par and the par payment is now received further out in the future.

- When rates fall, prepayments typically increase, which causes the bond to shorten.
  - This generally decreases the value of the IO since there is less cash flow, and
  - Generally increases the value of the PO since cash is returned at par more quickly.

- Owing to this relationship, the duration and convexity of IO and PO bonds are typically as follows:

	Duration	Convexity
IO	Negative	Negative
PO	Positive	Positive
Pass-Thru	Positive	Negative



MBS – CMO: I/O and P/O

- IOs and POs can be used in carry trades.
- Rate of Return Hedge:
  - An investor can add an IO to a fixed income portfolio.
  - This can reduce the duration of the portfolio using the negative IO duration previously discussed. The reduced duration may help flatten out the portfolio's rate of return across different yield curve shifts.
- Synthetic Premiums:
  - An investor can generally boost the coupon of a TBA pass-through by adding an IO to it.
  - For example, by adding 100 bp of a 5.5% IO to a FNMA 5.0, a 6% pass-through is synthesized. This 6% synthetic premium may be cheaper than the FNMA 6.0.
- Combo Strategy:
  - An investor can buy an IO and a PO of different trusts.
  - For example, the investor can buy a 5.5% IO and a 5.0% PO. This indicates that the investor believes FNMA 5.5s will prepay slower than the market consensus, and FNMA 5.0s will prepay faster.



MBS – CMO: Floaters/Inverse Floaters

- In addition to separate interest and principal strips, it is also possible to have the coupon of an MBS float with an index.
- A fixed interest rate on a given tranche is proportionally allocated into a floating rate class and an inverse floating rate class such that together, the original interest coupon will stay the same.
  - The floating rate part of the class resets periodically (usually monthly) at a spread to LIBOR or other indices like CMT or COFI. The inverse floating rate class moves in the opposite direction to maintain the same combined fixed rate.
  - Caps and floors usually exist.
- There are numerous reasons to own floaters:
  - Their generally high credit rating (agency or AAA).
  - Usually attractive spreads (margin) versus funding costs.
  - Floaters are useful in a rising rate environment or in a flattening yield curve one.
  - There is considerable variety in the structure of CMO floaters.
- Floaters are usually priced at or close to par.
- Floaters are generally sold to achieve financing of an MBS (passthru or CMO) that:
  - Can be permanent; or
  - Can be superior to the repo market
  - These derivatives are usually created from higher yielding collateral and structure to take advantage of the implicit leverage.



Mortgage Options

- A standard mortgage option contract specifies
  - Collateral: Program, maturity and coupon.
  - Type: Call or put.
  - Strike price: Strikes are usually quoted relative to the standard forward settlement price as of the option expiry date.
  - Expiration date: The standard expiration date is seven business days before the standard settlement date during the month of option expiration. However, other expiry dates are possible.
  - If the option is exercised, the option holder/writer must accept/deliver TBA collateral.
- Mortgage options are usually short-term in nature and liquid, with average term to expiry of around two months (although they have reasonable liquidity up to six months).
- Mortgage options can assist with:
  - Managing portfolio duration, convexity and volatility.
  - Expressing views on relative value in mortgages versus other asset classes.
  - Taking advantage of implied mortgage volatility versus expected volatility.
- Large transaction volume is possible, and is often an important supply/demand factor in the passthrough market.



Mortgage Options - Participation

- Mortgage Originators:
  - Are typically buyers of mortgage puts in order to protect their origination pipeline against rising rates.
  - Are typically buyers of calls to hedge potential fall-out risk (borrower or investor fails to close on the originated loan and it "falls out" of the pipeline).
- Banks:
  - Are typically sellers of calls to enhance portfolio yield which can usually be achieved through covered call writing.
- Money managers and hedge funds:
  - Usually buy and sell options to:
    - Attempt to adjust their portfolio duration and convexity.
    - In order to hedge mortgage and CMO holdings.
    - To make basis trades.
- Dealers:
  - Buy and sell options in order to try to be duration and convexity neutral.
  - As a proxy for purchasing the underlying collateral.



Mortgage Options Terminology

- Delta is similar to duration; and is the fraction of bonds that are expected to be delivered into an option.
  - Delta's of calls range from 0 to 1, where a deeply out of the money call might have a delta close to zero, implying that there is almost no chance that it will be exercised, an at the money call might have a delta of .5, meaning that one bond is expected to be delivered for every two calls that are held, so it is equally likely to be exercised or not.
  - Delta's of puts range from 0 to -1, where a deeply in the money put might have a delta close to -1, since it will almost certainly be exercised.

- Gamma measures convexity of options; and is the change in delta for changes in the price of the underlying security.

- Vegas are volatility sensitivity;
  - Vega is the change in price for a specified change in volatility assumption.
  - Vegas are typically small, given the short-dated nature of mortgage options.
  - Vegas are generally higher for options on lower coupons owing to the longer duration of the collateral.
  - Vegas are usually the highest for at-the-money options.

- Theta is the change in the value of the option if all of the above stay constant, i.e. the change in option price owing to passage of time.
  - The theta of a long option is negative, since as the date of expiration approaches, the value of the option goes down.



VI. ABS Overview



Asset-Backed Securities (ABS)

- Similar to an MBS, an ABS is a collection of a type of asset (e.g. auto, student, credit card) combined into a group and evaluated using weighted average characteristics (WAC, WAM, WALA).
  - To date, credit card, auto, home equity, equipment, stranded costs, and student loans have been used as collateral in the majority of ABS transactions.
  - In an ABS, the bond partially derives its creditworthiness from this pool of underlying collateral.
- While the market is primarily comprised of triple-A securities, single-A and triple-B bonds account for about 10-15% of issuance.
- Approximately 75% of the market is floating rate.
- ABS and MBS capitalize on securitizations in similar ways. Some further reasons to securitize assets other than mortgages include:
  - Generally low prepayment risk relative to MBS.
  - Typically high liquidity, especially in benchmark issuers.
  - Structuring technology allows variety of credit, liquidity and prepayment risk profiles.
  - Spread curve (with respect to average life) is generally upward-sloping.



ABS – Fixed vs. Float

- Prior to the mid-1990's, many more fixed securities were issued, however floating rate deals are now predominant.
- The rise in floating rate issuance generally reflects the following:
- Enhanced securitization technology;
- Expanded asset classes;
- Modified regulations;
- Generally improved liquidity in the swaps market, allowing issuers to arbitrage relative value between fixed and floating rate issuance; and
- Greater acceptance by global investors of floating rate ABS.



ABS – Structure

- Two predominant ABS structures are described below:
  - Sequential: Typically, after all interest payments have been made, principal is first paid to investors holding the first tranche of the security, and then the second, etc.
    - This is generally used as credit enhancement in a senior / subordinate structure.
  - Pro Rata: After all interest payments have been made, all classes receive principal payments weighted by the amount outstanding in each class.
    - Each month, principal is usually first paid to the classes with the shortest average lives, but only in the scheduled amount.

ABS – Tax and Trust

- The collateral of ABS are placed in a trust, which then issues securities.
  - Issuers such as banks are generally not subject to the bankruptcy code, so assets generally are transferred into a trust.
  - Other issuers that are subject to the bankruptcy code transfer the collateral into bankruptcy -remote special purpose corporations (SPC), which then transfer the assets into a trust.
- ABS can be offered publicly or privately. For tax purposes, securities are classified as either debt (notes) or undivided interests of the trust (certificates).
- There are different kinds of trusts that have different characteristics and benefits.
  - Grantor trust:
    - Pro rata pass-through structure, typically used for fixed pools of amortizing assets.
    - Generally prohibits active management of cash flows.
  - Owner trust:
    - Generally enables more flexible management of cash flows.
    - Transactions can be tranched (by time and credit) and targeted to specific investors.



ABS – Tax and Trust

- Trust Type
  - REMIC
    - A tax structure specifically designed for real-estate assets.
    - Used for liquidity purposes and typically is a gain on sale transaction at REITs.
  - Master Trust:
    - Typically allows for prefunding and tranching (time and credit).
    - Generally used to achieve term funding for relatively short assets.
    - It is a revolving trust that can issue multiple series of securities supported by a single larger pool of assets that can create more principal balance while in the trust.
  - If there is a reduction in the trust's net portfolio yield, then early amortization occurs (this is where principal is repaid as it is received, not according to scheduled payments).
  - Credit cards, wholesale auto, home equity lines of credit, and commercial ABS are usually created from the Master Trust.



ABS – Home Equity Loans

- Home equity loans account for approximately half of ABS new issuance. Typical characteristics of home equity ABS include:
  - Collateral: First and second lien mortgages, closed end and lines of credit.
  - Structure: Fixed or floating, amortizing, REMIC trusts, sequentials, senior/sub.
  - Losses: Recoveries and losses generally depend on lien status.
  - Prepayments: Somewhat sensitive to changes in interest rates.
  - Credit enhancement: Subordination, over-collateralization, excess spread, and reserve accounts.
  - Typical Issuers: RFC, Countrywide, Chase, Long Beach.



VII. Securitizations



Securitization

- Securitization is the process of pooling mortgage loans and converting them into packages of securities with various credit ratings
- Originators sell whole loans to a trust by generating volume via flow or bulk purchases
- Trust issues rated, registered securities, which the dealer distributes to investors acting as securities underwriter,
- AAA rating is achieved through senior/subordinate structure, whereby a portion of the pool is subordinated to the rest with respect to realized losses,
- Dealer works with investors to structure various cash-flows to meet investor needs and requirements (reverse inquiry),
- Trust receives cash flows from underlying loans and distributes monthly to investors according to distribution rules,
- Dealers provide secondary trading liquidity, valuation and analysis.



Securitization – Key Concepts

- Sponsor (Seller)
  - Company which originated/owned the assets
  - Seller's ratings should not impact deal, but structure must ensure protections in case of bankruptcy
- Depositor
  - Sometimes distinct from the sponsor, for purposes of establishing further bankruptcy -remoteness
- Servicer
  - Entity with contractual obligation to collect and administer receivables for life of deal.
  - Servicer can usually be replaced for non-performance.
- Assets/Receivables
  - Receivables that are identifiable and can be segregated. Should be documented and free of prior liens.
  - Should have sufficient history in order for rating agencies to assign credit enhancement levels



Securitization – Key Concepts

- Issuance Vehicle
  - Trust or special purpose vehicle that insulates investors from seller insolvency.
  - Should enable de-recognition of assets for U.S. accoungin (GAAP) without resulting in adverse tax consequences.
- Enhancement
  - Internal or external mechanism to insulate investors from pool deterioration.
  - Whether provided externally or internally, enhancement is sized to ensure timely payment of principal and interest at the desired rating level.
- Trustee
  - Independent entity which ensures that all parties agree to the terms of the prospectus. Provides monthly reporting



Process Overview

Origination

Consumer Marketing
- Consumer Inquiry
- Lender/Broker Selection
- Preliminary Application Data Collection
- Initial Disclosures
- Creidt Report Review
- Preliminary Qualification/Pre-approval

Real Estate Decision/Selection
- Decision to purchase or Refinance Real Estate
- Property/Builder Selection

Processing and Underwriting
- Employment Verification
- Income Verification
- Assets Verification
- Credit Verification (Credit Report)
- Additional Credit Explanations
- Collateral Verification (Appraisal, Title, Flood Cert, Home Inspection)
- Credit Enhancement (Private Mortgage Insurance Underwriting)
- Underwriting (Risk Analysis , Exceptions Process, and Final Pricing)

Closing/Funding
- Documents Signing
- Escrow Setup
- Real Estate Agent /Attorney Review
- Lien Recordation
- Loan Funding/Funds Transfer

Distribution

Custody
- Document Safekeeping
- Certification Services (pre-pooling, initial and final certification)
- Document Imaging and Reporting

Secondary Marketing
- Loan Warehousing
- Pipeline Management
- Commitment Tracking
- Interest Rate Risk Management, Pricing, Hedging, Mark-to-Market Loan Pooling Delivery to SPE

Securitization
- Credit Rating
- Credit Enhancement
- Structure

Underwriters
- Distribution

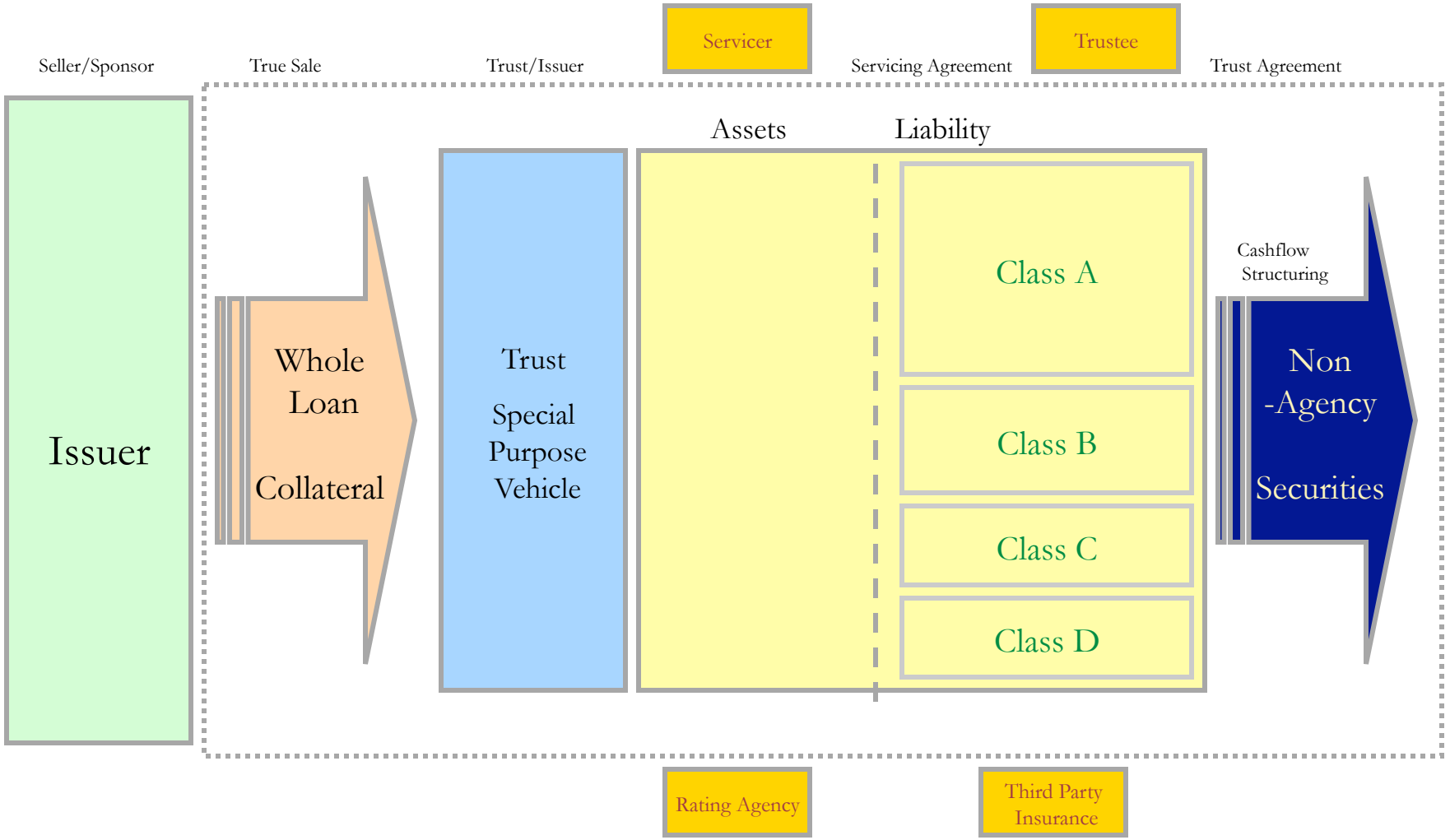
Mortgage Insurance

Portfolio Management

Servicing
- New Loan Setup
- Customer Service and Post-Payoff processing
- Payments and Statements Processing
- Investor Services
- Credit Risk



Process Overview



Credit Enhancement Structures

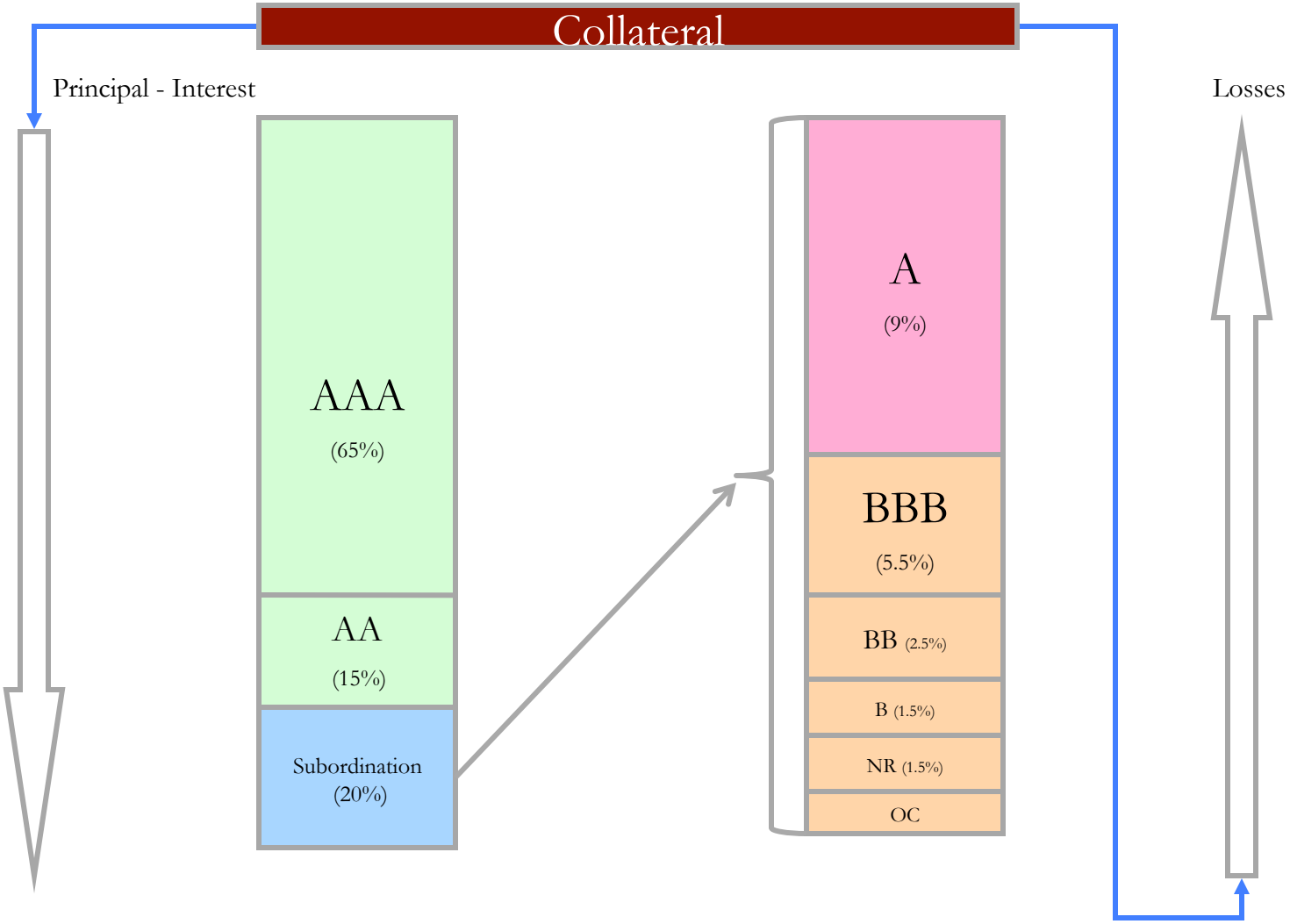
- Credit enhancement can come in several forms provided either internally within a deal or externally by a third party.
  - Internal forms of credit enhancement are provided by a reallocation of collateral cash flows leading to credit tranching.
  - The most popular forms are subordination and over-collateralization (OC)/excess spread.

- Senior Subordination
  - In a Senior/Sub structure, subordinate tranches provide credit support to senior classes within a deal.
  - Allocation of losses progress from the lowest to the highest rated classes.
  - This form of credit support often calls for the allocation of a disproportionate amount of principal prepayments to the senior classes of the deal so that the subordinate classes remain outstanding for a sufficiently long time to ensure availability of credit support to the seniors.

- Over-Collateralized/Excess Spread
  - Credit enhancement through OC and excess interest arise from the weighted average net mortgage rate of a group of loans exceeding the weighted average pass-through rate on bonds (plus certain expenses of the trust), generating excess interest collections.
  - This excess interest is initially applied to the reduction of the aggregate principal balance of securities, resulting in a more rapid amortization of the aggregate principal balance of these securities, as compared to the decline in the aggregate mortgage collateral balance.
  - This creates OC and this application of excess interest continues until the OC target is met.
  - Upon funding of the OC, any realized losses on the collateral are covered by the OC and the monthly excess spread prior to the subordinate classes being hit.
  - Remaining excess spread is directed to the residual holder, which may or may not be the issuer.



Credit Enhancement Structures - Concept



Allocation of Principal/Interest and Defaults

- Principal and interest cash flows in a senior/subordinate structure are allocated as follows:
  - Interest and scheduled principal cash flows are distributed on a pro-rata basis to the AAA and subordinate classes.
  - Unscheduled principal cash flows, i.e., principal prepayments, can be directed on a pro-rata, sequential, or shifting interest basis:
    - Pro-rata simply means indicating the principal pro-rata across all class
    - Sequential means to sequentially divert principal to the Senior tranches down to the junior bonds in sequential order
    - Shifting Interest, are initially directed entirely to the AAA classes. Subordinate classes are subject to a prepay lockout, whereby they do not receive their pro-rata share of prepayment cash flows during the first five years. Over the following five years, a declining percentage of their pro-rata share of prepayment cash flows is directed to the senior classes, leading to a shifting interest schedule. The subordinates' share of prepayment cash flows directed to the seniors eventually declines to zero over a span of five years.
  - Interest cash flows are distributed pro rata to the AAA and subordinate tranches based on the coupon rate specified within the deal structure.

- Credit losses are allocated as follows:
  - Losses are first allocated to the lowest rated subordinate class offering protection to each higher -rated class.
  - Should losses generated on the underlying mortgage collateral result in the writedown of a lower -rated class, for example the unrated class, then subsequent losses are directed to the writedown of the next higher-rated class, eventually moving up the subordinate stack in reverse sequential order of rating.



Credit Enhancement Determination

- Rating agencies play a significant role in the non-Agency RMBS market. Their functions include establishing methodologies to evaluate the credit quality of a wide range of prime to subprime borrowers, staggered across the credit continuum, examining the structural integrity of credit protection offered, on a deal-by-deal basis, and establishing credit enhancement levels for every individual deal carrying their rating.

- Each of the four rating agencies, Standard and Poor's (S&P), Moody's Investors Service, Fitch Ratings, and Dominion Bond Rating Service (DBRS), use proprietary models in their independent evaluation of credit risk for a given pool of mortgage loans.

- Common factors in the evaluation of RMBS by each of the rating agencies include:
  - Default/foreclosure frequency, the probability that a loan will default,
  - Loss severity, the amount of loss realized on a defaulted loan,
  - Conservative scenarios, characterized by higher default frequencies and loss severities, to separately stress higher- versus lower-rated classes within a specific deal,
  - Baseline default and loss severity assumptions, for a given collateral type, adjusted based on borrower characteristics and loan attributes of a given pool of loans.



Credit Enhancement - Other

- The following are some examples of additional credit enhancement available to a deal going to market
  - Bond Insurance Wrap
    - An issuer may choose to purchase insurance for a specific bond to enhance pricing or availability of the bond to a particular investor.
    - Issued by traditional mortgage insurance companies.
  - Reserve Fund
    - The issuer may choose to fund a reserve account at issuance or may choose to fund a reserve account out of residual cashflow.
  - Super Senior Bonds
    - These bonds are traditionally used to again create another layer of credit enhancement below them in the AAA tranche.
    - These bonds traditionally are created for FNMA/Freddie purchase.
    - Also these bonds may have directed cashflow to facilitate adhering to Agency requirements.
  - Triggers
    - Redirected Bond Cashflows; typically from the junior bonds to the senior tranches
    - Performance triggers are driven by triggers linked to the collateral characteristics. traditionally, triggers are linked to cumulative losses and 60+ delinquencies.
      - Since these trigger traditionally divert cashflows from the residual to the OC account, it is very important to understand the ramifications of these triggers being activated
    - There are also step-down triggers that will result in a lower OC requirement when the deal performance above a pre-determined level during a given period.



Securitization Nuances

- Fixed Bond - WAC IOs and WAC POs
  - The dispersion of mortgage rates on loans within a given securitized pool relative to the fixed-rate security issued with a specified coupon results in non-Agency RMBS loans being split into two buckets: discount and premium.

- Optional Redemptions
  - All non-Agency deals are subject to a call feature (referred to as an optional redemption/termination) held by an entity, often the issuer or servicer on the deal, which can exercise a call on the deal.
  - Investors in the deal are effectively short this call option.
  - The primary criteria to exercise the call requires that the collateral factor, defined as the ratio of the current balance to the original balance, be lower than a threshold amount (in most cases, 10%, but for some issuers this may be set at 5%). Once the current reported factor drops below this threshold, the holder of the option can exercise the call.
  - The exercise price of the call is often set to par. Hence, the call option is likely to be exercised only if the collateral market value is sufficiently above par to provide an economic return, after transaction costs, to the holder. Given an exercise price of par, the coupon rate and default performance of the underlying pool of mortgages are the main drivers, whereby higher coupon rates and lower default rates increase the attractiveness, and thereby the probability, of exercising the call option.
  - Exposure to this call feature varies across a deal structure. Last cash flow securities are more exposed to the call feature as these classes become current paying, i.e., receiving principal, around the same time the collateral factor drops below the threshold amount, making the call feature on the deal eligible for exercise. In contrast, shorter, front-end cash flows are less exposed to this call feature as they are likely to have paid off well before a deal is eligible to be called.
  - The issuer, servicer, or residual holder may hold the call rights.



Securitization Nuances

- Compensating Interest
  - Investors in non-Agency RMBS may be exposed to interest shortfalls. This is not the case for holders of Agency RMBS, wherein investors are guaranteed a full calendar month's (30/360) worth of interest dollars.
  - Interest shortfalls arise from borrower prepayment in full. In this case, the borrower pays interest only for the period from the due date to the date of the prepayment. But, interest on the security is due for the full month (30 days).
  - The extent of the interest shortfall can be either 15 or 30 days depending on the definition of the prepayment period. A mid-month prepayment period (only prepayments occurring during the latter 15 days of the month are passed through to investors on the following month's distribution date) reduces the maximum value of interest shortfall. Prepayment period definitions vary from issuer to issuer.
  - Investors in non-Agency RMBS are protected from prepayment shortfalls, to some degree, by compensating interest features. Compensating interest policies vary from issuer to issuer and the amount of protection is typically limited to a certain predefined amount. These limits can vary from a specified amount of 12.5 or 25bp to a certain amount of the servicing fee (SF) or master servicing fee (MSF) plus ancillary income



VIII. Assumptions



Prepayments

- The historical prepayment profiles of various RMBS, Agency and non-Agency prime jumbo and Alt-A products, can be placed on a convexity continuum which mirrors the credit continuum introduced earlier. In general, prepayment sensitivity of borrowers is strongly correlated to creditworthiness, with greater sensitivity to refinancing evident on mortgage pools backed by more creditworthy borrowers and vice versa.

- In response to the historically low rates in 2005, record high prepayment speeds were observed on prime jumbos followed next by non-conforming balance Alt-As, Agency, and, finally, conforming -balance Alt-As. The general pattern, in terms of the initial acceleration and subsequent slowdown, in response to the backup in mortgage rates, are almost identical across these products and notably, between prime jumbo and Agency RMBS, except for differences in the level of sensitivity displayed.

- The prepayment sensitivity of non-conforming balance Alt-A 30-year fixed-rate RMBS is notably less than on prime jumbos, but more comparable to Agency RMBS, highlighting the impact of weaker collateral characteristics on subdued prepayment (and expected weaker credit) performance. Similarly, conforming balance Alt-As display more stable profiles relative to conforming balance Agency RMBS.

- Loan-level disclosure, a standard in the non-Agency RMBS sector, facilitates transparency in linking empirical performance to specific collateral attributes. Loan level transparency of non-Agency RMBS essentially enabling investors to make better, informed decisions with knowledge of the collateral characteristics on a given non-Agency RMBS pool.
  - The greater prepayment sensitivity of higher-balance loans is a consequence of the greater dollar savings of refinancing on higher- relative to lower-balance loans.
  - Stronger prepayment response is also correlated to credit (FICO) scores, with more creditworthy borrowers usually having access to more credit and more easily qualifying for larger loans.



Prepayments

- Broadly, aggregate prepayments are the function of housing turnover and refinancing-driven factors.
  - Contributions to aggregate prepayments from housing turnover are impacted by aging, seasonality, and home price appreciation.
  - Contributions to aggregate prepayments from refinancings are influenced by the aging effects of a loan, refinancing incentive (already discussed), curve shape, the media effect, and the cash-out or equity takeout effect.

- Housing Turnover
  - Aging Effects : Loan age affects both housing turnover and refinancings. Contributions to housing turnover increase as a loan seasons, and potential contributions from refinancing also increase as a loan seasons. This arises as borrowers backing a newly acquired property are unlikely to move soon thereafter; however, as time passes there is greater propensity for them to move and trade-up. Similarly, refinancing sensitivity increases as a loan seasons, as borrowers are more willing to incur transaction costs associated with a refinancing transaction as time passes but not too close in proximity to the high costs incurred upon initial purchase of a new property. Higher-balance loans backing prime jumbo pools have displayed shorter refinancing aging ramps due to the higher savings associated for the same rate incentive.
  - Seasonality: The school year cycle largely dictates the "busy" season for home purchases and sales in the United States. Seasonality of prepayments is observed through faster speeds during the spring and summer and slower speeds during the autumn and winter months.
  - Home Price Appreciation: Higher home price appreciation is correlated with higher contributions to housing turnover and refinancings. Rising value of a home creates an incentive for borrowers to extract gains and cash -out (defined below) or trade up into a larger home. In contrast, falling home prices create a disincentive for borrowers as their equity declines and, depending on the extent of a decline, they could find themselves in a negative equity position, essentially owing more on the outstanding mortgage than the value of the underlying property. Varying levels of home price appreciation for different price tiers distinctly impact turnover rates and their contribution to total prepayment speeds for Agency and non-Agency RMBS.



Prepayments

- Refinance
  - Aging Effects : Loan age affects both housing turnover and refinancings. Contributions to housing turnover increase as a loan seasons, and potential contributions from refinancing also increase as a loan seasons. This arises as borrowers backing a newly acquired property are unlikely to move soon thereafter; however, as time passes there is greater propensity for them to move and trade-up. Similarly, refinancing sensitivity increases as a loan seasons, as borrowers are more willing to incur transaction costs associated with a refinancing transaction as time passes but not too close in proximity to the high costs incurred upon initial purchase of a new property. Higher-balance loans backing prime jumbo pools have displayed shorter refinancing aging ramps due to the higher savings associated for the same rate incentive.
  - Curve Shape and Mortgage Product Innovation: The popularity of mortgage products that are today staggered across the entire range of the yield curve, ranging from adjustable-rate mortgages that are priced off the very short end of the yield curve to hybrids that range from having 3-, 5-, 7-, and 10-year fixed terms through to 15- and 30-year fixed rate mortgages, has imparted a strong curve effect to prepayments of both Agency and non-Agency RMBS. This is evidenced through a strong incentive to roll down the curve in steep yield curve environments, choosing ARMs and hybrids, and to extend out to the long end of the curve in flat yield curve environments, favoring the relative certainty of longer term fixed financing. Based on the refinancing incentive offered by these alternative products, the extent of this rolldown effect could vary between Agency and non-Agency RMBS due to varying levels of savings offered.
  - Media Effect: New lows in rates induce a strong refinancing response among borrowers. This is magnified by media focus, thereby causing what is termed a "media effect." The magnitude of the media effect depends on the recency of a certain attractiveness level of interest rates, and is a function of the time since a similar rate attractiveness level was last observed. Hence, a 6% mortgage rate may in and of itself not be a historical low, but could trigger sufficient refinancing volumes if that rate has not been experienced for three years, for example. The magnitude of the media effect varies between Agency and non-Agency RMBS, especially due to the greater focus by brokers and originators on large balance loans because of the higher fee earning potential.
  - Cash-out or Equity Takeout Effect: Appreciating home values result in embedded equity in the underlying property, offering borrowers a chance to tap into this positive equity and apply for a cash-out or equity takeout loan. Taking cash out in this manner results in a prepay in full of an existing loan as a new loan is originated. This results in a higher contribution to refinancing speeds. The greater the amount of home price appreciation, the greater the potential volume of cash-out refinancings.



Prepayments

- Prepayment Models are a critical tool for determining value of a mortgage bond. The forecasted collateral characteristics drive the cashflow that drive the water fall and ultimately produce proceeds for a bond.

- Critical Components of Models
  - Prepayment Model
    - Historical data applicable to the product types in being assessed. The abundance of this data will help to more accurately drive the key coefficients in the model relating to historical performance.
    - Includes the key variables that drive prepayments.
    - Product specific models that are able to capture the nuances of each type of collateral
    - Reasonable S-Curves as your starting point for refinance incentive
    - Competitive model theory in that the involuntary and voluntary prepayment models are competing for prepayment. Helps to avoid double counting of prepayments.
    - The ability to incorporate and OAS engine as an interface.
  - Loss Model
    - Historical data applicable to the product types in being assessed.
    - Migration model that allow for the determination of delinquencies at every stage of the loss continuum. This type of model is beneficial for determining delinquency triggers for a transaction (very few models incorporate this functionality).
    - Survival theory used to determine final loss profile.
    - Sufficient statistical profiling to make a reasonable assessment using key loss variables.
    - Competitive model Theory.



IX. ABS Investment Group Trust



ABS Investment Group Philosophy

Our goal is to deliver consistent returns while preserving capital. This requires a disciplined investment process that focuses on risk minimization. The investment process is based on unique understanding of the collateral and structures as well as a comprehensive analysis used to discover value.

Quality fixed income investing requires independent, fundamental analysis. ABS Investment Group conducts comprehensive research on its proposed investments using state of the art analytics tools, which is combined with its extensive market experience to identify and to analyze attractive investment opportunities

Diversification is key to successful fixed income investing. Uncovering the complexities of the underlying bond cashflows and layering them to provide diversity, therefore, ensuring smooth returns.

Self Discipline is critical to the assessment.



ABS Investment Group Team

ABS Investment Group is a team of seasoned investment professional motivated by the opportunity to work in an entrepreneurial culture.

- **Lisa Duehring, Managing Director, President Capital Markets:** Prior to joining ABS Investment Group, Ms. Lisa Duehringwas President/CEO of Alliance Bancorp, Brisbane, CA, where she was responsible for the vision, mission and culture of the Partnership. In 2006 and 2007 Alliance Bancorp originated over $8 billion in high credit quality mortgage loans, generating approximately $20 million EBITDA. Previously, Ms. Duehring was EVP of Capital Markets and Asset Liability Manager of a public REIT, Impac Mortgage Holdings, in Newport Beach, CA where she was responsible for growing and managing the balance sheet, creating profitability, loan pricing, bulk purchase and sale execution, interest rate risk management, and analysis of the performance for all products, securitizations and balance sheet assets. For the five years 2001-2005, she was responsible for the origination of $63 billion of high credit quality mortgage loans, generating over $700 million of net earnings. Ms. Duehring was also a member of the Strategic Planning, Asset Liability Management and Executive Committees.



ABS Investment Group Team (continued)

- **Craig Chang, Managing Director, Operations:** Craig Chang is responsible for technology oversight. Before joining ABS Investment Group, Mr. Chang was responsible for managing Quick REO Capital's daily operations. Previously, Mr. Chang was Chief Technology Officer of Impac Mortgage Holdings Inc. in Irvine, CA. At Impac, Mr. Chang was responsible for all technology operations and systems supporting Impac's mortgage origination, acquisitions and securitization operations. Mr. Chang was also President and CEO of C.T. Exchanges Corporation which is a top five independent distributor of high-end telecommunication equipment.

- **Mark Aarvig, Chief Investment Officer:** Mark Aavig brings a broad array of expertise through his vast experience in financial modeling and risk analysis. Mr. Aarvig joins ABS Investment Group from Impac Companies where he was in charge of modeling securitizations and pricing as well as managing prepayment, loss, and delinquency assumptions. Additionally, he conducted pricing sensitivity analysis which he used in developing and managing pricing tools to facilitate the pricing of bulk loan packages. Before joining Impac, Mr. Aarvig was a senior analyst with IndyMac Bank where he modeled subprime, prime fixed, and prime arm securitizations as well as modeled various risk assumptions related to those transactions. Prior to IndyMac, Mr. Aarvig worked for Aames Financial Corporation where he managed residual asset loan portfolios, loan securitizations, interest rate risk, and product pricing. Mr. Aarvig earned a BS in Economics from the University of Minnesota.

- **Tom Epperson, Managing Director, Chief Financial Officer:** Tom Epperson is a seasoned professional and a Certified Public Accountant.

  Previously, Mr. Epperson was CFO of Quick Loan Funding, a residential mortgage loan originator in Costa Mesa, CA, and CFO of Commercial Enterprises, a commercial construction Partnership in Albuquerque, NM. In the early 80's, Mr. Epperson was a Tax Partner at Price Waterhouse Coopers. Mr. Epperson brings a wealth of experience and knowledge to ABS Investment Group. He is uniquely qualified with experience and skills in the fields of multi-state Federal and State taxes, mortgage loan origination operations, tax planning, tax consequences, and financial accounting and management. Mr. Epperson is a CPA and Real Estate Broker.



ABS Investment Group Team (continued)

- **Sagar Patel, Senior Analyst:** Sagar Patel is currently a Senior Analyst of ABS Investment Group. In this role, Mr. Patel is responsible for locating, analyzing and managing the bond pipeline, and developing and managing the data base for the firm. Prior to joining ABS Investment Group, Mr. Patel was the structuring analyst for Alliance Bancorp, a mortgage conduit and securitizer in San Francisco, CA. Prior to this, he was the Senior Secondary Marketing Analyst for Impac Mortgage Holdings. At both firms Mr. Patel created, built, performed, and administered all the analytics and processes involved in bidding and managing over $2 billion/month worth of bulks for the conduits, executed buy side whole loan trades with leading mortgage lenders, managed an analyst team, which performed tasks ranging from data entry to locking loans to analyzing bulk bid tapes, and performed stratification, S&P LEVELS, Moody's, and Intex Prepay analysis for buy/sale transactions. Additionally, Mr. Patel worked for Countrywide Bank, Simi Valley, CA. At Countrywide, he created written step-by-step procedures for all secondary market departmental tasks, audited end of month department billing figures to submit to the customers, devised new procedures and methods to enhance departmental teamwork, which resulted in a significant increase in productivity. He earned a BS from UCLA.



Our Market

- Given the current dislocations in the RMBS market driven by "Irrational Expectations" it is a prime opportunity to provide value to our clients by selectively cultivating a portfolio driven by exhaustive analysis and unique understanding of this market segment.

- Recent events of note are:
  - Irrational Expectations
    - Economic is driven by a fundamental concept called "Rational Expectations". People make rational decisions based on the information available. There is a current fear factor that has resulted in this concept in the bond market being broken.
  - Current flight to quality
    - Current flight to quality is driving up the price of treasuries to historically high yields and depressing the mortgage bond pricing. Particularly, the bonds that are not the Senior Class notes.
  - As a are result of immense pressure by the Investor community the Rating Agencies implemented credit enhancements to the 2007 vintages that is far in excess of the traditional profile for such structures.

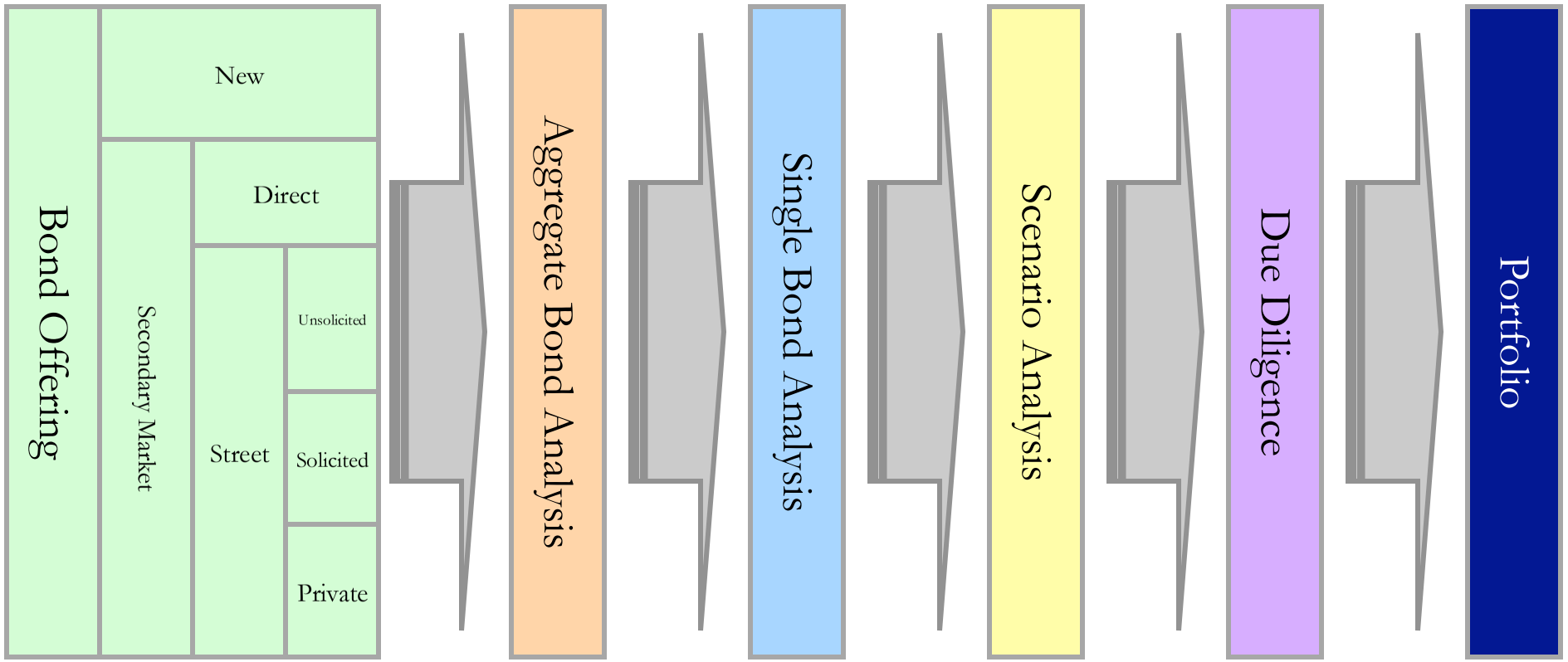


Investment Platform

- Bond Offering
  - New Issuance
    - Street
  - Secondary Market
    - Street
      - Unsolicited
      - Solicited
      - Private
    - Direct
- Phase I: Aggregate Bond Analysis
- Phase II: Single Bond Analysis
- Phase III: Scenario/Stress Testing
- Phase IV: Due Diligence
- Phase V: Portfolio Management



Investment Platform - Flow



Investment Platform – Phase I

- Phase I: Aggregate Bond Analysis
  - Review daily the offerings presented to ABS Investment Group
  - The bonds are loaded into our database
  - Bonds are run thru initial screening phase identifying those assets that have an initial valuation indicating potential to meet our hurdle rate of return criteria based on indicative static and OAS profiles.
  - Several models with unique assumptions are used to cross check the validity of the results presented at this level.
  - Key Variables
    - Collateral Characteristics
    - Bond Description
    - Pricing: yield associated with a given price or a price as a function of a hurdle rate of return.
    - Structure
    - Credit Enhancement



Investment Platform – Phase II

- Phase II: Single Bond Analysis
  - This phase is to discreetly review the fabric of the collateral and liabilities
    - Deal Summary
      - Collateral Information by Group
      - Bond Waterfall: including all the bonds in the structure
    - Collateral Stratification
    - Collateral Historical Performance
      - Prepayments
      - Losses
      - Delinquencies
    - Single Bond Analysis
      - Security Information
      - Model Inputs
      - Results
        - Cashflow
        - Yield Analysis
        - OAS Analysis
      - Results for each model will be given
    - Detailed Waterfall for entire structure



Investment Platform – Phase III

- Phase III: Scenario Analysis
  - In this phase we are stressing the bond structure with Prepayments and Losses to determine at what level the minimum hurdle rate of return can still be achieved at a given price (breakeven analysis)
  - Used to determine the affect of enabling triggers and determining the cashflow characteristics at the inflection points.
  - Provide a range of ROEs associated with pricing at various vectors
  - Provide probability weighted scenario analysis in which we assign probably of interest rate environment outcomes and associate a yield to that outcome with the respective weighting.



Investment Platform – Phase IV

- Phase IV: Due Diligence

  - On all new issues, credit and compliance review of actual loans is performed.

  - On all seasoned bonds, verification of current property values (FIS, AFT) and detailed analysis of collateral characteristics.

  - Loan performance review utilizing actual servicing records on seasoned bonds and evaluation of statistical default and loss severity



Investment Platform – Phase V

- Phase V: Portfolio
  - Each trust will be monitored and reported to the investor on a monthly basis.
  - Each bond will contain the following information
    - Collateral
      - Prepayments
      - Losses
      - Delinquency
      - Principal and Interest Payments
    - Bond
      - Principal and Interest Payments
      - Trigger Status
      - Credit Enhancement
        - Original
        - Remaining



Investment Tools

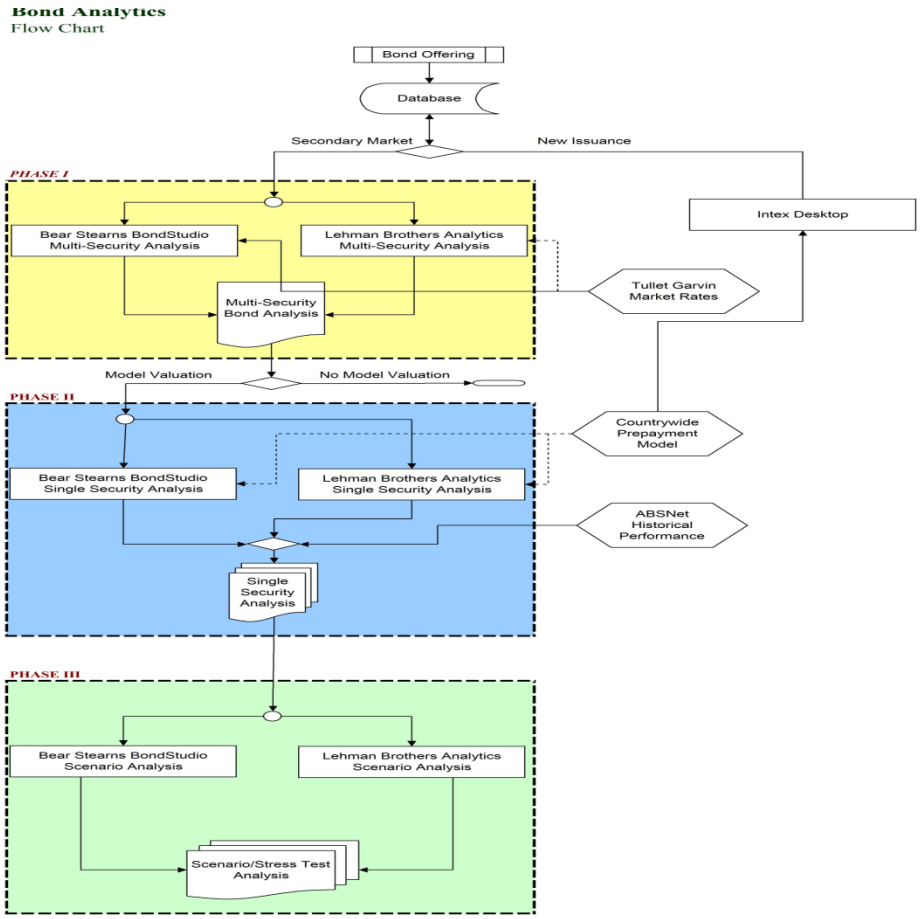
- In our analysis we will be using the latest pricing, analysis, and portfolio analysis technology in the market today.

- Models
  - Analytics
    - BondStudio
    - Intex
    - Lehman Live
  - Assumptions
    - ADCO
    - AFT
  - Historical Analysis
    - Loan Performance
    - ABSNet

- The ABS Investment Group has over forty years of specific experience with mortgage backed securities, including but not limited to working with sophisticated cash flow models and prepayment models, and we have direct access to the quantitative groups.



Investment Tools – Flowchart



Conclusion

- Residential mortgage backed securities offer investors a fairly-priced means of diversifying their holdings, with high returns. The spreads are wide compared to treasuries, equities, corporates, and real estate equity. ABS Investment Group's due diligence will identify bonds with value, performance and credit support, which offer investors stable payments in a volatile and dislocated market. Accordingly, RMBS fill a special niche and will be attractive to many investors.



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ABS EXECUTIVE SUMMARY - 2015

ABS INVESTMENT GROUP FUND, L.P.

By Invitation Only



ABS INVESTMENT GROUP FUND, L.P.

By Invitation Only

An investment opportunity such as this would normally be reserved for institutional investors. ABS Investment Group is pleased to offer this attractive and exclusive opportunity to a select group of accredited investors.

Where others see chaos, we see opportunity…

Turbulence and volatility in the credit marketplace have dramatically decreased the liquidity of the banking system in the United States and overseas. This, in turn, has resulted in discounted prices for certain mortgage-backed securities. Faced with margin calls, in an illiquid market, Residential Backed Mortgage Securities ("RMBS") holders are being forced to sell their securities at deeply discounted prices.

ABS Investment Group will invest the proceeds of the offering in the ABS Investment Group Fund (the "Fund"), which will, selectively acquire high-quality, deeply discounted RMBS and hold them for investment and sale. Investors will earn returns through the distribution of cash flows from these securities as well as from proceeds upon their sale.

While there can be no assurance of the actual returns, the Fund 's highly structured due diligence process and the discounted prices at which investments will be acquired are projected to yield significant cash flows and capital gains for our investors.

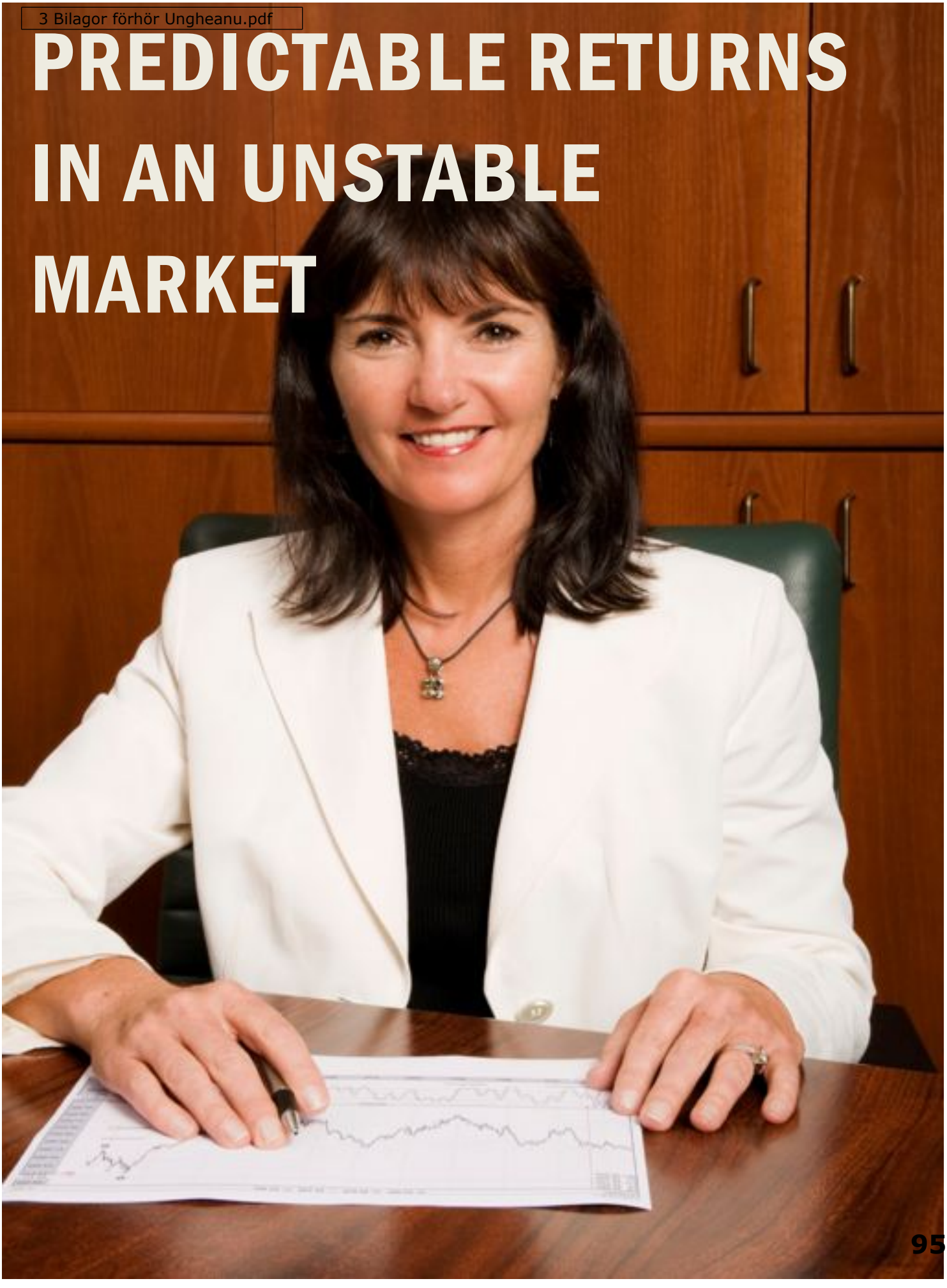
The Fund will combine extensive market experience with comprehensive research and analysis, using robust due diligence to identify the RMBS with the greatest potential rewards given the least possible risk. Using this approach, the Fund will ultimately acquire a small portion of the securities that it actually assesses.

The Fund intends to acquire high-quality RMBS at a discount to their estimated market value and, in turn, to recapture this discount over a 3-5 year term. This fund does not intend to deploy any debt or leverage.

Investors in the Fund will receive a 8% preferred return on invested capital and an 50% profit participation. Over the term of the Fund, the bonds are projected to yield significant annual cash flows to the investors. Preferred return and interest distributions will be made quarterly, and distributions from gain on sale will be made when realized.

This is a cash flow-oriented buy and hold strategy designed to capture the premium earned from providing liquidity to distressed sellers.

PREDICTABLE RETURNS IN AN UNSTABLE MARKET



Disposition of Securities

Within the current economy there is neither a market for new securitized debt nor a market for selling existing debt of non-conforming residential loans, thus the deeply discounted purchase opportunities. We expect that within 3 to 5 years, there will emerge both a market for new debt and the sale of existing bonds. The emergence of debt securitization should provide a market for existing bonds to sell close to par. Based upon The Fund's purchase price and due diligence, we project significant proceeds on sale of the RMBS.

Cash Flow and Profit

ABS Investment Group Fund offers 3 sources of cash flow and profit to the investor:

- Preferred Return of 8% per annum on net invested capital, paid quarterly;
- 100% of all principal payments until all contributed capital is returned;
- 50% of the profit generated from the net cash flow of the interest income distributed by the Fund and 50% of the gains distributed by the Fund.



HAND SELECTED SECURITIES, FOR ROBUST RETURNS

Opportunity

The Fund offers accredited investors a timely opportunity to take advantage of the distressed bond market in the United States, through significantly discounted RMBS.

Pro Forma

ABS INVESTMENT GROUP FUND

		YEAR 1	YEAR 2	YEAR 3	Cumulative
INVESTMENT	20,000,000				
RMBS PORTFOLIO					
BOND CURRENT BALANCE		55,264,601	53,052,794	50,657,408	
BOND FUND BALANCE		18,121,744	15,909,937	13,514,551	
COLLATERAL-TO-FUND BALANCE RATIO		3	3	4	
BOND DISTRIBUTION		6,553,043	6,553,043	6,553,043	19,659,129
PRINCIPAL REDUCTION		2,055,913	2,226,552	2,411,355	6,693,820
PREFERRED RETURN		1,525,702	1,355,062	1,170,259	4,051,023
PROFIT PARTICIPATION		1,485,714	1,485,714	25,973,082	28,944,511
TOTAL INVESTOR CASH FLOW		**5,067,329**	**5,067,329**	**29,554,697**	**39,689,354**
GROSS INVESTOR CASH FLOW		5,067,329	5,067,329	29,554,697	39,689,354
NET INVESTOR DISTRIBUTION	(20,000,000)	**5,067,329**	**5,067,329**	**29,554,697**	**39,689,354**

Cash-on-Cash Return	**198%**
Internal rate of Return (IRR) - Yield	**30%**

FOR SOPHISTICATED INVESTORS



Fund Management

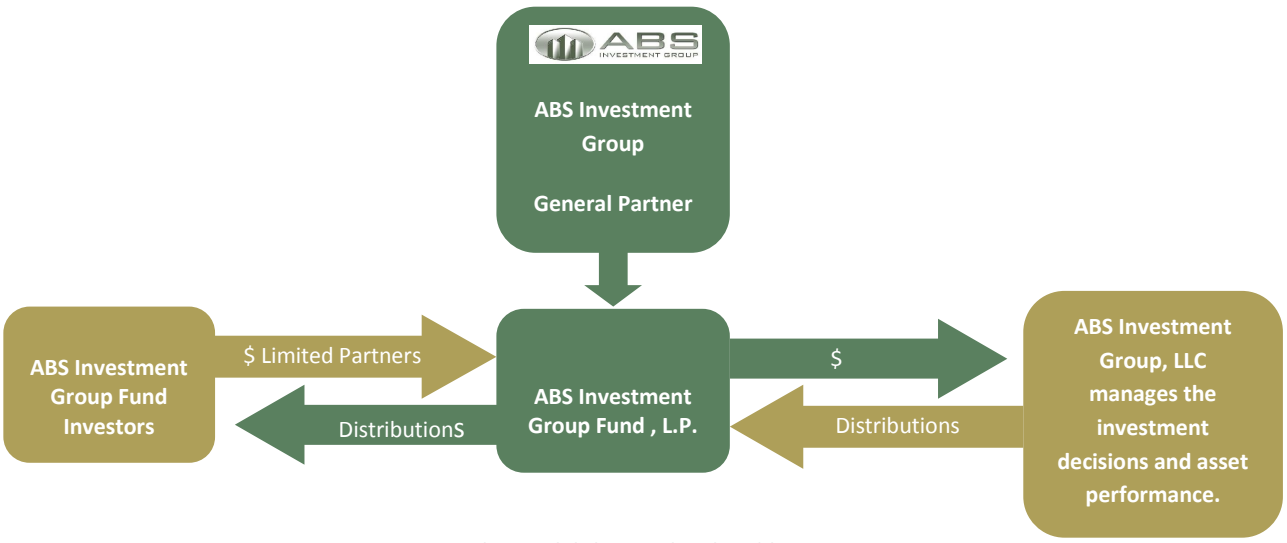
Who Manages the Fund?

The Fund has assembled a management team with experience in acquiring, managing and marketing highly successful private investment funds. The team possesses the expertise, discipline and experience required to build impressive portfolios of past and present successes. The asset managers of the Fund have originated, structured and managed over $100 billion of mortgage back securities since 1994.

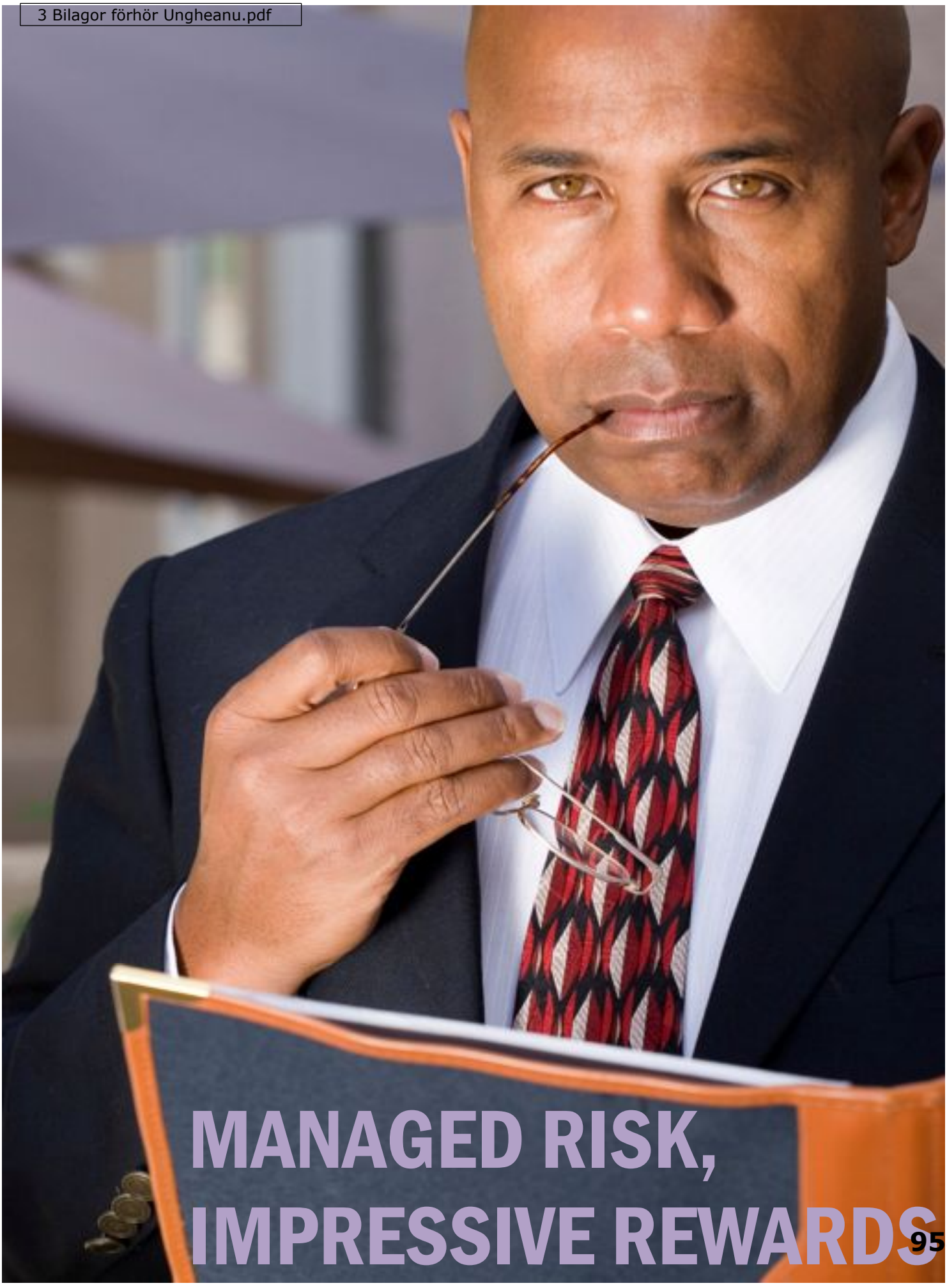
How is the fund organized?

The Fund is a limited partnership formed under the laws of theUnited States of America and is offering limited partnership units to accredited investors. The General Partner is ABS Investment Group Partners Ltd. The Fund's sole investment will be in the limited partnership units of the ABS Investment Group Fund.

The Fund is a limited partnership formed under the laws of the state of Delaware. The General Partner is ABS Investment Group, LLC.



The Fund disburses distributable proceeds (principal, preferred return, excess spread, penalties, liquidation proceeds, and gain on sale).



MANAGED RISK, IMPRESSIVE REWARDS

Due Diligence & Risk Management

When RMBS bonds were originated on Wall Street by the likes of Goldman Sachs, Lehman Brothers and UBS, the rating agencies such as Standard and Poor's and Moody's evaluated the bonds and rated them accordingly. The bond agencies provided the due diligence to the market to assist them in evaluating the underlying assets before bidding on the then highly-prized, low risk bonds. Unfortunately, the rating agency models did not assume the levels of housing price declines that we are experiencing today.

Mortgage loans were pooled together into a trust and carved into tranches. Cash flow from the typical trust first flowed into the highest quality AAA tranche/bonds, then to the AA tranche and finally to the riskier BBB, BB, B and the unrated tranches. The bonds were sold, often in a matter of minutes, to pension funds, insurance companies and banks who could only invest in highly-rated securities. The bond purchasers were heavily leveraged and during the de-leveraging process of 2007 and 2008, the market became illiquid and prices dropped dramatically.

The Fund has the time and resources to perform the due diligence the original purchasers did not. In the current buyers' market, they intend to undertake a due diligence process to look at the payment history and underlying asset of each mortgage that supports the cash flow of the higher-rated bonds it selects.

A few of the key variables which will be considered in the analysis are:

- Collateral Characteristic
- Sales and Rental Comparables
- Security Description
- Pricing: yield associated with a given price or a price as a function of a hurdle rate of return and cash flow timing
- Structure
- Credit Enhancement



A NARROW WINDOW OF OPPORTUNITY

More Information

Please see the body of our Offering Memorandum dated January 2009 for more information about this offering.

These materials are not, and under no circumstances are to be considered as, a prospectus or advertisement of securities of the Fund. These materials do not constitute an effort to sell or a solicitation to buy securities to any person or entity. Any offer or sale of securities or invitation to participate in an offer or sale of securities shall take place in accordance with applicable securities laws.

These materials include forward-looking statements with respect to the ABS Investment Group Fund (the "Fund"), including the Fund's business strategy, expected financial performance, condition and ability to generate distributions. These materials also include forward-looking statements with respect to the Fund, including their business strategy, expected financial performance, condition and ability to generate distributions. These statements generally can be identified by the use of forward-looking words such as "may", "will", "expect", "intend", "plan", "estimate", "anticipate", "believe", or "continue", or the negative thereof, or similar variations. Although management of the Fund believes that the expectations reflected in such forward-looking statements are reasonable and represent internal projections, expectations and belief at this time, such statements involve known and unknown risks and uncertainties which may cause the Fund's actual performance and results in future periods to differ materially from any estimates or projections of future performance or results expressed or implied by such forward-looking statements. Important factors that could cause actual results to differ materially from the Fund's expectations include general economic and market factors, including interest rates, business competition, changes to government regulations or applicable tax laws in the United States, risks associated with residential mortgage-baked securities, in addition to those factors discussed or referenced in the "Risk Factors" section of the Offering Memorandum.

Important Disclaimer

Actual results may vary from projections contained herein due to current and future economic conditions and time. Projections are for illustrative purposes only and are not indicative of any actual returns or a guarantee thereof. Actual results will vary, and may vary materially, from the information provided herein. As a result, there is no representation by ABS Investment Group that actual results in the future will be the same in whole or in part as those presented herein.

These materials are not, and under no circumstances are to be considered as, a prospectus or advertisement of securities of the Fund. These materials do not constitute an offer to sell or a solicitation to buy securities to any person or entity. Any offer or sale of securities or invitation to participate in an offer or sale of securities shall take place in accordance with applicable securities laws.

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AN UNPRECEDENTED OPPORTUNITY



Portfolio Management | Investment Policies

To realize its investment objectives, the ABS Investment Group Fund (the "Fund") will evaluate potential Residential Mortgage Backed Securities "RMBS" and select securities based on the following guidelines:

- Investment in Single Issuer: No more than 25% of the Fund's capital available for investment will be invested in RMBS issued by any single issuer (unless exceeding this guideline would be in the best interest of the Fund).

- Discounts: The Fund intends to purchase only RMBS believed to be discounted from their estimated fair value. The amount of this estimated discount, if any, will be determined on a case-by-case basis.

- Seasoned Issuers: The Fund will generally consider RMBS issued by entities that have (i) completed the initial offering of their securities and (ii) operated for a period of at least two years (and typically more than five years).

Portfolio Management | Target Securities

RMBS acquired by the Fund will generally consist of the following:

- Securities Issued by Owners of Real Property: The Fund may acquire RMBS issued by limited partnerships, real estate investment trusts, or other investment entities that have invested directly or indirectly in real property debt securities.

- Securities Issued in Private Transactions: The Fund may acquire RMBS that are or were privately placed by issuers that (i) are limited partnerships, real estate investment trusts, or other real estate-related entities and (ii) have sold their securities in private offerings. These offerings were not made available to the public but were sold via previous private placement offering.

Availability of Target Securities

In most cases, the Fund's target RMBS will have been originally purchased by individuals, partnerships, trusts, corporations, funds, investment banks, insurance companies, hedge funds, or other entities generally unaffiliated with the securities' issuers. These holders may have various reasons for selling their securities, including, without limitation, a change in investment goals or portfolio composition, a need for cash due to operational demands, margin calls on leveraged assets, or prior realization of all or most of the investment's anticipated tax benefits.

Often, such holders find it difficult to sell their securities because of (a) the informality of the secondary market and the resulting difficulties in locating a buyer and (b) the difficulties encountered in valuing RMBS. We believe there are holders who, because of these difficulties, will set target securities at a significant discount to their estimated value.

Portfolio Management | Acquisition Procedures

The Fund's process for acquiring targeted RMBS typically involves three steps:

1. Identifying Securities Suitable for Acquisition

It will identify securities and locate holders through:

- Direct contact with security holders or their brokers, attorneys, and other agents and representatives;
- Various brokers or brokerage firms, investment advisers, attorneys and other professionals;
- Direct contact with sponsors who have issued securities and their agents and representatives;
- Unsolicited offers to sell securities received by the Fund through mail, telephone and personal contact; and
- Tender offers by the Fund, either alone or in cooperation with other buyers.

2. Preliminary Valuation

After identifying a security for possible acquisition, the Fund will determine whether it is worthy of further consideration.

3. Detailed Evaluation (Due Diligence Processing)

The Fund will perform a detailed analysis of all securities that appear suitable for acquisition. Analysis will include a review of information obtained from various sources including sellers, issuers, real estate publications, U.S. Securities and Exchange Commission and state securities filings, trustees, servicers, performance of underlying loans, loan level detail and payment histories, Hansen and Landmark appraiser-assisted automated valuation models, and other materials. Some of the procedures the Fund may use in its detailed evaluation are described in this material although such procedures may not be followed in all cases.

To estimate the current value of the real estate collateralizing the mortgages in a security, the Fund may use (i) appraisals of the market value of the real estate, and (ii) any other evaluation method determined appropriate (e.g., appraiser-assisted valuation models).

For new issue securities, the Fund may conduct credit and compliance reviews of actual loans.

Different circumstances may require different procedures or different combinations of procedures. The Fund will adjust its acquisition strategy to fit the particular circumstances.

Portfolio Management | Due Diligence & Investment Parameters

Following is a general outline of the analysis the Fund intends to complete in selecting RMBS.

Phase 1: Aggregate Bond Analysis

- Review offerings presented to the Fund (daily)
- Analyze bonds in initial screening phase to identify assets with an indicative value potential to meet our hurdle rate of return criteria based on indicative static and Option Adjusted Spread (OAS) profiles
- Use several models to analyze RMBS and cross-check the validity of results presented at this level
- Key variables:
  - Collateral (individual mortgage) characteristics
  - Bond description
  - Pricing: yield associated with a given price or a price as a function of a hurdle rate of return
  - Structure of the RMBS
  - Credit enhancements in the RMBS (e.g., over-collateralization)

Phase 2: Single Bond Analysis

- Deal Summary
  - Collateral information by group
  - Bond Waterfall (including all bonds in the structure)
- Collateral Stratification (breaking the bond into different categories according to the portfolio's characteristics; categories include coupon, geographic dispersion, etc.)
- Collateral Historical Performance
  - Prepayments
  - Losses
  - Delinquencies
- Single Bond analysis
  - Security information
  - Stress the model inputs by testing the underlying assumptions
- Results
  - Cash flow
  - Yield analysis
  - OAS analysis – a method of comparing RMBS with different cash flows on a more equal basis
- Detailed Waterfall for entire structure

Phase 3: Scenario Analysis

- Stressing the bond structure with prepayments and losses determines the minimum rate of return achievable at a given price (break-even analysis)
- Determines the effect of enabling triggers and cash flow characteristics at the inflection points
- Provides a range of returns associated with pricing at various levels
- Complete profitability-weighted scenario analysis with various interest rate environment outcomes

Phase 4: Due Diligence

- Lydian Data Services performs credit and compliance review of actual loans on all new issues

- LPS provides verification of current property values
    - LPS is the nation's leading provider of hybrid electronic appraisal models offering a series of breakthrough products and proprietary appraiser-assisted valuation model (AAVM)

- Loan performance review utilizing actual servicing records on seasoned bonds and evaluation of statistical default and loss severity

Phase 5: Portfolio

- Each trust will be monitored and reported to the investor on a monthly basis
- Each bond will contain the following information:
    - Collateral
        - Prepayments
        - Losses
        - Delinquency
        - Principal and interest payments
    - Bond
        - Principal and interest payments
        - Trigger status
        - Credit enhancement (Original and Remaining)

Determination of Price and Payment Terms

Following the valuation process, the Fund will determine a price and payment terms that uphold the goals of the Fund.

Negotiations. In some cases, the Fund or its agent will present an offer to potential sellers (in situations other than tender offers or market purchases). The price and terms of payment offered may be subject to negotiation.

Transfer of Interests. Once an agreement has been reached with a seller of a target security, the Fund will work with the seller to transfer the securities to the Fund. The Fund will succeed to all rights of sellers, and such transfers will be made through an Escrow Agent.

Residential Mortgage-Backed Securities | RMBS Primer

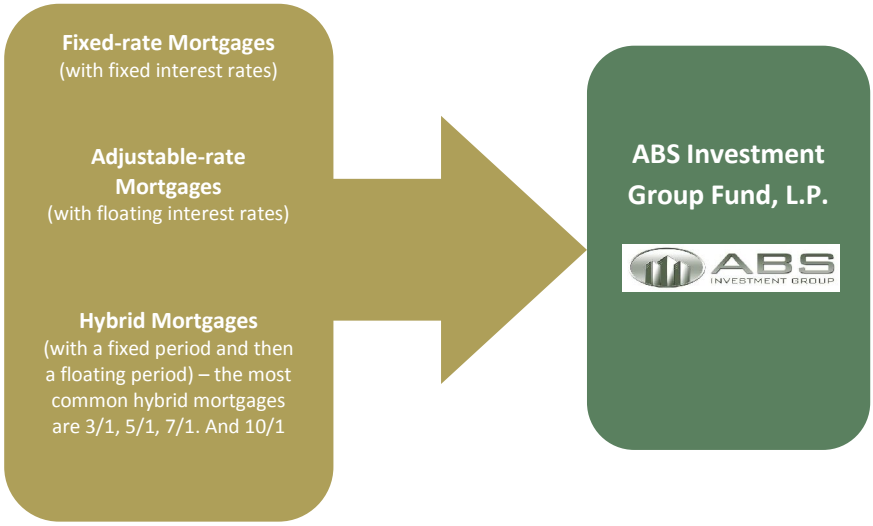
RMBS are asset-backed securities whose cash flows come from principal and interest payments on a pool of residential mortgage loans that serve as collateral. An RMBS is issued with a face value equal to the mortgages' cumulative outstanding principal balance.

RMBS include three main types of residential mortgages:

- Fixed-rate Mortgages (with fixed interest rates)
- Adjustable-rate Mortgages (with floating interest rates)
- Hybrid Mortgages (with a fixed period and then a floating period) – the most common hybrid mortgages are 3/1, 5/1, 7/1. And 10/1

The mortgages comprising an RMBS are similar in size, maturity, borrower credit rating, interest rates and geographic proximity.

The following illustration shows how an RMBS is created:



RMBS Categories

RMBS can be broadly classified into four categories, any of which may be purchased by the ABS Investment Group Fund.

1. *Mortgage-backed Bonds*
   - corporate bonds that are general obligations of the issuer
   - credit-enhanced through the pledging of specific mortgages as collateral
   - involve no sale or conveyance of ownership of the mortgages acting as collateral

2. *Pass-through Securities*
   - provides its owner with a pro rata share in underlying mortgages
   - the mortgages are typically placed in a trust, and certificates of ownership are sold to investors
   - issuers act primarily as a conduit for investors by collecting and proportionally distributing monthly cash flows generated by homeowner payments on their mortgage loans
   - the pass-through certificate represents a sale of assets to the investor, thus removing the assets from the balance sheet of the issuer

3. *Collateralized Mortgage Obligations (CMOs) and Real Estate Mortgage Investment Conduits (REMICs)*
   - represent ownership interests in specified cash flows arising from underlying pools of mortgages or mortgage securities
   - involve the creation, by the issuer, of a special-purpose entity designed to hold mortgage collateral and funnel payments of principal and interest from borrowers to investors
   - unlike pass-through securities, which entail a pro rata share of ownership of all underlying mortgage cash flows, CMOs and REMICs convey ownership only of cash flows assigned to specific classes based on established principal distribution rules

4. *Stripped Mortgage-backed Securities*
   - Involve the ownership of either the principal or interest cash flows arising from specified mortgages or mortgage pass-through securities
   - Rights to the principal are labeled PO (principal only) and rights to the interest cash flows are labeled IO (interest only)

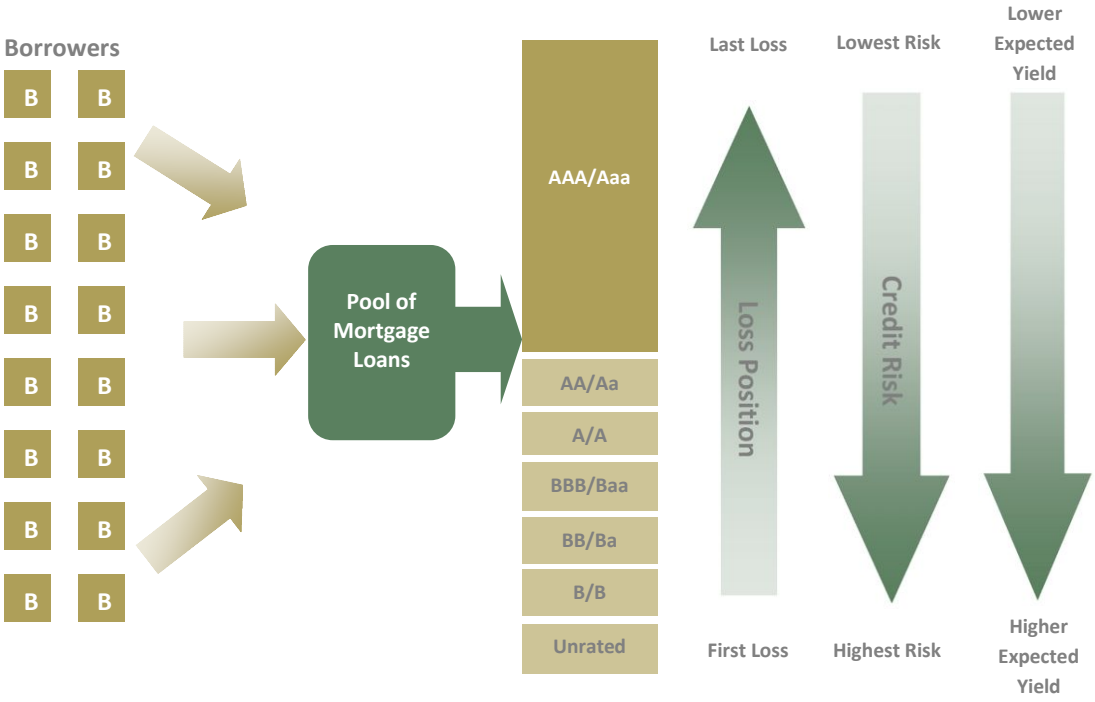
RMBS Structure | The Basics

In the basic RMBS structure, a group of mortgage loans is sold to a trust or other investment vehicle. A number of individual bonds comprise various tranches within one overall bond. The investment vehicle owns the mortgage loans, issues securities that are either backed by or represent interests in the loans, and makes payments to investors out of the payments made on the loans. A Servicer is hired to collect the mortgage payments from the borrowers and to pass the payments (less guarantee and trustee fees) through to the trustee, who passes these payments on to the investors who hold the various tranches of the RMBS.

Numerous factors affect the risk and pricing of RMBS. In addition to structural and issuer differences, the underlying mortgages may take many forms – single-family home, multifamily home, 30-year fixed, 15 year fixed, adjustable rate mortgages, and so on. Also, mortgage pools exhibit different patterns of prepayment, depending upon such factors as the mortgagors' income levels and geographic location. The age of the mortgage collateral can also influence prepayment rates, which in turn impacts returns.

Cash flows from a pool of mortgages can be segregated into different tranches with varying maturity, risk and return characteristics. These tranches can then be sold to investors with different investment objectives. As the following table illustrates, each tranche contains individual bonds that offer varying levels of risk and return to investors:

Different Risk and Return for Different Investors



970

A Servicer collects payments from individual mortgage holders, receives a fee from these funds and then passes the funds to the trustee, who distributes the principal and interest payments to the bondholders. The funds include any prepayment penalties, late fees, and other charges collected on the mortgages.

Owners of AAA-rated bonds are the first to receive distributions from the capital stack. Once they receive their stated monthly return, bondholders within the next level (AA) are paid their stated monthly returns, and so on. The lowest level – the Z tranche, which is unrated – receives whatever is left after every rated bondholder has been paid. Therefore, the Z tranche takes on the most risk but has the opportunity to achieve the highest return.

Many parties are under contract in RMBS. On the closing date, the sponsor sells the individual mortgage loans to the depositor, who in turn deposits them into the Trust (the issuing entity). The Trust is formed by a pooling and servicing agreement among the depositor, the Servicer, the paying agent and the trustee.

The servicer services the mortgage loans in accordance with the pooling and servicing agreement and provides the information necessary for the certificate administrator to calculate distributions. After collecting monthly principal and interest payments and extracting its servicing fee, the Servicer distributes these payments to the owners of the RMBS as described above.

The servicing fee is a fixed percent of the outstanding principal – typically around 0.25 percent annualized. If a pool of mortgages has an average mortgage rate of 8.50% and the servicing fee is 0.25% annualized, then investors in the pool receive an average yield of 8.25% annualized.

RMBS Pricing | Securitization & Risk

Until the recent market collapse, the best way to sell non-agency mortgages was securitization. To execute a securitization, mortgage assets are sold into a bankruptcy remote entity (SPV, or special purpose vehicle) and administered by a trustee. Mortgage originators would engage broker-dealers to execute securitizations.

In most cases, the majority of bonds in a non-agency deal receive a triple-A credit rating from the rating agencies, whose approach to RMBS collateral is statistical, or 'actuarial'. The collateral backing non-agency deals represent a broad cross-section of the borrower population. (This contrasts to the rating approach for corporate debentures, which addresses specific event risk related to an individual company.) RMBS deals are designed to maintain their credit rating during periods of moderate economic stress, with no reasonable risk of loss, consistent with a given rating. Deals backed by loans of high credit quality require less subordination than deals backed by loans of low credit quality.

Broker-dealers structure securitizations to maximize the issuance of AAA bonds, since this maximizes the total deal proceeds. Stress testing according to each agency's criteria is part of the ratings process. For example, S&P requires that rated bonds at the following levels withstand a repeat of the following economic events:

- Triple-A: The Great Depression of the 1930s
- Double-A: The 1980s Texas oil bust
- Single-A: Southern California in 1990
- Triple-B: New England in 1990

In general, the amount of credit enhancement required at each rating level has tended to decline over time. In part, this trend has been a response to the generally good (and generally improving) behavior of non-agency deals over the past 15 years. In addition, as non-agency 'sectors' have become more homogeneous as a result of the use of FICO score and more consistent underwriting since the mid-1990s, the 'risk premium' associated with each rating level has fallen as well.

Goals of the Securitization Structure

Structuring in non-agency RMBS performs two principal functions:

1. It manages prepayment exposure, average life variability and the length and timing of the cash flow window through time-tranching (accomplished by dividing the RMBS cash flows among different classes so that some receive payment of principal and interest before others)

2. It prioritizes losses on the underlying collateral to create highly rated debt from assets of any credit quality through credit-tranching (whereby mezzanine and subordinate credit classes are created to shield triple-A and other more senior bonds from losses on the underlying collateral).

Interest Rate Risk & Prepayment Risk

Pricing of a typical mortgage is based on two sources of uncertainty: credit risk and interest rate risk. RMBS, which comprise pools of mortgages, add a third risk: prepayment risk. Although RMBS investors receive the money, prepayment is classified as a risk because it tends to occur when floating rates drop and the fixed income of an RMBS bond would be more valuable. With prepayment on RMBS securitizations, the holder does not receive the full term of interest payments it paid for.

Mortgage prepayments are most often made when a home is sold or because the homeowner is refinancing to a new mortgage. When interest rates go down, the number of homeowners who prepay typically goes up (as they seek to refinance at lower rates).

Pricing models must take into account the link between interest rates and loan prepayment speed. Beyond interest rates, other drivers of prepayment risk include:

- Economic growth (correlated with increased turnover in the housing market)
- Home price inflation
- Unemployment
- Regulatory risk (for example, changes to borrowing requirements or tax laws)
- Demographic trends, and a shifting risk aversion profile (which can make fixed rate mortgages relatively more or less attractive).

To compensate investors for the prepayment risk associated with RMBS, they trade at a spread to government bonds.

Credit Risk

The credit risk of RMBS depends on the likelihood of borrowers paying their principal and interest on time. The credit rating of RMBS is fairly high because:

1. The mortgage originator will generally research a mortgagor's ability to repay and will try to lend only to the credit-worthy.

2. Pooling many mortgages with similar default probabilities creates a bond with a much lower probability of total default. Although the risk-neutral credit spread is theoretically identical between a mortgage ensemble and the average mortgage within it, the chance of catastrophic loss is reduced.

3. If the property owner should default, the property remains as collateral. Although real estate prices can move below the value of the original loan, this increases the solidity of the prepayment guarantees and deters borrower default.

The inclusion of sub-prime mortgages in an RMBS will substantially increase credit risk.

Real World Pricing

Most investors use Bloomberg and Intex to analyze RMBS. Some investors have also developed proprietary software such as Lehman Bond Studio.

The price of an RMBS pool is influenced by prepayment speed, usually measured in units. When a mortgage refinances or the borrower prepays during the month, the prepayment measurement increases.

If an investor acquires an RMBS at a premium (>102), as is common for higher coupons, it is at risk for prepayment. If the purchase price was 105, the investor loses 5 cents for every dollar that is prepaid, significantly decreasing yield.

Conversely, it may be advantageous to the investor for the borrower to prepay if the low-coupon RMBS was bought at a discount. When the borrower pays back a mortgage, he does so 'at par'. If an investor purchases a bond at 95 cents on the dollar, he gets the full mortgage principal amount and his yield increases as the borrower prepays. This is unlikely to happen, as borrowers of low-coupon RMBS have very little incentive to refinance.

The price of RMBS is also influenced by the loan balance. Common specifications for RMBS are loan amount ranges that each mortgage in the pool must pass. Typically, high premium (high coupon) RMBS backed by mortgages no larger than $85,000 in original loan balance command the largest premiums. Even though the borrower is paying an above market interest rate, he is dissuaded from refinancing a small loan balance due to the high fixed cost involved.

Agency RMBS versus Non-Agency RMBS

The Agency Sector

Agency mortgage-backed securities have underlying collateral guaranteed or insured by Fannie Mae, Freddie Mac or Ginnie Mae. Of these entities, the first two are government-sponsored enterprises (GSEs): the pools they create have the implicit guarantee of the US government with respect to timely payment of principal and interest. GInnie Mae, which is a part of the US Department of Housing and Urban Development, creates pools for which timely payment of principal and interest is explicitly backed but the full faith and credit of the US government.

The Non-Agency Sector

Private firms, banks or mortgage originators also pool mortgages and sell them as pass-through securities without government guarantees. Such RMBS traditionally have some form of credit enhancement to obtain a triple-A credit rating. Credit enhancement fees are subtracted from mortgage cash flows along with servicing fees.

Non-agency securities do not qualify for agency guarantees/insurance because the underlying mortgages have one or more of the following characteristics:

- Jumbo Loan. The agencies cannot buy loans with balances exceeding a limit set annually by the US government. These limits were $322,700 in 2003, $333,700 in 2004 and 2005, and $417,000 in 2006.
- Loans on second properties. The agencies cannot buy loans on vacation homes or investment properties
- Loans with insufficient documentation on the borrower.

Other differences between agency and non-agency RMBS are as follows:

- *Credit Guarantee*

  Credit risk in agency RMBS is mitigated by an implicit or explicit government guarantee, but non-agency mortgages have no such guarantee. However, credit enhancement for non-agency mortgages is in most cases provided by means of the deal structure. The majority of tranches in non-agency securities carry triple-A ratings, and credit risk (i.e., the risk that all principal will not be returned) is channeled to a small percentage of lower-rated tranches by cash flows in structures where the underlying mortgages mature at various times and therefore shift prepayment risks among multiple classes, non-agency deals are also 'credit-tranched'.

- *Loan Size*

  Late in 2007, Freddie Mac and Fannie Mae announced a 'conforming loan size limit' that will be applied to pools they create during 2009. Loans that are less than or equal to this amount, which is expected to be around $625,000 (also known as the 'agency limit'), are eligible to be included in the agency pools, provided they also meet other underwriting criteria. Such loans and the pools created from them are called 'agency-eligible' or 'conforming'. Non-agency securities can be backed by loans of any size. However, the vast majority of loans in subprime jumbo deals are larger than the agency limit. Deals in the near prime (Alt-A) sector can be dominated by loans that are mostly below the loan size limit, or mostly above the limit, or a mixture of both.

- *Underwriting Standards*

  While many non-agency RMBS are backed by mortgages that meet or exceed agency underwriting guidelines, some loans do not meet those standards. Such loans fall into the lower credit score regime, and they may have additional features that, in combination with other attributes, prevent them from being securitized in an agency pool. Agency eligibility must be established on the basis of both loan size and underwriting standards. A loan that fails on either test cannot be included in an agency pool. Thus, the vast majority of loans in prime jumbo deals are loans with excellent credit quality that fail the agency loan size test (i.e., they are too large to be included in an agency pool but otherwise meet very high underwriting and credit quality standards). For a loan that is not agency-eligible, the only securitization option is a non-agency deal.

- *Product Innovation and Accelerated Growth*

  Beginning in 2004, US mortgage lending began to move away from the traditional 30-year fixed-rate product. Adjustable-rate mortgages captured a larger portion of the origination market, as did non-amortizing (i.e., interest-only) or negatively amortizing mortgages. The non-agency market was at the vanguard of this product innovation and as a result captured an increasing portion of the market share from the agency sector beginning in 2004. While non-agency securities had comprised only a 21% share of the securitized market between 1996 and 2003, it increased to 44% in 2004. During 2005 and 2006, non-agency ABS/MBS was over 50% of the securitized market.

This summary has been prepared by ABS Investment Group LLC in its entirety. Neither the ABS Investment Group Fund nor any of its principals nor the general partner accept any responsibility for the accuracy of the information provided herein.

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EMIL INGMANSON
Independent Fund Advisory Roll-up (the"Roll-up" TBD)
Internal Summary Business Plan

SECTION I

1 THE BUSINESS OF THE ROLL-UP

1.1 Overview.

The ROLL-UP will be a leading provider of investment advisory services and investment management products to the independent fund advisory (IFA) sector and private investors in the UK. In addition, ROLL-UP will provide residential mortgage loan services, consumer finance products, legal services and advisory, insurance products, comprehensive foreign exchange ("FX") trading solutions, and a corporate compliance solution for related and unrelated businesses as a specialist financial services compliance firm.

ROLL-UP will establish a reputation for providing high quality service and value-for-money products to independent fund advisors and private investors. The Roll-up is in confidential discussions with IFA businesses (the "Business" or "Businesses") that have over £700 million in AUM and over 65,000 active clients.

The Roll-up will also provide a direct-to-private investor fund supermarket and wrap platform. ROLL-UP Businesses offer clients the administrative convenience of being able to hold and manage their investments, including unit trusts, OEICs, equities, bonds, investment trusts and cash, irrespective of the tax vehicle, in one place with consolidated valuation reports. ROLL-UP will not disintermediate the financial advisors and managers, but instead will add tremendous value to the IFA sector by providing a higher level of service and touch, client retention through this added value, and additional revenue streams, and will also act as a tool to capture additional market share both on the IFA side and within the private retail sector

ROLL-UP has circled IFA Roll-ups with established records of delivering strong financial performance:

- Annualized turnover for the first year of acquisitions of ROLL-UP is approximately £32.7 million, and the Roll-up operating profit (Roll-up operating profit excluding exceptional, non-recurring administrative expenses) is approximately £15.2 million.

- The business has stable, predictable and reliable income in order to manage its operations, fund future growth out of retained earnings, and pay predictable dividends. Furthermore, the business presents tremendous share appreciation and upside potential for its shareholders, clients and employees.

- ROLL-UP will issue a personal loan from Emil Ingmanson (personal net worth of

EUR 8 million) to effectuate the execution of its business plan.

The Roll-up will be based in London.

1.2 Business model.

ROLL-UP's business model is focused on the financial advisor and private investor, and covers a wide range of activities including distribution, wrap platform provision, investment management, research, provision of tax wrappers, stockbroking, advisory services, residential mortgage finance, consumer finance products, legal services and advisory, insurance products, and a corporate compliance solution for related and unrelated businesses as a specialist financial services compliance firm.

In providing this breadth of services direct to the financial advisor and private investor, ROLL-UP's Business acquisitions offer a compelling proposition for clients. It also represents a differentiated business model, which enables it to capture a greater proportion of the revenues arising from each client's portfolio of investments. This diversifies ROLL-UP's earnings streams, enhances its margins and improves financial advisor, and client recruitment and retention.

Fund supermarkets and wrap platforms typically focus on servicing the IFA community and are remunerated for acting as administrator. The IFA using the platform is remunerated for acting as distributor. ROLL-UP provides its financial service and fund supermarket and wrap platform both to the financial advisor sector and direct to the private investor, thereby performing the role, and capturing the economics, of several financial intermediators including the platform provider, distributor, and boutique private banks.

The Directors believe that this business model, together with the Roll-up's significant purchasing power, enables its Businesses to retain a greater share of the annual management charge, also known as renewal commission, from fund providers than it would through acting solely as a fund distributor or a fund platform provider, and captures a greater share of the financial services revenue stream from all clients, while increasing market share. ROLL-UP Businesses in turn strengthen their ability to win and retain clients by discounting initial charges and passing on a portion of the annual management charge to the financial advisory and private clients as a loyalty bonus.

The ROLL-UP business model therefore allows the Roll-up to offer highly competitive prices to its clients and achieve strong profitability.

ROLL-UP's operations will be divided into the following business units: web-based Business products (including residential mortgage finance, consumer finance, legal, insurance, and private client access to all fund advisory products and services), Advisory and Discretionary, FX-ROLL-UP, and Corporate Compliance Solutions.

The proforma contribution of each of the business units to roll-up revenue may be as follows:

	Year 1 (annualized)		Year 2 (annualized)	
	GBP (,000)	%	GBP (,000)	%

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Web-based ROLL-UP:				
Direct Advisory				
Residential Mortgage Fin				
Consumer Finance				
Legal				
Insurance				
[Total]	0	0	0	0
Advisory and Discretionary:	26,455	81	43,184	85
FX-ROLL-UP	275	1	280	1
Corporate Compliance Solutions:	6,000	18	7,316	14
TOTAL	32,730	100	50,780	100

1.3 Key strengths.

The ROLL-UP's key strengths include the following:

i. a differentiated direct business model;
ii. a robust business model with resilient wholesale and retail assets predominantly invested in tax efficient wrappers;
iii. an incumbent position in a wholesale and direct-to-private investor fund supermarket and wrap platform in the UK;
iv. inclusion of differentiated financial services;
v. a strong and visible brand;
vi. client focus with wholesale and direct client relationships;
vii. a powerful distribution capability;
viii. a track record of performance within its IFA and DFN network;
ix. strong technology;
x. an established compliance culture and risk management procedures;
xi. a long track record of strong and profitable organic growth within its acquired IFA and DFM network;
xii. a high proportion of recurring revenues;
xiii. a high Operating Profit Margin and scalable business model;
xiv. strong cash generation;
xv. excellent growth prospects;
xvi. an experienced management team with a proven track record; and
xvii. significant management and employee ownership.

1.4 Business strategy.

ROLL-UP's strategy is to increase revenue and earnings and create shareholder value by acquiring Businesses that will become the best-in-class leading provider of investment management products and financial services to the independent fund

advisory sector and private investors in the UK.

In particular, ROLL-UP will focus on:

i. growing assets held in Web-based ROLL-UP;

ii. increasing funds under management in ROLL-UP's IFA network of companies, multi-manager funds and discretionary portfolio management service;

iii. improving the share of annual management charges received from fund providers;

iv. enhancing earnings' quality with the diversified stream of revenue from its financial services platform;

v. heightening the visibility of the ROLL-UP brand;

vi. continuing to provide high quality services to its clients and increasing online usage; and

vii. cost control and increasing operating efficiency.

1.5 Market background.

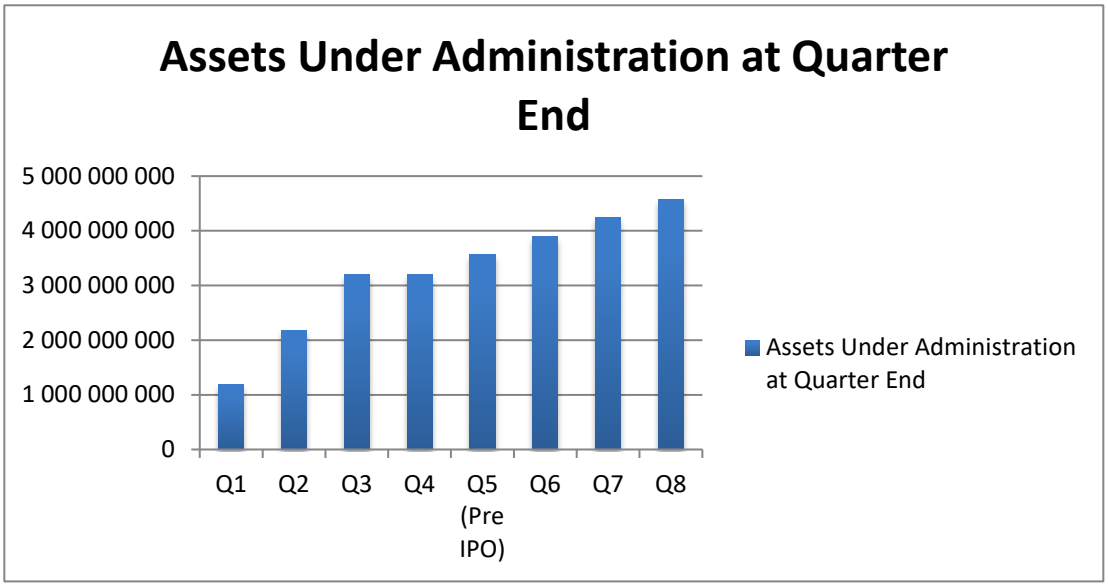
We believe that a combination of demographic and fiscal factors, including an ageing and increasingly wealthy population, pressure on state pension provision, pensions reforms and a growing awareness of the need to save for retirement, are likely to underpin growing demand for investment and pension products, and the increasing use of wrap platforms by private investors, and the cross-selling of other significant financial services and products will drive revenue growth, market share growth and client retention.

SECTION II

2 SUMMARY FINANCIAL INFORMATION

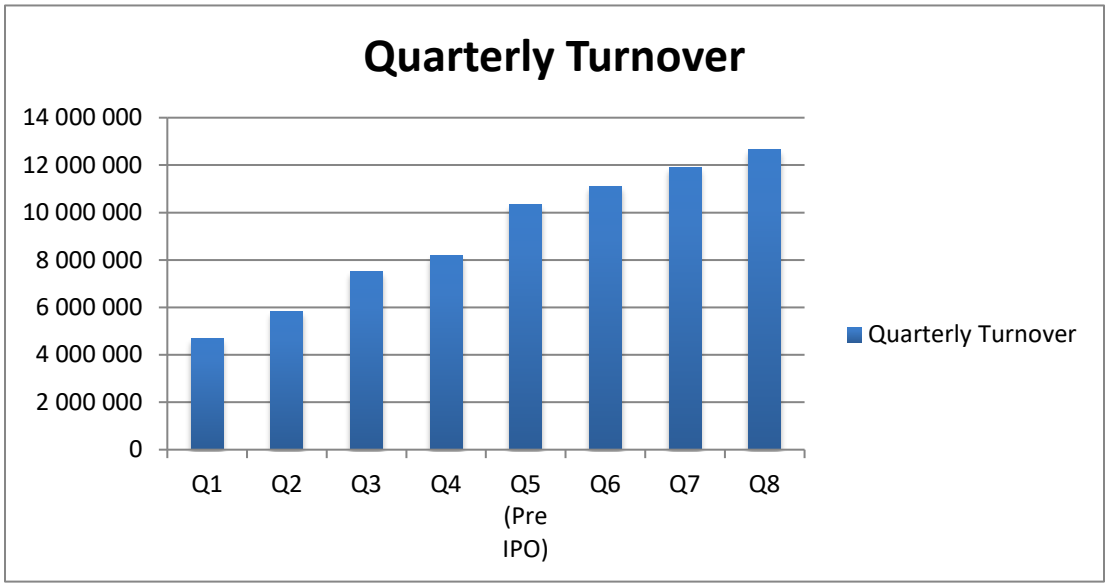
2.1 Summary assets under administration and selected financial information.

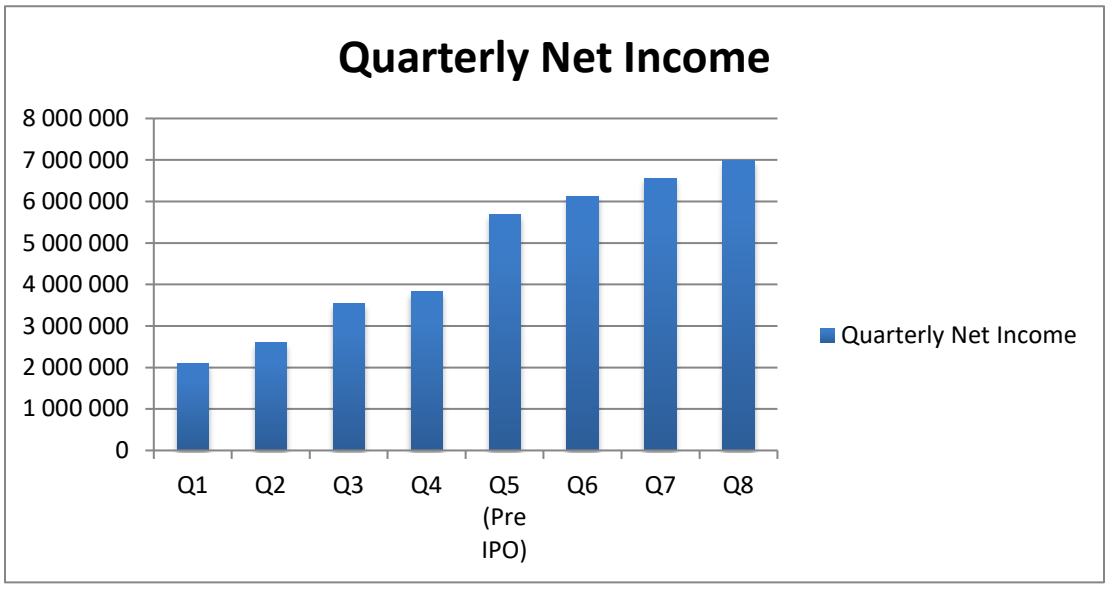
The following table shows the potential proforma change in the Roll-up's end of quarter assets under administration for the next 24-months:



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The following tables show the potential proforma change in the Roll-up's quarterly turnover and net income, respectively, for the next 24-months. The summary financial information set out below has been extracted from our financial proforma:





The potential proforma summary financial information above is in respect of continuing operations.

2.2 Current trading and prospects.

The Directors believe that the Roll-up's business model allows further scope to expand its Operating Profit Margin.

SECTION III

3 THE OFFER

3.1 Details of the Offer.

Any potential Offer will comprise of an offer to certain clients and employees of the Roll-up in the United Kingdom and to institutional investors in the United Kingdom and elsewhere, including the United States. The Offer will be a debt structure to Ingmanson, with personal guarantees.

3.2 Reasons for the Offer.

The Offer will enhance the Roll-up's profile and status with existing and potential clients, and provide the liquidity necessary to execute this business plan. In addition, obtaining liquidity will enhance the Roll-up's strategic flexibility and provide as an additional incentive mechanism for retaining and attracting existing and future IFA Roll-ups and employees to meet the Roll-up's proforma growth plans.

SECTION IV

4 KEY STRENGTHS

Ingmanson believes that the ROLL-UP's key strengths are:

4.1 A differentiated IFA product offering and direct business model.

ROLL-UP's business model is focused on providing investment advisory services and investment management products to the independent fund advisory (IFA) sector and private investors in the UK, covering a wide range of activities including distribution, wrap platform provision, investment management, research, provision of tax wrappers, stockbroking and advisory services through its Businesses.

In providing this breadth of services, ROLL-UP offers a differentiated model and is able to capture enhanced margins in both the IFA sector and the direct private investor sector.

In particular, fund supermarkets and wrap platforms typically focus on servicing the IFA community and are remunerated for acting as administrator. The IFA using the platform is remunerated for acting as distributor. In providing its fund supermarket and wrap platform direct to the private investor, ROLL-UP performs the role, and captures the economics, of both the platform provider and distributor.

This business model, together with the Roll-up's significant purchasing power, enables it to retain a greater share of the annual management charge, also known as renewal commission, from fund providers than it would through acting solely as a fund distributor or a fund platform provider. ROLL-UP Businesses in turn strengthens its ability to win and retain clients by passing on a portion of the

renewal commission to its clients in the form of a loyalty bonus (paid on eligible funds held within the web-based ROLL-UP).

The ROLL-UP business model therefore allows the Roll-up both to offer highly competitive prices to its clients and achieve strong profitability.

4.2 A strong and visible brand.

ROLL-UP will build a strong brand with a reputation for high quality service and good value products amongst the investment advisory sector and private investor community.

4.3 Client focused with direct client relationships.

ROLL-UP is an investment advisory and client focused business. Putting the interests of its clients first, and understanding and responding to their investment needs, will be central to the Roll-up's business culture.

Unlike most fund supermarkets and wrap platforms, ROLL-UP will also have a direct, non-intermediated relationship with a portion of its private investors. This allows it to be proactive and targeted in delivering relevant information quickly to its clients in order to increase product take-up and retention.

4.4 Powerful distribution capability.

Through the Roll-up's website, email marketing and regular commentary in the media, ROLL-UP's distribution strategy will be flexible, low-cost and scalable.

4.5 Managements' track record of innovation.

The Roll-up's strengths in innovation are explained by its entrepreneurial culture and its willingness and ability to take decisions quickly, which encourage ideas generation.

4.6 Strong technology.

Robust, scalable technology forms a key part of ROLL-UP's business model (see Section VIII). ROLL-UP's approach, where possible, has been to develop and maintain bespoke systems in-house. This has allowed the Roll-up much closer control over costs and the suitability of its systems as well as the service provided to clients.

4.7 An established compliance culture and risk management procedures.

ROLL-UP places a strong emphasis on risk management, encompassing legal, regulatory and reputational risk and compliance (see Section IX).

Treating customers fairly, which is the subject of a key initiative by the FCA, is an established and fundamental component of the Roll-up's business culture and has been instrumental to the development of the Roll-up's excellent reputation amongst private investors.

ROLL-UP has a strong compliance culture (through its relationship with Thistle Initiatives) and maintains a close dialogue with the FCA to manage regulatory risk.

4.8 High proportion of recurring revenues.

ROLL-UP's business model is focused on favoring recurring revenues over initial commissions.

4.9 A high Operating Profit Margin and scalable business.

The Roll-up's business model allows further scope to take advantage of scale efficiencies as the Roll-up's assets under administration and management, new business volumes and proportion of business transacted online increase, enabling it to expand its Operating Profit Margin.

4.10 Strong cash generation.

ROLL-UP is a highly cash generative business. The Roll-up's cash generative characteristics should be able to support an attractive dividend payment relative to earnings and a progressive dividend policy.

4.11 Highly experienced management team with a proven track record.

The senior management team of ROLL-UP is very experienced and has a proven track record.

SECTION V

5 BUSINESS STRATEGY

ROLL-UP's strategy is to increase revenue and earnings and create shareholder value by rolling up Businesses and being the leading provider of investment management products and other financial services products to the IFS sector and private investors in the UK.

In particular, ROLL-UP will focus on:

5.1 Improving renewal commissions received from fund providers.

The opportunity exists for the Roll-up to improve further its share of the annual management charge from fund providers, subject to continuing growth in assets under administration.

5.2 Enhancing earnings' quality.

Through increasing assets under administration in Web-based ROLL-UP and assets under management in the Roll-up's multi-manager funds, and thereby increasing the level of recurring income, ROLL-UP intends to target continued improvement in the quality of its earnings over time.

5.3 Heightening the visibility of the ROLL-UP brand.

The Roll-up intends to increase its brand visibility in the national press as well as in specialist investment publications and on the internet in order to support ongoing generation of new client business.

5.4 Provide high quality services to its clients and to increase online usage.

The Roll-up's success will be predicated on a business culture of putting the client first and providing a wide range of products and a high quality service to its clients. Maintaining this culture, breadth of products and quality of service will remain a core feature of ROLL-UP's strategy.

The Roll-up will continue to invest in maintaining a strong online presence. Through its comprehensive and easy-to-use website, the Roll-up will seek to

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increase the level of transactions and portfolio management undertaken by clients online in order to support further expansion in the Roll-up's Operating Profit Margin.

5.5 Cost control and increasing operational efficiency.

As a private, owner-managed company, active management of costs will be a key element of ROLL-UP's culture.

When the Roll-up potentially becomes a public company, the Roll-up intends to continue its focus on tight cost control, while ensuring that the Roll-up remains well positioned to take advantage of the significant future growth opportunities available to it.

SECTION VI

6 MARKET BACKGROUND

6.1 Overview: A growing market for ROLL-UP's products and services.

The prospects and growth outlook for the UK wealth management industry (particularly collective investment funds) are positive, as the regulatory environment continues to tighten, state pension funding comes under greater pressure and the government expects the savings and investment industry to provide increasingly transparent and low margin products to encourage savings and retirement planning. The well-documented pressure on state pension provision and the closure of a large number of defined benefit pension schemes is leading to a greater awareness amongst consumers of the need to save and plan for retirement and has also encouraged consumers to take more active control of their investments.

The Roll-up also sees tremendous opportunities in purchasing quality IFA businesses with "compliance challenges". Mid-size IFAs have difficulty keeping up with stricter compliance rules and a disciplined compliance regime. The Roll-up's compliance division will become a leading inducement for selling firms to choose ROLL-UP as an acquirer, and our FCA compliance management solutions will further aid in FCA approval of these acquisitions.

In addition, demographic trends are likely to underpin demand for investment management products and services. The age profile of the UK's population is gradually rising with the number of people aged 60 and over expected to represent 30 per cent of the population by 2036, up from 21 per cent today. This ageing population is also expected to become increasingly wealthy. The number of individuals with liquid assets of between £50,000 and £200,000 is expected to reach 7 million by 2016, representing a compound annual growth rate of approximately 7 per cent.

This combination of fiscal, regulatory, and demographic factors has led to predictions of strong growth in retail demand for investment and pension products and use of wrap platforms, all of which are core areas of expertise for ROLL-UP.

As a leading provider of investment products and services to the UK private investor, the Directors believe that ROLL-UP is well placed to capitalize on the opportunities available, offering self-determining investors and the IFA sector the capability to manage their investments actively and conveniently, and providing a discretionary portfolio management service and multi- manager funds for those who

wish to hand over their investments for professional management.

6.2 Distribution channels.

Collective investment funds are sold by fund providers to private investors primarily through intermediaries such as independent financial advisers, discretionary and advisory stockbrokers and, in some instances, by the sales forces of banking Roll-ups and life assurance companies.

Since the advent of fund supermarkets in 2000, sales of collective investment funds have increasingly been conducted by intermediaries through fund supermarkets. Fund supermarkets offer a wide range of third party funds, facilitate their sale and purchase and provide administrative services to intermediaries and investors. Fund supermarkets typically allow intermediaries to execute collective investment fund transactions online and view valuations of clients' fund investments via the internet whenever they choose. In some cases, the fund supermarket will provide a white label service to an intermediary, allowing that intermediary to make the electronic valuation service available to the underlying private investor under that intermediary's brand.

More recently, these platforms have begun to widen their available range of asset classes beyond collective investment funds (which can, for example, include equities, bonds and cash) and increase their tax wrappers beyond savings to include life and pensions products and offer a range of planning tools. In doing so, they have also become known as wrap platforms. In addition, a number of the major life assurers and other firms in the UK have developed or are developing wrap platforms to service the IFA community.

The Directors believe that private investors and the IFA sector will continue to be encouraged by the government and the financial services industry to monitor more closely their savings and retirement planning. As a result, the Directors believe that ROLL-UP is strongly positioned to benefit as private investors and financial advisors continue to appreciate the convenience of wrap platforms and the opportunity that the Web-based ROLL-UP platform offers them for making their own investment decisions.

6.3 Competition.

The markets in which ROLL-UP operates are highly fragmented. ROLL-UP competes with other businesses providing investment products and services through its investment advisory network and direct to the private investor. These include IFAs, execution-only brokers, banks, building societies, life assurers and those fund supermarkets and wrap platforms, which are available directly to the private investor.

SECTION VII

7 Advisory, Brokerage, Financial Services, Legal, and Compliance

7.1 Advisory.

IFA Advisory Businesses represent the main portion of ROLL-UP's business line and is an attractive complement to the rest of the Roll-up's activities.

The Advisory activities will be undertaken by ROLL-UP Business Financial

Practitioners based in the Roll-up's offices, including but not limited to London, Poole, and Gerrards Cross, and working from home in locations across the UK. The Financial Practitioners are salaried indirect employees of ROLL-UP who are independent and not tied to any bank, investment house or insurance company. They are backed by a team of administrators to ensure a high level of client service.

The Advisory business also provides a wide range of advisory services to clients including retirement options and planning, savings and investments, inheritance tax planning, life assurance and protection, pensions management including pensions transfers, and annuities.
Research suggests there are declining numbers of IFAs servicing the population as IFAs seek to contend with costly insurance cover and increasing regulation. Given its scale and breadth of activities, this presents an opportunity for ROLL-UP.

7.2 Financial services.

The Roll-up will offer consumer finance products through its financial services division. The Roll-up will provide fast, convenient, easily understood and flexible credit solutions under its brand to retail customers in the UK, and primarily its own clients. The Roll-up plans to advance approximately GBP 5 million of loan principal in 2015, approximately GBP 15 million of loan principal in 2016, and approximately GBP 30 million of loan principal in 2017, generating net profits of break-even, GBP 0.8 million, and GBP 2.5 million, respectively.

The Roll-up will strive to become one of the leading participants in the non-standard segment of the consumer credit sector. This segment is typically under-served by larger financial institutions, and attracts customers who value the flexibility, speed and convenience of the products offered. Products will include unsecured installment loans up to GBP 10.000 to qualifying customers, with maturities up to two years. Loans and credit facilities are designed with simple and transparent terms and flexible repayment schedules.

Applications are made through the Roll-up's to be branded website in the UK. The application process is designed to be straightforward, time efficient and secure. The credit and CRM systems shall be highly automated, and as a result the application and credit extension process can be completed in minutes.

7.3 FX trading solutions.

ROLL-UP has proven technology, and support to deliver cost-effective, comprehensive trading solutions to our own customers through a to be branded channel.

7.4 Legal services.

In today's highly competitive market place, the ability to offer our customers "added value" and an efficient and high quality service is vital in retaining their business. Understanding this, we have developed a range of legal services that our centralized legal staff offers to all of our customers. These services include:

Legal Advice Helpline;
Conveyancing;
Insurance;
Law Support;
Lending;

Partnering and Joint Venture;
Wills.

7.5 Compliance solutions.

The Roll-up offers financial firms of all sizes and types, strategy, planning and solutions, FCA authorization, compliance solutions, enforcement, FCA accounting, resourcing, venture capital, and consumer credit services. Through this we can help companies address all sorts of compliance issues, from assessing how robust their systems and processes are, to making recommendations for improvements, training staff and communicating a culture of compliance within an organizations or helping to resolve issues and problems which may arise.

The current compliance practice ranges from companies including but not limited to consumer insurances sold over the phone, to firms organizing spread betting, offering their clients Unauthorised Collective Investment Schemes (UCIS), IFA's offering more general financial advice, DFM's, accountancies, and large well known publicly traded companies.

7.6 Marketing and distribution.

Marketing:

ROLL-UP Businesses will have a strong brand and a reputation for providing high quality, transparent and good value investment products and services on competitive terms.

The Roll-up adopts a focused and direct marketing strategy which incorporates selective advertising, public relations activity and targeted direct mail and online marketing to carefully selected segments of its database.

The key values of ROLL-UP's marketing strategy are to provide high quality, relevant investment information in an uncomplicated, jargon-free manner.

In order to maintain client satisfaction and encourage new business, the Roll-up strives to ensure that the mailings sent are relevant and that any application procedures are easy to follow, and are consistent throughout the Roll-up's network.

Distribution:

The Roll-up should have powerful distribution capability through its position as a large investment advisor in the UK.

In addition, the Roll-up's business model enables it to reach large numbers of prospective private investors quickly and easily to take advantage of new investment opportunities.

SECTION VIII

8 OPERATIONS AND INFORMATION TECHNOLOGY

ROLL-UP's operations and information technology strategy is designed to provide scalability to, and facilitate the efficient growth of, the Roll-up's business. To achieve this, the Roll-up has preferred to develop and maintain key systems in-house.

In an industry characterized by the continual development of new facilities and

functionality to respond to increasing product and client sophistication, in-house infrastructure capabilities afford the Roll-up greater flexibility and control over its administrative services and allow the delivery of high quality client service and financial products.

ROLL-UP IT requirements and IT integration will initially be as follows:

ROLL-UP's IT systems requirements and integration plan will combine and/or supplement, compliment or replace existing software solutions into single, robust and highly-efficient System.

We need to evaluate existing IFA systems and decide on incorporating them in the Odin.

i. List of existing IT systems and description of what they are used for
ii. List of existing processes
iii. Data/Documents exchanged between IFA and DFM
iv. What reports and documents are generated stored

IT Vision

Starting a new company from scratch (as in the case of ROLL-UP) gives us an excellent opportunity to set up the IT systems and infrastructure the right way from the beginning.

Our in-house IT competence gives us unique opportunity to design and implement the tailor-made software systems that will separate us from the competition.

Our vision is to have a small, highly efficient IT department that would serve the entire ROLL-UP Roll-up. This department would take care of all the technology related needs of all the branches and employees within the organization.

IT department would take care of basic needs such as:

i. Setting up websites for all the IFAs and later on integrating it with the centralized ROLL-UP web environment
ii. Setting up email system for all employees
iii. Taking care of the infrastructure and software licenses
iv. Taking care of the desktop/laptop machines of individual employees (mostly through remote help-desk)
v. Ticket system for IT-problems so the submitter can see ETA for help and support.

As well as designing and building IT systems and tools:

i. Phone apps for the end-users
ii. Integration of white-label services

iii. Building tailor-made systems when appropriate
iv. Building centralized Odin system
v. IFA online services for clients (“My account”) + phone app
vi. IFA tools for reporting of sales and activities to the management
vii. DFM tools for communication (exchanging documents) with IFA
viii. Statistics and graphs for sales managers
ix. Full monitoring of the organization's activities for the management
x. Instant messaging for all the employees (chat)

One of our highest priorities is availability (up-time) of the systems and employee-computers. We will strive to achieve near 100% uptime of all the systems under our control.

All the systems maintained up by us will be set up with availability in mind. Web-servers and email-servers will have failover, redundant machines that will take over the operations in case of failure. We will strive to have high availability because our second priority is efficiency.

We plan to put in place systems for constant synchronization of employee-computers to the server. This setup will allow employee who dropped his laptop to take a spare machine from the cupboard and restore his work within 20 minutes.

Odin system

Odin system is a custom-built, centralized Enterprise Resource Planning (ERP) system for the ROLL-UP Roll-up. It's the heart of the organization. It links together all the employees under the ROLL-UP umbrella. This is an efficient and robust system that enables everyone to focus on their core tasks, without administrative overhead.

Each user will be assigned different permissions depending on the role he/she has in the company. Example roles:

i. Sales
ii. Sales manager
iii. IFA manager
iv. DFM manager
v. Accounting
vi. many others

Centralized, custom-built solution brings many benefits:

i. High flexibility. System is fully controlled by us and can be changed and extended easily to facilitate future needs.
ii. System does exactly what it is designed to do – not overly complicated.

iii. Centralization reduces the total cost of infrastructure (hardware) and maintenance of software systems.
iv. Easy administration – management of all system from a single place
v. Full control – single system enables the managers to have a full overview of the entire corporation and its activities

Odin system will be designed with the IT-mantra in mind:

i. Secure
ii. Using SSL certificates for encrypting network traffic
iii. Built using state of the art programming technologies and industry standards
iv. Enforced VPN connection to reach any of the "office systems"
v. High standards of passwords and encryption on handheld devices.
vi. Redundant
vii. Using redundant hardware infrastructure for maximum availability in case of hardware failure.
viii. Database replication
ix. Professional
x. Using latest and best technologies to separate itself from the competition
xi. Simple to use
xii. Custom-built solution that is designed with users in mind.
xiii. Users see only the functionality they are allowed to use – not the entire system.
xiv. Always accessible
xv. We want to give everyone the ability to work whenever, where ever.

All the Independent Financial Advisers have similar IT needs. The basic ones are:

i. Website
ii. E-mail accounts
iii. Online "My account" system for clients
iv. Phone app ("My account" system)

The "My account" system is a sub-module of the Odin system. It's a web-based system that enables IFA customer to:

i. Log in directly on the IFA website (the system will be branded to match each IFA website)
ii. Monitor the investment portfolio
iii. Monitor Equity market in real time
iv. Access the past performance of the portfolio and historical data
v. Access knowledge base
vi. Investment guides
vii. Articles

viii. Market analysis
ix. Expert opinion
x. Strategy simulator
xi. Pick & Choose the Equities and simulate the performance based on the past data
xii. Modify the existing model portfolio to personalize the investment strategy
xiii. Request changes the current portfolio without the need of calling the office.
xiv. Online chat with the sales
xv. Ability to buy add-on products
xvi. consumer finance
xvii. mortgage services
xviii. legal services
xix. consulting
xx. will, inheritance
xxi. insurance
xxii. life insurance
xxiii. property insurance

Another sub-module of Odin will be named Thor. Thor enables the sales-force to:

i. Have easy access to the latest DFM recommendations.
ii. Be able to present the web based “My account” system to the client and help him understand the benefits of the real time reporting and investment customization
iii. Have full and detailed report of the managed customers
iv. Current investment portfolio + performance graph
v. Current value of the portfolio
vi. Past performance
vii. When/What changes have been made to the portfolio
viii. Suggest different strategy to the customer
ix. Meeting calendar
x. Report work-hours
xi. (Suggestions and changes are welcome here)
xii. Fully automated digital onboarding for new customers. Where evaluation, signing and printing is done from a tablet or a laptop.

Another sub-module of Odin system (Baldr) is designed for the IFA administrator. It enables the management of the IFA activities:

i. Create reports
ii. Sales
iii. Capital under management
iv. Monitor sales-force activities
v. Assign new customer-tasks to salesrep

The Odin sub-module for the DFM company is called Váli. It enables the DFM administrator to:

i. Send investment recommendation to IFAs
ii. Receive reports from various IFAs
iii. Access aggregated statistics
iv. Amount of sales during the day/month/quarter
v. Monitor IFAs activities
vi. Portfolio Statistics, (which are popular, which are not), revenue streams.

4.0 Handling of workstations and laptops

All the employee computers will be set up with Active Directory. This technology will allow us to:

i. Remote access for the instant maintenance and help
ii. Remote help-desk
iii. Remote virus removal and updates
iv. Constant synchronization of the machine state to the server.
v. Enables the state of the computer to be restored on fresh machine after a failure or upgrade.
vi. All programs and files will be restored. Crashed or lost computer can be replaced almost instantly without any loss of data
vii. Full backup of all files and programs.
viii. Allows the IT department to install new programs and upgrade the operating systems automatically.
ix. Remote erasing of lost handheld devices.

By preferring in-house administration to outsourcing, the Roll-up has potentially better control to development costs while continuing to benefit from its scalable business model. Cost efficiencies will be achieved as a result of a high proportion of the internally developed IT infrastructure being applied for the benefit of more than one division of the Roll-up, which helps to ensure that the Roll-up maximizes its economies of scale.

Substantial investment will be made in the Roll-up's internet trading platform. The Directors believe that the substantial investment in this platform will create a robust and easy-to-use client interface, which provides an important competitive advantage to ROLL-UP for attracting and retaining financial advisory and private clients.

SECTION IX

9 MANAGERS OF THE ROLL-UP

Ingmanson CV:

SECTION X

CONCLUSION

ROLL-UP, in the short term, will be potentially profitable having turnover of approximately £32 million and net profits of approximately £15 million. The private raise of capital will enhance the Roll-up's profile and status with existing and potential clients, and enhance the Roll-up's purchasing power and strategic flexibility to purchase additional IFA businesses, provide an additional incentivization mechanism for retaining and attracting existing and future employees, and provide the needed liquidity to execute the businesses business plan.

The core competency that is required to execute the business plan as described herein, currently exists within Ingmanson's management team, and the IFAs, DFMs and vendors that ROLL-UP is in active confidential discussions.

ROLL-UP Businesses will be leading providers of investment advisory services and investment management products to the independent fund advisory sector and private investors in the UK, providing residential mortgage loan services, consumer finance products, legal services, advisory, and insurance products. ROLL-UP is differentiated from other advisory and investment management companies because it truly is a "one-stop" shop for sophisticated and robust financial services.

BG 217 - 4

Bilaga 12

From: hayden haydenintl.com hayden@haydenintl.com
Subject: Hayden valuation emails...
Date: Feb 23, 2016 at 6:46:50 AM
To: epperjt epperjt@gmail.com, danungheanu danungheanu@absmgroup.com, sbishop sbishop@absmgroup.com, mbishop mbishop@absmgroup.com

Guys -

Put the following information into your bookmarks in your browser area.

We have a domain and two email addresses for Hayden. The domain is "@haydenintl.com", and the two email addresses are "hayden@haydenintl.com", and "tom@haydenintl.com".

For our webmail, go to "webmail4.networksolutionsemail.com". Then:

1. Type in the mailbox "hayden@haydenintl.com", and the password "Valuations01".

2. Type in the mailbox "tom@haydenintl.com", and the password "Valuations02".

Contact me with any questions...!!!

==========

Hayden Consulting International

4770 Von Karman, Newport Beach, CA 92660

hayden@haydenintl.com

+1 949 398 7971

Bilaga 13

From: **Daniel Ungheanu** danungheanu@gmail.com
Subject: RE:
Date: 24 February 2016 at 20:26
To: Mark Bishop mailtobishop@gmail.com, Steve Bishop mailtosbishop@gmail.com, Tom Epperson epperjt@gmail.com

Sounds good. Let me know if you want me to put a call together to discuss.

Daniel

From: Mark Bishop [mailto:mailtobishop@gmail.com]
Sent: Wednesday, February 24, 2016 6:49 AM
To: Daniel Ungheanu <danungheanu@gmail.com>; Steve Bishop <mailtosbishop@gmail.com>; John Epperson <epperjt@gmail.com>
Subject:

Guys -

You now need to monitor "hayden@haydenintl.com" email (webmail and also put it on your mobile devices).

I am in contact with Barbaros through hayden email as "Tom" for now. Will need to hand off this assignment soon...

Also today need to discuss:

MSF (Brenda);
Synertial (a lot of movement);
PFM;
Omniarch (Refi Fund IV bonds, buy HY corp for Fund VI).

Regards,

Mark

--
Mark Bishop
+1 949 678 9574
+44 7493 150056

Bilaga 14

From: dungheanu@absmgroup.com
Subject: Re: Hayden valuations for
Date: Feb 17, 2016 at 11:22:28 PM
To: MARK BISHOP mbishop@absmgroup.com
Cc: Tepperson tepperson@absmgroup.com, Sbishop sbishop@absmgroup.com

Mark,

Please see attached ETI Valuation draft with multiple tabs for each ETI. I was not able to pull any valuation information from Argentarius for the Nordic ETI so I created a temporary template. Please let me know if anything needs to be changed or adjusted.

Thanks,

Daniel

> On 2016-02-12 10:47, MARK BISHOP wrote:
> Guys -
> Also, put your heads together, and we will be responsible for providing an additional "third-party" monthly valuation for the 4-ETIs that I have listed below. All information for the ETIs can be found on the "argentarius-group.com" website (go to the "EITs" section).
> The valuations should be from "HAYDEN", on a HAYDEN form, from a HAYDEN email.
> The 4-ETIs are as follow:
> Nordic Power
> Boardwalk
> Pro Mittlestand
> Solid Venture
> Examples of valuations for three of them from Argentarius are attached

here,,, for you to use as a template. Hayden's valuations should always "approximate" the Agrentarius-Group valuations.
Please prepare draft examples for me by next Tuesday, and a process and responsible party for this valuation process, as over time, there will be more ETIs.
Thanks,
M
==========
Mark Bishop
ABS Management Group
4770 Von Karman Avenue
Newport Beach, CA 92660
mbishop@absmgroup.com
+1 949 398 7971 (O)
+1 949 678 9574 (M)

Tap to Download
ETI Valuation Draft.xlsx
72.8 KB

Bilaga 15

From: **Daniel Ungheanu** danungheanu@gmail.com
Subject: EE First Draft
Date: 17 February 2016 at 01:11
To: Mark Bishop mailtobishop@gmail.com

Hi Mark,

Please see attached EE valuation draft for approval. Let me know what needs to be changed or adjusted.

Thank you,

Daniel



Bilaga 16

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

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Newport Beach, California 92660
949.398.7971
hayden@haydenintl.com



NORDIC POWER ETI	
ISIN:	DE000A18MP98
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	267 574,07
Long Term Assets	
Nordic Power Investment	9 712 720,65
Intangible Assets	19 541,07
Other Assets	0,00
Total Assets	**9 999 835,79**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Investment Structuring Fees	431,74
SIV & Investment Structuring	314,56
Total Fees and Expenses	**1 195,62**
Net Asset Value (NAV)	**9 998 640**
ETIs Outstanding	10000
NAV per ETI	**1 000**

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Boardwalk Real Estate ETI

ISIN:	AT0000A1CV21
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016

Current Assets	
Cash & Equivalents	391 477,29
Long Term Assets	
Werel AB Corporate Bond	5 000 000,00
Werel AB Reg 5 Shares	10 000 000,00
Intangible Assets	20 761,53
Other Assets	0,00
Total Assets	**15 412 238,82**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Management and Asset Structuring Fees	186,30
SIV & Investment Structuring	1 017,61
Total Fees and Expenses	**1 653,23**
Net Asset Value (NAV)	**15 410 586**
ETIs Outstanding	147
NAV per ETI	**104 834**

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WSV Pro Mittlestand ETI

ISIN:	AT0000A193N8
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016

Current Assets	
Cash & Equivalents	29 841,02
Long Term Assets	
Optimus Socially Resposible Investments	5 808 308,76
Intangible Assets	14 817,95
Other Assets	0,00
Total Assets	**5 852 967,73**
Fees and Expense Breakdown	
Fixed Servicing Fee	438,36
Management and Asset Structuring Fees	384,86
Total Fees and Expenses	**823,22**
Net Asset Value (NAV)	**5 852 145**
ETIs Outstanding	60
NAV per ETI	**97 536**

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Solid Venture ETI	
ISIN:	AT0000A1CV47
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	548 085,04
Long Term Assets	
Bonds held for collateral	10 441 409,10
Intangible Assets	21 843,24
Other Assets	0,00
Total Assets	**11 011 337,38**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Management and Asset Structuring Fees	724,05
SIV & Investment Structuring	131,51
Total Fees and Expenses	**1 304,88**
Net Asset Value (NAV)	**11 010 033**
ETIs Outstanding	100
NAV per ETI	**110 100**

1 Rapport avseende vittnesförhör med John Thomas Epperson.pdf

FD-302 (Rev. 5-8-10)

OFFICIAL RECORD

FEDERAL BUREAU OF INVESTIGATION

Date of entry 06/19/2019

JOHN THOMAS EPPERSON, date of birth (DOB) 11/23/1945, telephone number (949) 246-8770, was interviewed on 06/12/2019 and 06/13/2016 at the United States Attorney's Office for the Southern District of California, 880 Front Street, San Diego, CA 92101, pursuant to a Commissioner Subpoena. Also present for the interview were FBI Special Agent Laura Wetterer, Assistant United States Attorneys (AUSA) Lisa Sanniti and Robert Ciaffa (sporadically), investigators from the Swedish Economic Crime Authority (SECA), Anna Forsmark, Lena Anderling Norell, Camilla Larsten, and Emma Axsater (hereafeter "SECA investigators"), and telephonically, court-authorized Swedish interpreter, Gunilla Medina. After being advised of the identities of the interviewing Agents and the nature of the interview, EPPERSON provided information. EPPERSON's interview was audio and video recorded in its entirety by SECA investigators and these recordings as well as notes taken by SECA investigators during the interview were maintained by the SECA investigators.

EPPERSON provided his curriculum vitae (CV) and a handwriting exemplar, both of which will be maintained in the 1A section of the file. EPPERSON seemed open to providing records subsequent to his interview and advised he would do so through his email account epperjt@gmail.com.

Investigation on 06/12/2019 at San Diego, California, United States (In Person)

File # 163X-HQ-3105737 Date drafted 06/18/2019

by Stephanie Schuld

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

DS500260 T Epperson 190612 Förhör.DS2

FBI	…we're in the US Attorney's office in San Diego. And… and you are Mr. John Thomas Epperson?
John Thomas Epperson ("TE")	Yes.
FBI	OK. And today is June 12, and the time is 10:02. Again, we're located… we're presently in the US Attorney's office in San Diego, and we have a Swedish interpreter on the line. We're here for an interview with Mr. Epperson pursuant to an investigation in Sweden, and I'll have everybody go around and introduce themselves.
Camilla Larsson ("FL")	Shall I start? I'm Camilla Larsson, and I'm an Investigator from the Swedish Economic Crime Authority.
TE	What was your first name again?
FL	Camilla.
TE	Camilla?
Emma [Marksäter] ("FL")	And my name is Emma [Marksäter] and I'm a Criminal Investigator, also from the Swedish Economic Crime Authority.
Lena Anderling Norell ("FL")	And I'm Lena Anderling Norell. I'm also from the Economic Crime Authority, an Investigator.
Anna Forsmark ("FL")	And my name is Anna Forsmark, and I'm… The same goes for me, I'm from the Swedish Economic Crime Authority.
TE	Well, your name is a little easier!
(Laura Winter, "FBI"	I am Special Agent Laura Winter at the Federal Bureau of Investigation.
Stephanie Sholl ("FBI")	Stephanie Sholl, with the FBI, as well.
Robert Sharp ("USA")	And I'm Robert Sharp. I'm An assistant United States Attorney, as well, like Ms. [mumbled]
FBI	And I have been…
TE	Will you be here throughout the duration of the..?
USA	I'll be in and out. If you have any questions for me, I'd be happy to answer them.
TE	Ok.
FL	And then we have Gunilla, you're here.

Gunilla Medina ("Interpreter")	Right. My name is Gunilla Medina, I am a Swedish… I'm an interpreter approved by the federal courts, interpreter in Swedish and English, and I'm also federate-certified to translate from Spanish in the United States. A federate-certified interpreter. I will… I am here listening in and I've been told more as a backup, when needed, I will assist.
TE	(Greets the interpreter in Spanish)
Interpreter	(Muy bien, gracias)
FBI	Thank you. And I've been commissioned by the court here to help facilitate this interview today with the Swedish investigators and… and I'm commissioned also to issue… given the authority to issue a subpoena, which I did, to Mr. Epperson, to come in today for this interview, and here he is. So, anything else before we had it over to the investigators?
TE	I have one question about the subpoena. You know, it's… in the matter of Mark Bishop and others. Who are the others, am I privy to that?
FBI	I will let the investigators in to answer that question.
FL	No, I don't think we can… it's secrecy, since it's a preliminary investigation, so everything is secret by law, and you only get to know the things you need to know to be able to answer the questions. So sorry, we can't tell you anything else…
TE	OK.
FL	…at the moment.
TE	It also says here that I am… I can't discuss these contents of the supine with anyone, except my lawyer?
FBI	That's correct.
TE	…and I, and I complied with that. However, all this information is in the public domain already. It's in… I googled several different newspaper articles, so… you know, I kind of know what's going on. So… this is not new information, nor is it necessarily confidential. Because it's out there.
FBI	I think it's just the existence of the subpoena and that you received it that is what's sensitive. It's not the nature of what you know about the investigation or what's happening.
TE	OK. I would just let you know I am in a lot of pain, I have arthritis in my knee, so I'm hoping that we can finish this thing today, but I'll do my best.
FL	I see. OK – shall we start asking questions, OK? The… You said your name was John Thomas Epperson. Is that your full name?
TE	Yes.
FL	Yes, Ok. And what's your first name, is it John, or Thomas, or..?
TE	My first name is John, but I go by Tom most of the time.
FL	One again: your first name is John, but..?
TE	I go by Tom.
FL	You go by Tom, OK.
TE	Which is short for Thomas.

FL OK, OK. Do you use different names on different occasions?

TE Sometimes, recently I just got tired of fighting the fact that I… that I use this… I go by my middle name, so some people call me John, and some people call me Tom.

FL OK. Can you tell us about your educational background?

TE Yes. I went to university here in San Diego, San Diego State University, and I have a bachelor, I mean a bachelor in finance, with additional degrees in accounting and real estate.

FL Yeah, and what have you been working with?

TE For most of my career, I've been self-employed, self-employed.

FL Sorry?

TE Working for myself.

FL Working for yourself? OK. And which companies do you own or have owned, then?

TE Well, as a practicing CPA, I've always gone by name, initial J Thomas Epperson.

FL J Tomas Epperson? Is that the only company you've had?

TE No, no.

FL Did you have any companies?

TE About ten years ago, I started Hayden Consulting Company, it was a consulting company, and I also held another entity by the name of Mainstreet Consulting. And you know, I've other business interests, but your question was about my profession and my, you know, my… what I do on a… on a primary basis.

FL But I mean, except your primary basis, do you do anything else? Than CPA, I mean?

TE You know, that's my primary profession.

FL CPA?

TE CPA, yeah. But I do have interests in other businesses.

FL Can you please tell us about that?

TE About those? Well, as I said before, I started Hayden Consulting, and sometime prior to 2013, I believe, I acquired some business interests that had been formally owned by Mark Bishop. One of those was Mainstreet Consu… Mainstreet Films, one of those was 982 Media, 982 Raging Bull, and I also acquired, somewhere along the way, ABSIG from Mark Bishop. He was desirous of letting those entities go, he was pursuing other avenues, so I acquired them sometime prior to 2013, I can't tell you what year.

FL Was it at the same time you acquired all these companies?

TE I'm not sure about that, it could have been different times. But prior to… approximately at the same time. It was a year, it was probably after 2010 but before 2013. Something like that. I've consistently reported those entities on my income tax returns. It was, you know, a few years.

FL Was it 100% of those companies that you acquired, or..?

TE No, 50%.

FL 50% of all the companies?

TE My interest was 50% in each of those companies.

FL In each of those. OK. Where have you had the offices of your companies?

TE My office? I kind of… my office is, I use my home as my home base, and… or I have been… and when I'm working in a client's office, they usually provide me with some kind of office space.

FL What are your experiences of the financial market?

TE Historica… well, I have a master's in finance, I don't call that experience, necessarily, but at one time I had a registration as a registered representative, series 7, and I think that's on my résumé. And it's not current, though. I've been around financial markets for quite some time.

FL What is your experience of valuating financial instruments?

TE I don't profess to be an expert in anything, but I would say my knowledge of RMBS is above the average.

FL So have you been working with valuating RMBS?

TE In the… initially, I've been… I was actively involved in assisting in the valuation of this kind of instrument, these bonds. But for the most part I have contracted those evaluations to third party providers.

FL OK, and when was that?

TE I can't tell you, I probably just… I'm guessing… '12, '13 something like that, I'm not…

FL 2012 and 2013?

TE I don't know exactly. I did… I did… I assisted in doing several valuations of bonds, and I can't tell you what years. I ask you, if you could narrow the scope of your questioning, so that I can be a better witness, but I didn't get any feedback.

FL These third parties, can you mention some of them?

TE Yeah, primarily, the Huntington Group.

FL Hunting Group..?

TE Huntington Group.

FL Huntington Group. And some more..?

TE That was primarily the one that I used. The principal of that firm had been with the… was a valuation expert with the Internal Revenue Service of the United States, and so he was the one that I went to for these outside valuations.

FL And what was the name of the person?

TE His name was… is… Jeff Dirky.

FL Dirky?

TE Dirky.

FL You said you assisted in these valuations. Who were you an assistant to?

TE Well, I just, I was just a facilitator. When someone is valuing a bond portfolio, I was the contact person. I accumulated information and then sent it to Jeff Dirky of the Huntington Group.

FL OK. And he did the valuation?

TE Yes.

FL And you turned it back to the customer?

TE Yes.

FL Ok. Which customers did you have?

TE Well, these were all… they were four to five bond funds. I can't tell you exactly their names, I just refer to them as fund 1, I don't remember too much about that one. It was fund 3, which was liquidated and proceeds returned to the investors, there was fund 4, which was organized under the… it was a little bit of a larger one that was organized under the State of Delaware, it was a Delaware… Yeah, I think it may have been a partnership, I'm not sure, and I'm not… I'm not current on their status, and then there was fund 5, which is still in existence, and I think there were some additional funds, but I have no knowledge of those.

FL And all of those funds, are they here in the United States, or..?

TE Well, they were all… at time I was involved with them, they entity was formed here in the United States. All the entities were formed here in the United States. They may have had… they may have had foreign investors, yeah right, I'm not exactly sure.

FL But the fund was here?

TE The fund was here.

FL Have you done any valuations for… for a fund or any other customer in any other country?

TE Mark Bishop asked… asked me to help him do some spot valuations

FL Spots valuation?

TE Well I call them sport valuations. Let me… let me explain a little bit, to make it easier. In my view there's two kinds of valuations – valuations study, which is… It's, it's even subjective, very, very… it's complex in the sense that there is a… someone like an economist would build an economic model composed of 20 or 30 variables, for example interest rate, yields, maturity dates, default rate, geographical area, et cetera, and I can't remember all three variables in there. And the economist would use assumptions and… and at the end of the day, they would come up with a value. But the date the value is produced doesn't mean anything really, it's worthless, because, you know, time passes and times change. And those kinds of steadies are very expensive. They can… 20, 30, 40, 50,000, depending upon how many bonds are involved. On the other hand, there's what I call spot valuations. And in the case of Mr. Bishop, you… he was… he asked me to track… six rate bonds, I believe that it was. And I had some bond analysts working for me, with advanced degrees, and they would use various financial data services, I can't recall the names of them, I think we had three, something like Bloomberg and others, and these services don't give you values, they just give you data. And, so the data that's provided, sometimes it was stale, it was not up to date. So… so you make comparisons with the data that's… you look at it in the

prior months, sometimes you can talk to their… there's not market in this kind of securities. You know, it kind of an art to buy one, and it's even more of an art to sell one. There are just a handful of firms that deal with these bonds, just… I can think of two on the top of my head right now, one of them is Wedbush, and maybe another is Mesirow, I don't know how to spell them or if I'm even pronouncing it right. But you… back then, we… I developed a report, and my staff did with these brokers, what's going on in the market, is the bond sold, have similar bonds sold, and then so you get a feel for whether the bond is bound up or bound down, there's nothing more… a valuation, whether it's a spot valuation or a sophisticated bond study, it's nothing more than one person's opinion on a given day. Because it's an illiquid market, there just isn't a way to determine a value.

FL If we understand correct, then what you did for Mark was these spot values, it was what he was asking about?

TE Yes. He had six ratings and he needed them fairly routinely, as I recall, and we had to develop a method that is cost effective, and… otherwise you could be spending about 5 to 10,000 dollars a week, and, you know, this, in his case, didn't seem to be practical. So we did our best to do, my staff did their best, they were more… much… probably a little more knowledgeable than I am in coming up with these values. But like I said, you really don't know what the value of a bond is until you sell it, and if you got patience, and you offer it for sale, and you wait, you might get the value of… really what that bond is worth. But if you had to sell one of those bonds today, it would definitely be interest and nature of that market, it would be sold at a discount. Let me just say one other thing, that you're asking me all these questions. This is… this is speculation on my part. You know, right after the mortgage crisis of 2007–2008 here in the United States, it's… these bonds were very popular, because you could buy them for 20 cents on the dollar and get enormous yields, and 20 to 30 percent, and everybody was happy. But it's… as time passed on, some of these bonds may have been subprime mortgages, the default rate could have gone up, who knows? But the yields started declining gradually, and the demand went down. And sometimes they could be difficult to sell.

FL When did Mark Bishop ask you to do these spot valuations?

TE I have no idea.

FL Not a clue?

TE Well, I can't remember the year. I don't know exactly when…

FL I mean, is this ten years ago, is it eleven years ago… one year ago?

TE You know, I can't… I wouldn't want to speculate on when, but I definitely provided him information routinely for a period of time. I can't tell you what that window of time was right now.

FL Did you do these valuations through one of your companies, or..? Was it as a private person?

TE Well, I… I was using Hayden to more or less… I was using that umbrella, so to speak, to do these valuations. I had people working with me.

FL And was it through Hayden Consulting that you were doing this?

TE Well you know, Hayden Consulting is… is… is an LLC, and I know you're not familiar with United States tax law, but it's a single member of a disregarded entity. So, in a sense, it's my alter ego, with a little bit of liability protection. You follow me?

FL Yes.

TE So I could have done it… I was, when I did business, I'm pretty informal, I don't… I'm not structured, so… I could have done it in my individual name, I could have done it in Hayden…

FL But these people that were helping you with the valuations that you told us about, your staff. Where were they, were they staff in Hayden Consulting or where they staff in some other companies, or..?

TE Well, I had… I had a… they were… you see, I had anywhere from two to four… I may have had five bond analysts, and I don't remember where their salaries came from.

FL Can you name them for us?

TE Well, I already have. I've operated under my own name, I've operated under Hayden…

FL I mean the five… the staff?

TE What about them?

FL The analysts. Your analysts. That were three of the staff.

TE What's your question?

FL What's their names?

TE I don't remember their names. See Daniel… I don't, I don't, I don't remember the last names… Daniel and Rachel and David and… I don't…

FL But their full names?

TE I don't have their full names with me today. I don't even remember by name…

FL But they were working for you at a certain point?

TE Not anymore, no. I haven't done of this kind of work in probably the last year, it was maybe '15 or '16. I'd have to check.

FL OK. Daniel, Rachel, David, you said, I think? Daniel, Rachel and David. That was three.

TE Three, that was three that I used primarily.

FL At one point you said five?

TE Well, there was Lisa that helped me, who was very knowledgeable, I don't remember the others right at the moment.

FL Do you remember Lisa's last name?

TE Not at the moment.

FL Are these names that you can get for us tomorrow, maybe?

TE Yeah, I can track them down probably.

FL That would be great.

TE I might have some of them on my cellphone, maybe.

FL And these valuations that Mark Bishop asked you to do, was it his own bonds or, or..?

TE You know, he asked me… he asked me for spot valuations, I'm not sure who they were for. I don't remember who they were for.

FL You don't remember, or you didn't know?

TE I… well… maybe I don't remember, or maybe I knew at the time, I don't know.

FL But how often did you do these valuations?

TE Frequently, but I don't remember how often. Routinely, I would say is a good word.

FL Yeah? But routinely, is it once a month, or..?

TE More often than once a month, but I can't tell you how often.

FL OK. Which email address have you been using privately or for business purposes since 2011?

TE I have no idea, yeah.

FL You have no idea? You have any email addresses that you use today?

TE Yeah, I use my… my… I usually use my Gmail account, epperjt@gmail, and… you know, I do recall setting up a Hayden email account, but I can't… I don't remember using it with any frequency. You know, it's possibly still active, but I don't recall ever using it with any degree of frequency myself.

FL You were setting up an email address for Hayden, you said?

TE I think there may have been one, I vaguely remember setting up an email for Hayden. And normally when I communicate, I just use my normal Gmail account. And… but it's not to say that Daniel, for example, couldn't have used a different one. I don't know.

FL But you did have a Hayden email address, or..?

TE You know, I believe I did, yes.

FL You believe you did? Did you set it up by yourself?

TE No, no.

FL Did someone help you..?

TE Some IT person probably helped me.

FL Who was that?

TE Huh?

FL Who was this IT person?

TE Oh my gosh… I think his name was Paul, but I don't remember his last name.

FL Excuse me?

TE Paul.

FL Paul? OK. But you don't remember his last name?

TE No.

FL And when was this, when you were having this Hayden email address?

TE You know, I… I… my memory is not as good as it used to be.

FL It's OK.

TE So… you know, sometimes I can't remember how old I am, but since my date of birth is on the subpoena, I can probably do the math. But I… you know, probably, surely, after Hayden was formed, I could look that up.

FL OK.

TE But I could give you that proximate date.

FL And that was from ten years ago?

TE I think I may have set it up about… Hayden about ten years ago. I actually think it was… I loved in Oregon for a short time period, and I established it while I was in Oregon, I believe.

FL So, when were you living in Oregon?

TE Oh my gosh… maybe… maybe 2009–2010, I would guess? It's a guess.

FL Can you please tell us about your private and professional relationship with Mark Bishop since 2011?

TE Private, and what..?

FL Private and professional…

TE Private, well. I've known Mark Bishop for approximately 20 years. He's… our relationship was solely professional. You know, I'm saddened by this whole thing, with respect to the fact that he's been… all his… because of all these allegations. You know, I understand he's in solitary confinement and has been for several months without being charged with a crime. So… I don't understand that process. I think our system here works differently. But…. So, anyway, I'm… needless to say, I'm taken aback by all of it. But we always had a good business relationship… a good business relationship, I've never been to his residence, I've never really socialized with him. We've maybe had a lunch occasionally, or sometimes maybe a drink after work. From my perspective, he was always incredibly hard working, required very little sleep and not very many people could keep up… keep his pace. It was kind of like President Trump, he goes 24/7. Mark was a much different personality, but I mean, he… I think he had the same work ethic. I've seen my colleagues on the writer, kind of smiling at me.

FL But do you have any other professional relationship with Mark Bishop than what you told us about, when he was asking you to valuate his bonds?

TE Like for example what?

FL I don't know, I'm asking you. Have you been working together, or…?

TE No, we've been working together for a long time, it's just… that we've had a long professional relationship. That sums it up right there.

FL Have you been working at the same company, or, or what..? Please describe.

TE We… yeah, we actually did work for the same company, I think I probably met him back about 1990, he was introduced by a mutual friend who happened… who happened to be an attorney. And I did work for him off and on, and then, about 2000… just estimating… around 2007, we actually worked for the same company.

He was the president of a large mortgage company, and I was the corporate tax… corporate tax manager.

FL What company was that?

TE It was called Quick Loan Funding.

FL Do you have any other examples?

TE I'm not exactly sure what your question is. Then, after that, he teamed up with Craig Chang and… and they had… they had… they had some interest together, an interest that was separate, I provided all the professional services I could – that's what I do for a living.

FL To Craig Chang and Mark Bishop? You provided professional services to Mark Bishop? Ok, as a CPA, or what?

TE Yes.

FL Yeah. OK.

TE Yes.

FL Did you and Mark Bishop share an office?

TE I wouldn't say share is the right word. They… when I worked for Mark Bishop, he provided… he provided space for me to work. I have some clients in the East County, and when I go there, they provide me an office. When I go to Palm Desert to see a client, they provide me an office. So…

FL And where was this office that Mark Bishop provided you with?

TE Well he didn't… he provided me an office space to work in, it's not like he's providing me an office space today.

FL Yeah, I understand. And where was that, the occasional one?

TE Let me think… There was one space up on Mainstreet and I don't know if it was Irvine or Costa Mesa, in Orange County, Mainstreet, near the 35 Freeway, and then… and then he moved to… he moved to another location in Irvine, and provided me space over there.

FL Where did you (mumbles)?

TE Pardon me?

FL You said, he moved his office, or..?

TE I just… yeah, he just moved.

FL And where did he move?

TE That... That office was right of Mainstreet, as well. I think it… I think it may have been Park Place, something, I don't remember the address. It was a…

FL When was the last time you were in contact with Mark Bishop?

TE Probably January.

FL January this year?

TE Yes.

FL 2019? OK. On what occasion?

TE I don't know what prompted the call, but we talked, and… and I think he told me that he was under house arrest. Didn't give me a lot of details. I didn't ask. It was a damn awkward conversation for me. And then I maybe talked to him once or twice before he got arrested.

FL OK. Can you please tell us about ABSIG LLC and its business?

TE ABSIG was a… was principally involved in managing three or four bond funds. And other miscellaneous activities. Just they… Craig Chang was very, I would say, very entrepreneurial, he was always looking for opportunities.

FL This is Chang's company, or..?

TE Half of it belongs to Chang… or I don't know that he's… it's either Chang or an entity that he owns. I can't tell you right now.

FL So it's the [mumbles]? And the other fifty percent?

TE I have… I own it.

FL You own it. Since when..?

TE Well, I actually, that question a few minutes ago, I thought… I acquired ABSIG… Mark Bishop was no longer… he was doing other things and had no… and was desirous of divesting himself of that entity, and two or three others, that I mentioned. I was mainly interested in entities that were related to the movie industry, which as an aside was a big mistake, but… you know, I pretty much lost everything, and… but no regrets, and… you know, that's about it. I was in interested in three or four companies.

FL How much did you pay for this 50 percent in ABSIG?

TE I was… I don't exactly remember, it was more of a debt purchase than anything else, there was some cash involved but I don't remember the amount right now. I could look that up.

FL Could you do that until tomorrow?

TE Before tomorrow?

FL Yeah, is it possible?

TE Yeah, sure. Was it… what was it that you wanted to know, exactly?

FL Or maybe you have a contract or something, I don't know? A purchase agreement?

TE A purchase agreement. Purchase… I'll see what I have.

FL Yeah. How much you paid for it. Did you play any role in this company, except being an owner?

TE My… I was a passive… I would see my role was that of a, you know, passive member. I was not on any bank account, I did not… I did not… stayed away from that kind of thing. I… yeah, I had certain duties and responsibilities that I looked after, but…

FL What duties and responsibilities?

TE Well, as I said, they managed four bond funds, so there was a certain amount of work involved.

FL …of..?

TE Work involved.

FL What kind of work?

TE Well, I didn't… there was… I oversaw the bookkeeping and accounting. When I say oversaw, I was there to answer questions, make sure things got completed, and that kind of thing. I didn't deal with any source documents, I would just… somebody needed assistance on adjusting an account, they were to ask me for my help. Things like that.

FL We have a document here, it's an introduction of ABS Investment Group. Appendix 2. If you look at it, it says that you are the CFO in this company.

TE Well, that's false.

FL That's false?

TE Yeah. Some… some… sometimes, at the beginning, they would refer to me as their CFO, but I was quick to point out that I was not their CFO. And they made that correction. I even… on one occasion, I even appeared on their website CFO, so I had them take that down immediately. I was not their CFO.

FL So that's not correct?

TE That is not correct.

FL As you see here, we have Tom Epperson's… it says CFO, and you have an email address and a phone number.

TE That is an old cell number.

FL That you had?

TE That I think I had, and I may have had an email address through ABSIG, however I don't ever remember using it.

FL OK.

TE And, by the way, I've never seen this document before, nor have I seen this letterhead.

FL What was Mark Bishop's role in this company?

TE ABSIG?

FL Yeah.

TE Once he divested his interests, he didn't have any.

FL But before that?

TE Before that? Before that, he owned the company with Craig Chang, I can't… I was not privy to all their… their activities at that time. You know, they may ask me to help out in some capacity, and I tried to do that, in a professional capacity.

FL OK. Did you don't really know what he was doing in the company?

TE I mean, he was… he was a… things moved at a very rapid pace, you know, he was always exploring different business opportunities. And… you know, I'm not really privy to exactly, you know, what happened… what kind of business they conducted on a daily basis. I really don't.

FL OK. [Mumbles] that document, appendix 4. It's some letter to Charlotta Olsson Lindahl in Stockholm, Sweden. I want you to look at it and see if you recognize this.

TE Yeah, I… I do not remember this letter.

FL You do not remember? Did you sign it?

TE Well, it appears to be my signature, but… you know, I would have to say that… just by… you know, I would not, the design of this letter is not something that I would put out from my office. It's just… the type style is different than I would ever use.

FL The type style?

TE Yeah, the…

FL You don't use this…

TE …the font. You know, I'm very particular about the font that I use.

FL Which font do you use?

TE I don't know what it's called, but then… And then…

FL And it's not this one?

TE And I would normally… it's not this one. And… I don't think I'd ever date… put a date to the far right like that. So this doesn't appear to be my letter.

FL Where do you put it, your date? When you…

TE If I date it, I usually date it, you know, at the top, or sometimes below my name. But not… not in that location.

FL Is the letterhead…

TE You know, I've used…

FL …is it something that you use?

TE I've used letterhead similar to that, but… that doesn't look familiar. You know, part of the letter is… part of the letter is true, I was involved in ABSIG.

FL Sorry, again?

TE I was in… I was involved in ABSIG, I did represent as an accountant ABSIG from the beginning. I'm not sure when that was. I don't know that I was 208, but I've never heard of Traction.

FL But is it true that you were handling all tax and accounting matters since that time?

TE So it says.

FL Between 2008 and 2012?

TE I can't tell you… I can look up the date that this company was formed, if you like.

FL That would be good. And you said Traction..?

TE Yeah, Traction I've never heard of before.

FL Never heard of? Then how it will be financed? Some... something you can tell us about?

TE	No, I don't know anything about it.
FL	Did you know anything about it at that time?
TE	Well, as I said before, I don't remember this letter here. It doesn't appear to be my letter.
FL	OK, OK. There's another company called ABS Investment Group, not ABSIG. ABS Investment Group LLC, what do you know about this company?
TE	ABS Investment Group is an entity that was originally formed by Mark Bishop.
FL	When?
TE	I couldn't… I couldn't tell you.
FL	OK. What was its business?
TE	That… that… it was an LLC that was established, it had the same attributes as the LLC that I explained earlier. It's an alter ego for Mark Bishop, I don't… when say alter ego, I don't mean that in a negative way, it's just that he did business in that name. That it's… it's ABS is Mark Bishop. Hayden is Tom Epperson.
FL	OK.
TE	So… it's just a, it's just a common way companies are established here in the United States.
FL	Can I just ask the interpreter a question? Yeah? She just explaining to us how an LLC is works.
TE	If it's a single person, it's like a sole proprietorship. I think I understood her say that. If there is more than one person in the LLC, then it becomes a partnership.
FL	OK. And ABSIG, was it an LLC to?
TE	Yeah, that's a partnership.
FL	That was a partnership. And ABS, that was only Mark Bishop?
TE	Yeah.
FL	It was his own company?
TE	Yes.
FL	OK. And what kind of business was it in ABS?
TE	Well, I have no idea. I bought all his interest, but as I said earlier, I acquired these four companies that had been owned by ABS. I acquired them and have been reporting them on my… on my personal name. Unfortunately.
Interpreter	Just to follow up to the comments interpreted before…
FL	Did you have any employees in this ABS?
TE	I don't think ABS had any employees.
FL	Did you play any role in this company?
TE	ABS? No. No, I wouldn't say… when I acquired these four companies, I thought I was acquiring ABS as well.
FL	OK.

TE But I… that was my mistake. I acquired these four companies in my own personal name, and then ABS was perpetuated by Mark Bishop in his other endeavors. If that makes sense.

FL But why did you acquire these four companies?

TE Because I was greedy and I thought I could make some money.

FL And what was the reason that Mark Bishop wanted to sell them?

TE I have no idea, he was… yeah, he was desirous of… of doing other things, I don't… I don't think he was necessarily happy working with Craig Chang, and he… at some point he moved to England, and he just… he just… he wanted to, I guess, move in a different direction. I didn't ask him all his motivations.

FL OK. Do you remember how much you paid for these four companies?

TE No, but as I said, I'll try to get the…

FL Yeah, OK. I have another document, it's a memorandum, appendix 3, that I want you to look at. Do you recognize this memorandum?

TE That I'm looking at?

FL Yeah.

TE I don't recognize this. In fact, I don't…

FL You don't recognize it?

TE No. I've never even… I've never used that address.

FL Which one? Boring road, San Diego? You've never had that address? OK, you know who had this address?

TE No, I don't.

FL So did you wrote this§ letter?

TE As I said, I wouldn't be writing a letter on letterhead that doesn't belong to me. It's a bogus address.

FL And have you read it, no?

TE Yeah, I did read it.

FL And do you recognize what's in it?

TE I've read it. That's something that I, you know, as accountants we a very specific language that we have to use, and this doesn't conform to anything that I would issue to the public.

FL OK, can you explain? What do you mean?

TE Oh no, there is… there is… we have other accountants in the room, I think, but you can… you can do… you compilations, reviews and audits. I'm not an expert, but this… this doesn't really… This is neither of those. So I'm saying that… that I don't recognize this letter, nor is it the address correct.

TE Ok.

TE And by the way, I don't know what relevance this has anyway for... you know, crimes that he may had in, you know, 2013–14.

FL Do you know anything about this valuation, of the securities? It says, it has not been done since June, do you know why not?

TE I know nothing about that. You know, this is not my… this is… I just wouldn't produce anything like that.

FL We're looking at appendix 3.2. You have not produced this?

TE No.

FL Can you explain to us how you mean that you..?

TE Well, I'm usually somewhat particular about what my financial statements look like, and first of all, I'd never use this, that says cents on it. Nor would I use a…

FL What, can you show me..?

TE 28 cents.

FL 28 cents, aha.

TE I never use cents, and you know, I would… I wouldn't use double underscores for a subtotal. I wouldn't… I would use a double underscore for a total, and I would use a dollar sign at the beginning and a dollar sign at the end. But that's just… I'm just a creature of the write way to do a financial statement. That's… it looks like some kind of… almost looks like some kind of computer-generated statement of some kind. I'm not familiar with it.

FL OK. Have you ever wrote something like this, a memorandum about ABS Investment Group?

TE You know, I have to write letters and memorandums all the time, but I don't remember anything like that.

FL Ok. Have you done any…?

TE That's… wait a minute, that's the same thing that I was looking at, right?

FL Yes. It's the same thing that you were…

TE Yeah. That's… I don't…

FL Appendix 3.2, yes.

TE No.

FL Optimus Fonder, or Traction Fonder, is this something you've…

TE I've heard the name Optimus, but I've never heard the word Traction.

FL Ok. What can you tell us about Optimus, then?

TE The only thing I know about Optimus is my understanding it was… that it is a… some kind of a pension fund or something along those lines.

FL Who told you that?

TE I don't know specifically who told me that, that was… I must have gained that knowledge, you know, over time somehow. Or maybe I read it in the Swedish newspaper articles.

FL Ok. Do you know anything more about these pension funds?

TE I don't know… I don't know anything about these, these… either one of those companies. And I'm really not familiar with what activities Mr. Bishop was involved in in Sweden or Europe or anyplace else overseas.

FL Have you ever been in contact with Optimus Fonder?

TE Yeah, actually, I think I… I think I… I think there was a gentleman that worked at Optimus called me one day for some reason, and I… and I don't remember his name, but he… he… I don't remember the substance of the phone call or why he called me, but someone did call me one time.

FL But you don't remember why he was calling?

TE It was several years ago, I don't remember really what exactly or what the substance of the conversation was. I think someone did call me from Optimus.

FL Is that the only contact you had with Optimus, or..?

TE Yes.

FL And for what reason shall someone from Optimus call you?

TE I don't remember why that person called me.

FL What was Mark Bishop's role in Optimus?

TE I have… I have no… no idea what his title was there.

FL Did you have a contract or relationship or any professional relationship with this company?

TE Optimus?

FL Yes?

TE Well, like I said before, I had a relationship with Mr. Bishop, to provide these spot valuations. But that's all that I can think of. I don't know. I don't believe that was with Optimus, I thought that was for Mr. Bishop, but to be honest, I can't honestly remember that far back at the time.

FL Did you have an agreement with Optimus?

TE Not that I can remember.

FL Ulf Deckmark. Do you recognize that name?

TE Say that again?

FL Ulf Deckmark.

TE How do you spell that first name?

FL That name. Deckmark.

TE Oh. He could have been the one that called. But I'm not sure.

FL And…

TE This rings a bell. I thought, maybe… I'm not certain, but it could have been him.

FL Can you remember anything from this phone call, anything at all?

TE Nothing. Absolutely nothing.

FL The one who called, what was his level of English? Do you remember that?

TE Excuse me?

FL The one who called, the person who called you, what was his level of English? Can you remember that?

TE Oh, as I remember, we spoke in English, you know, perhaps he had an accent, but we were called, I understood what he was saying, but I don't remember what the substance of that call was.

FL OK. Can you tell us about Hayden Consulting Group, we were talking about it earlier, but can you tell us…

TE Well it was just… a very informal LLC alter ego of mine, I was the only member, this is a kind of sole proprietorship, as your translator pointed out, and I chose to… you know, put my consulting income through that entity. Initially, I had great plans of maybe doing business valuations and bond valuations, I thought there was a market for that, I was always looking to… or back then, I was… always looking for ways of increasing my business. But it never really materialized like I had hoped for, and you know, I got involved in several valuations, but like I said before, they were contracted out to other… to third parties, third party providers. And I gave you that information.

FL How come you took it to third party companies? Why you did..? Could you do the valuations by yourself, or..?

TE Well, valuations… these valuations study, they're… it's a complex yet subjective project, and you have to have all the necessary tools to do a valuation study. And if I would have continued to get a lot of business in that area, I would have probably hired an economist to help me, but it never happened. So I contracted them out.

FL It says you needed tools. What tools did you have?

TE Well, for example, when you do a valuation, you have to do some very… one of the things you look at is the income stream of a particular bond. You know, a bond is… these bonds are usually a fraction of a much larger bond pool, and so the bond is made up of, even though it may be a fraction of a larger bond, it's made up of different income streams, over different time periods. There called tranches, or tranche. And you have to use higher maths to determine the present values of these income streams. So I didn't completely have the expertise to do all those calculations, so that was one reason that I… like I said before this, twenty or thirty different variables, and assumptions that you have to make. And I just didn't have… even though I know a little bit about these bonds, I just didn't have that capability. You need someone like an economist or a mathematician or an actuary to do these kinds of calculations.

FL Where did Hayden Consulting Group have there office?

TE As I said before, I was using my home as a base of operations.

FL OK. And these analysts that you were talking about earlier, the ones you remembered by first name, were they working for Hayden?

TE Yeah, they were working for me. I don't know which entity paid them, but they worked directly under my supervision.

FL And did you pay them, or did Hayden pay them, or..?

TE I… I don't remember what entity was used to make their payroll

FL And these analysts, where were they sitting, doing their job? If, if…… Were they home with you, or..?

TE No, I had… when… you know, in addition to those analysts, I also networked with other people, and of the… I did have, you know, when I was provided office space within my client's offices, there was always room for them to work from time to time, as well.

FL Do you mean when your customers were having…

TE Yeah.

FL …office space for you?

TE Yeah.

FL OK. How many customers did Hayden have, since 2011?

TE Well, what kind of customer are you talking about?

FL I don't know, any customers that you..?

TE How many customers? You know, anybody that I could do consulting work for became a customer. You know, I can't tell you exactly what my client list looked like over a long period of time.

FL The customers where you did valuations of bonds?

TE Specifically valuation customers? The… the… the bond funds that I referenced earlier, I can remember fund 3, fund 4, fund 5. There was also a fund 6, but I had no involvement in that, so some of these required valuations quarterly, others yearly, and periodically, so I would facilitate in collecting data and giving it to… to the Huntington Group.

FL And they did the valuation?

TE And they did… they produced the report. I should've… I should've brought one with me today, but I wasn't thinking about it.

FL Maybe you can take it with you tomorrow?

TE Pardon me?

FL Maybe you can take it with you tomorrow?

TE Yeah. You think we'll be here tomorrow?

FL Yeah, I think so.

TE Anyway we can go late today and finish? I'm… I'm seriously in a lot of pain.

FL We understand that. Would it be better if we had, like, breaks [mumbled]?

TE No, I just don't enjoy being here, and I want to get this over with as quickly as I can.

FL I can continue, if you want to?

TE Go ahead, sure.

FL Ok. Did Hayden Consulting Group have any webpage?

TE I don't honestly remember.

FL Excuse me?

TE I don't remember if we had a webpage or not.

FL You don't remember?

TE I don't remember.

FL OK.

TE You might know better than I..!

FL We made a… I don't know.

TE You know, you're ladies have apparently done a lot of research and have a lot of documents, and all I have to go on is my failing memory. So…

FL I understand. Yeah.

TE …I am at a disadvantage a little bit.

FL Yeah. So when was the last time you were doing valuations in Hayden Consulting Group?

TE You know, I think you've asked me that question, I think I said I don't remember when the last time was, but I don't… I think… I think it could have been… I'm just not certain without a little research. You know, I do, I do remember shifting gears a bit in the beginning of '17. Of course that's outside your… your… So you're… The last time I… I'm not sure. Maybe… maybe '14, '15. I don't know.

FL OK. Does the company still exist today?

TE Hayden? Yes and no. I still have a bank account, but it's… the company is inactive.

FL OK, we have another document that you have to look at. It's appendix 5, and it's a valuation engagement letter between Hayden Consulting Group and Optimus… Traction Fonder.

TE This looks like a letter that I could have written to… to this Traction Fond, I don't remember that name, but to do these spot valuations that I was referring to earlier.

FL So this could be a document you wrote?

TE Yeah, it could, yeah.

FL Is this your signature, on the last page?

TE It appears to be my signature.

FL And the spelling of your name, Epperson? That's correct, or..? Under the signature, you have the… you have your name, or the appearance of, you said.

TE That's a typo. I don't normally send out letters with typos, but that one must have slipped through. So this, this looks as though it could have been a legitimate engagement letter to do these spot valuations. You know, I don't remember doing them as early as 2012, I thought I was… you know, I thought I was engaged in those activities after that, but, so…

FL This letter…

TE This letter includes reference to not only Traction, which as I said before does not ring a bell with me – Optimus rings a bell, but Traction I can't remember much about it.

FL Could you look at this letterhead. It says that… I that your letterhead for Hayden Consulting Group?

TE It's been a while since I've been looking at it, but it's possible that it's my letterhead.

FL It's address in Portland, Oregon?

TE Yes.

FL One World Trade Center?

TE Yeah, I had a location there.

FL You had a location there?

TE Yes.

FL OK.

TE Absolutely.

FL But I thought you said that you were working from home, what was this address?

TE Well, I can still work from home and have a remote location. I had… I had… as I said before, I was attempting to develop this practice, and I had a physical presence in, in Portland, and then on Sammond Street, in Portland, Oregon. I lived right outside of Portland.

FL And these offices that you mention in this valuation engagement letter, in New York and London?

TE I had a physical presence in New York and I had a physical presence in London.

FL Can you explain to us what you mean with physical presence?

TE An office space.

FL OK, that Hayden Consulting Group was paying for?

TE Yeah.

FL OK. So where in New York did you have this space?

TE I can probably get you an address, I had an address in New York and I had an address in London.

FL Can you tell us where it's situated? This office in London, and this office in new York?

TE I can get you the physical address.

FL But have you been there?

TE No. I've…

FL You've never been there?

TE I've been to the office in Portland, but I have not been to New York or London. But it was… I contracted for these offices through the landlord that was located in Portland. It's like an executive suites type of arrangement. I was trying to market myself to appeal to people that might need these kinds of services.

FL But did anyone use this office in New York or London?

TE I personally did not use either location, except…

FL Did anyone else…

TE …except Portland.

FL But did anyone else, did anyone else use these offices…

TE No.

FL …in New York and London? So what were you paying for these offices?

TE I don't remember.

FL Is it physical offices, or is it virtual offices?

TE I don't know what you mean by virtual, but they were physical office spaces. Just like this.

FL Did you pay like a rent every month, or did you pay when in use?

TE I think it was actually a monthly rent.

FL It's, as you see on the last page, it's Ulf Deckmark, the one we were talking about earlier in this interview, who signed this for Traction. Did you meet him when you were signing this?

TE I never met him.

FL You never met him? OK. So…

TE I've never been to Sweden.

FL OK. Who were you negotiating with from Traction?

TE Well, I must have negotiated with somebody, I don't know whether it was this person or Mr. Bishop or someone else.

FL You don't remember?

TE This is 2012.

FL Yes.

TE 2012… that's like seven years ago. I can't remember what happened last week, let alone seven years ago.

FL You don't remember?

TE I don't remember.

FL OK

TE I not mean to be facetious, but…

FL It's OK. But I have to ask you, so… This email address, haydenconsultingintel@gmail.com. Who had access to that email address?

TE As I said earlier, I can't answer that question. I do vaguely remember setting up a Hayden email. However personally, I don't remember using it with any regularity.

FL Then we have another document. It's a letter on the letterhead Hayden Consulting Group, and this is appendix 6.

TE As I said before, there's no question that I provided spot valuation services for Mark Bishop. I don't remember this particular letter, but it looks legitimate.

FL You don't remember it? It says here, if you look at this… At Hayden Consulting Group, we only provide valuation services and have no internal conflicts of

interest regarding RMBS since the valuation service was first provided in 1981. Hayden Consulting Group values real estate and home loans, et cetera, et cetera.

TE Personally, I…

FL Is that correct?

TE That's not correct.

FL That's not true? OK. Can you tell us what's not true about it?

TE Well, I… Hayden has been around for about ten years, I don't know where the 1981 came from.

FL But if you wrote this letter..?

TE Well, maybe… maybe it means that valuation services have been available since 1981 in general.

FL In general..?

TE I don't… I don't see… it's… It almost seems… it's poorly written, it sounds like Hayden has been around since 1981. That's not true. I just said, these valuation services, like…

FL …have been, OK…?

TE …like Bloomberg and other services, have been around a long time.

FL OK.

TE OK?

FL So Hayden hasn't been around…

TE No!

FL …since 1981.

TE No way. '81?

FL And it says that, in the beginning of the letter, it says that "Dear Ulf, we are looking forward to working with you to provide mark-to-market net asset value levels on your bond portfolio daily."

TE Yeah. I see that.

FL Is that correct?

TE I see that. I don't remember saying it, but I do remember providing bond information routinely, but I don't remember doing it daily. OK?

FL Would it be correct that you didn't date it?

TE Ah?

FL Is it possible that you didn't date it?

TE It… It's possible. But as I said, I had a couple of people helping me.

FL Yes, yes.

TE You… are you folks serving cheese burgers?

FL Are you hungry?

TE Not really.

FL	We can take a break, if you want! If you want to have a break…
TE	No, just go, keep going.
FBI	I think we probably should take a short one, because if you guys need, you're going to go for a portion of the day, people are going to probably need to stretch their legs… So we might take a break. I know you want to go through it, but I think there's more… there's more…
TE	What time is it?
FBI	It's a quarter to two right now.
TE	Can we go another hour before we eat?
FL & FBI	Yeah, would a bathroom break be OK, just a few minutes break? The restroom? We'll take a few minutes break, then we'll continue for an hour. Is that OK?
TE	Sure.
FL & FBI	Then we take a break. Let's just… sorry… (talking in the background)
FL	11:46, we're taking a break.
	And we continue, and it's 12 o'clock.
	Ok, we have another document, it's appendix 6. This was the one… this was the one where we were looking for… Yes. We're just asking you about this… your name on the signature.
TE	Is… is this…
FL	This is the same letter that you…
TE	Yes, but is it a reproduction of the letter?
FL	We could actu…
TE	It's not an original, it's a reproduction.
FL	No. Yes. It's not an original.
TE	This is the same letter, basically.
FL	Yes, it's the same letter that we were looking at.
TE	Oh, OK.
FL	We were asking you about your name, under the signature. The spelling here.
TE	Well, that is my name. I usually put J Thomas Epperson as supposed to Thomas Epperson.
FL	You usually… but it says Epperison, or? Epperison?
TE	Well, that's a typo.
FL	Is it common that you..?
TE	No. It's not common that I do… It's not common…
FL	…because we're looking at two documents today that says Epperison.
TE	Well… I don't normally sign a letter that has my name misspelled.
FL	OK.

TE So… But, you know, you know… Here's, here's the important thing, I think. I'll just volunteer this. Do you know, I've been told not to volunteer anything in these kinds of proceedings. But, you know, Hayden was a legitimate firm with the idea of doing these valuations. I dealt with someone, Ulf, that's his name, or Mark, and I entered into an agreement to do these… for a period of time, I don't recall that period of time, and I didn't realize it was way back in 2012, but I did agree to provide these spot valuations on a routine basis. And as I've said before, I don't know… I don't know, I just don't remember how often that I did them…

FL OK.

TE …with the help of my staff.

FL So how many bonds did you valuate?

TE For whom? I think I… as I remember, there were only like six or eight.

FL Six or eight?

TE Six or eight.

FL In total?

TE Total. That's… that's my recollection.

FL What did you get paid for this?

TE I have no idea what I was… what my compensation was. You know, my income has remained pretty constant for the last ten years, so I… what I derive from this particular engagement, I really can't tell you what it was exactly.

FL But did you write this letter?

TE To be honest with you, I just don't remember writing this letter.

FL You don't know?

TE I don't know. I mean, the letterhead is legitimate, and it looks like my signature is legitimate. My name was misspelled, which is… which I think I would have noticed. I usually, you know, I usually put it… I usually have a J in front of my name, standing for John, J Thomas Epperson, and… I didn't… the language in this letter doesn't sound familiar. When I say that it doesn't sound familiar, it… it is language that…

FL So why is those letters, why have they been written?

TE Well, I… why were they written?

FL Yeah, for what purpose?

TE Just to… well, if, like I said, I don't recognize all the content in this letter, but for public relations purposes, I think it was to let anyone and everyone know that I'm capable of doing valuation services, whether I do spot valuations or contract them out, or whatever.

FL OK. Next document is an email from Jan Eriksson to Hayden Consulting. Appendix 9.

TE I've never seen this before.

FL You've never seen this before? Are you sure?

TE Yeah.

FL How can you be so sure that you have never seen this before?

TE Well, it's from somebody that I don't know, Jan, Jan..?

FL You don't know Jan?

TE No. As far as I know, I've never talked to him.

FL It was sent to hayden@ haydenconsultingintl.com.

TE Correct. I see that.

FL Is that email address… who has this email address?

TE Well, we went over that earlier.

FL Yeah. Who had access to this email address?

TE I just… so far as I know… well… as I said earlier, I did not use this email with any frequency. If at all.

FL No? You…

TE If at all. If at all.

FL You didn't, but did…

TE It's possible that people in my employ did. I just do not know. And this does not look at all familiar to me.

FL OK. This says… Have you written the text down here, in the document?

TE Could I…

FL This is your handwriting?

TE No. I wouldn't want to speculate.

FL You wouldn't want to speculate? Is it your handwriting on this, or it is not?

TE No. Not mine.

FL You recognize the handwriting?

TE That's what I said, I wouldn't want to speculate on whose handwriting that could be. I just don't know…

FL OK.

TE …with any certainty.

FL But it's not yours?

TE I can't tell you differently, but it's not mine.

FL OK. And Mark Bishop, did he have any role in Hayden Consulting?

TE Did he have a role?

FL Yeah?

TE No.

FL No?

TE Absolutely not.

FL Absolutely not. Did he help you create any documents for Hayden Consulting Group?

TE No.

FL Never?

TE Not that I know of. If you have a document, you can show me, maybe I can be more explicit?

FL All right. Did he help you creating documents for Hayden Consulting?

TE No, nobody else writes for me.

FL OK.

TE I'm not a very good writer, but I don't need any help in that regard.

FL Did you give any power of attorney to Mark Bishop to represent you in some way?

TE He may have given me a power of attorney. I definitely know he did. But I don't recall ever giving any power of attorney.

FL You don't?

TE He… I had to represent him before the US tax court, and he signed a power of attorney and gave it to me. You know, in standard form. So he gave me a power, but I don't recall ever having given him a power.

FL OK.

TE But that's..,

FL Have you provided Mark Bishop with your signature?

TE Oh yeah, he has my signature on dozens of documents, probably.

FL Was he given permission to use this?

TE No. You know, but it's not to say it couldn't have happened on an isolated, non-important event.

FL Like..?

TE I don't know. Like, my wife used to tell me, "go ahead and sign that document." "OK, I'll sign, you want me to sign your name?" "Yes." Well, we went through a divorce, and she told me, "you forged all my signatures." So you know, things can happen. It's possible that I gave him permission to… in an isolated event to use my signature. It's possible. Unlikely, but possible.

FL OK. Next document is a document with your signature. Do you recognize this signature? (What's that number of the…) Appendix number 21.

TE That appears to be my signature, but I can't say with any certainty. The computer imaging these days, you can do anything with a signature. I even have my administrative assistant sign my name sometimes using computer imaging.

FL This document is a document from Mark Bishop's computer. So how come Mark Bishop has this signature…

TE I don't know.

FL … in his computer?

TE I have no idea.

FL You have no idea?

TE No idea. And I don't…

FL You sounded…

TE I don't… I don't give my signature to people on a piece of paper like this.

FL When you did this valuation, the spot valuation, you said, that we talked about earlier, what documents have you had to make that valuation?

TE I'm not sure..?

FL How many documents to, I mean, that refer to… you must have had… how did you know which bonds you were supposed to valuate?

TE Yeah, I must have been given a description of the bond.

FL OK, and who did you get that description from?

TE Presumably Mark Bishop.

FL OK. And can you tell us… when you got this description, can you tell us the procedure, what happened? How did you do when you valuated this? Can you explain it?

TE Sure. So, just as an example? Let's say you spend 1,000 dollars for a bond in the open market, in month 1. Then, in month 2, you go to the various financial data services that are available, and you look at the fundamentals of that particular bond and, as I said earlier, they're not always up to date. You look at the fundamentals and see if anything has changed, and there's quite a bit of data that's available in these services. I mean, you can print out pages and pages of different kinds of data. And if the fundamentals appear to be the same, then you can make a reasonable assumption that the bond hasn't changed in value, for example. And then, and then of course I also considered – I addressed this earlier – that then there's… you can talk with brokers that buy and sell these bonds, you know, "what's new in the market place." Is demand remaining strong, is… have there been any other sales of this bond, or has there been any other sales of bonds of similar characteristics? And. So, you know, there are ways of tracking this information, but having said that, it means nothing, because you don't really know what a bond is worth until you go to sell it, and you're at the mercy of the market. And the market for these bonds is… is… is… you know, you… I can say, sometimes if there is no demand and you have to sell, you can take a bath. That's just the way it works.

FL You say financial services available. Can you tell me what financial services you mean?

TE What do... where… what are you referencing?

FL You… you started saying that there are…

TE Financial…

FL …services available.

TE Yeah, well, there's… there are actually…

FL What financial services?

TE Financial data service. They… They're actually spelled out in one of those letters that you showed me.

FL Yeah, yeah. But can you tell us?

TE Well, I haven't dealt with them in a long time, but Bloomberg is one, and…

FL Did you have access to Bloomberg?

TE Yes.

FL Yeah? OK.

TE But I… But I didn't always to the work.

FL OK. Bloomberg is one.

TE I would like… I would say something like ABS.net or something like that, ABS… I can't remember the names right now, other than…

FL So when you go… you got access to Bloomberg?

TE We had… we had access to two–three different ones.

FL OK. Which ones, Bloomberg..?

TE Bloomberg was the one that I can remember. I mean, there's other services out there, like maybe Moody's, S&P, Standard & Poor's but I don't… the one that I remember in particular is Bloomberg.

FL OK. So when you are looking at Bloomberg, what are you looking for, can you explain? What data do you use from Bloomberg to do your valuations?

TE Well, there's several different things that anyone would look for, such as the income stream, and if it's consistent, is changing, current yields, default rates… you know, it's been a while since I looked at those. Some of those reports that… they're very comprehensive, they just don't give you value.

FL Did you find… Did you find all these things on Bloomberg?

TE The ones I just mentioned? Yes.

FL And, you said…

TE You can't find out, as I said before, you can't find…

FL The value? The value.

TE You can't find market value, but you can certainly find trends.

FL Ok. But what do you do then, when you have this data you mentioned. What do you do, what's the next step? What do you do with this data when you value the bonds?

TE Well, you look at them. You look at all the trends to see if they're somewhat consistent with the prior month, the prior week, the prior day, whatever. And if these, these trends appear consistent…

FL Please continue.

TE …trends appear to be consistent, then you can make a reasonable assumption that the value is either the same or declining or whatever. But like I said before, you don't really… Market value… market value, there's no place you can go to look for a market value on these bonds. It's not like going to a bond on the New York stock exchange, oh this bond is selling for one or two. No, you don't… there's no place to go and get an absolute market. Like I said, you're at the mercy of the marketplace when you go to sell one. That's… what it sells for, that's probably what it's worth.

FL You said you were in contact with brokers, too?

TE Sometimes I'd call brokers just to see if, you know, back then, I had some contacts with Wedbush, Mesirow, to see what activity was taking place in the market.

FL What was the name of the broker?

TE Well, I don't know how to pronounce it or even spell it… Wedbush, I know that one, Wed… how do you spell that… W… I just saw an office somewhere, it's W-E-D, WED, W-E-D-B-U-S-H, maybe? Wedbush? And the other is Mesirow, but I don't know how to pronounce it, so…

FL Did you have any special brokers you were in contact with, or..? A person?

TE At the time, I had a… I knew a few people that I called, but I can't remember their names right now.

FL So how often were you in contact with a broker regarding the bonds?

TE Frequently, I can't tell you how often. A week, once every two weeks? If I saw some changes, I would always… I might call them to see if they, what they knew.

FL What do you mean?

TE They were a source of information. These brokers are nothing more than sources of information.

FL You said, if you saw some change..?

TE Sometimes…

FL What kind of changes do you mean?

TE It could be almost anything…

FL Like what?

TE Yield. Yield.

FL So if the yield was changing?

TE The yield might have changed, or there might have been… Like I said, there's… with respect to these bonds, there's… there's twenty or thirty different characteristics that… that can be… can be looked at. Default rate. Geographical area. (Mumbles.) Also, what's important is that sometimes these bonds are made up of subprime mortgages, and sometimes they're not. So that's an important consideration. Because usually with subprime mortgages, the default rate is higher than if its not.

FL How come that Hayden was getting this assignment from Traction? What was the… why were they hiring you for this valuation?

TE Why not? I mean, I was in the business to do consulting, and that was an opportunity. And I don't know who initially asked me. I don't know any personalities in Sweden except Mark Bishop, maybe he asked one of the gentlemen to call.

FL But who were Hayden's [mumbles] when it comes to valuation of investments?

TE We know the… the… the competition, that was the reason I was thinking of pursuing this area, because there's not a lot of other firms in the United States that do this kind of thing. At least I couldn't find very many when I researched it.

FL When was that?

TE When I lived in Oregon. And these firms, for some reason, seemed to be concentrated in the northwest part of the US. I don't know why, that is my memory. And I talked to a few people, and some of them were so outrageously expensive that really nobody could afford them, their valuation [mumbles]. And some were a little more reasonable. And I think the Huntington Group, you know, when we did them for the fund, a bond fund that I was involved in, he was expensive, but he gave a fair price, I think.

FL Excuse me, when you say there are not many companies in the US that does these valuations. Does that only apply to RMBS valuations, or..?

TE Yes, yes. Yes.

FL Just that instrument.

TE I was talking specifically about the RMBS as, and by the way that was my recollection at the time.

FL And this information, this valuation that you were doing for Traction, or Optimus, was… how did you give it to them, how did they get the information from you, about the valuation?

TE Why, I assume by email.

FL OK. You assume?

TE Well, I never… I've never been there, so I'm thinking it was by email. Just my assumptions.

FL Was it kind of reports, or in what way?

TE I don't know what form it took, exactly.

FL But what document did you send to them? What did it look like?

TE You know, I think at first, I was asked to put it in a particular format, but I can't remember what that was right at the moment.

FL Who asked you… who told you to do it in a special format?

TE I don't… I don't know.

FL You don't know?

TE No. Whoever was… it could have been this gentleman in this letter, but I do think, I vaguely remember, that they wanted it in a specific format.

FL And what format was that?

TE Well, if I'd remember, I would tell you.

FL So how often did you email these people?

TE As I said earlier, I… I'm sure I gave them information routinely, but I don't know how often. Now these letters were dated 2012, you know seven or eight years ago, I don't remember a lot that happened back then.

FL Now that you… Other customers to Hayden Consulting, how were they provided with valuations? You mentioned different funds here in the US. Did it look the same, or, as… that document you provided to Optimus, or was it different?

TE Well, one of the ones that I contracted out, you know, had… it was a regular valuation study, and in these steadies, I usually have the scope of the study, and the limitations, assumptions, methodology, all these things are usually spelled out in the report. And in other cases, it was less formal, and… but nonetheless, we tracked the values on the… on the, you know, three or four different bond funds.

FL Wasn't you the one that wrote these reports to Optimus, that you were sending over to them?

TE Well, it's probably one of my analysts who would have put them together.

FL The analyst that you don't remember the last name for, the people that…

TE Yeah, Daniel.

FL Daniel?

TE He's one that I worked with often, he was probably the senior analyst. But I can get you the name. I'll try to get you his name.

FL Maybe you can describe him?

TE He had a very unique last name, I know that, that's why I don't remember it. I think he was Romanian, and he had a master's degree, probably in his mid-30s, something like that, at the time.

FL And how did you get in contact with him for the first time?

TE The first time? I think we… we advertised for the position, and he sent in a résumé.

FL Who advertised for this?

TE I'm not sure how we went exactly went about that.

FL But… in the United States, typically you hire somebody, you put down a specification on the person you're looking for, and then you use various companies, personnel agents and websites to advertise, and you get a thousand résumés, and then you try to pick a couple that look good. That's what we did.

TE That's what you did? You said we, who are "we"?

FL Me, you know, these… these people, we didn't hire them all at once, you know, maybe I conferred with Rachel, I think, was the lady's… another lady's name that I don't know if I mentioned here before. But any existing personnel, you know, we would compare notes. Besides, if we were hiring a person to do work for us, in this room, we would…

FL Were you the one hiring these people?

TE Was I the person personally hiring? Yeah, I mean, I gave my input and sat with the other analysts, and we would come up with who we thought would be the best.

FL The first analyst. When were you contacting the first analyst?

TE When..? You're… you're asking me..?

FL Yeah, who was your first analyst?

TE Oh. I can't remember who the first analyst was. You know, and you're asking me questions from a long time ago, and… yeah, I just don't remember. I'd be happy

to tell you if I knew which one came on board first, but it's… it was not like that, that it was the most important thing on my mind at the time, or isn't right now, actually. Yeah, I don't know, I don't know, maybe you could explain the relevance of that to me.

FL We're asking questions about your analyst since you're telling us that they may have done these valuations, so that's why we want to know who these people were.

TE I'll see what I can do to get their last names for you.

FL Were these analysts employees to your ABSIG?

TE We used a centralized, or they used a centralized payroll service, it was called Insperity – it's a nationwide payroll service, and, so, how their salaries were allocated, I can't tell you right now, but it's possible that some of those researchers came from ABSIG.

FL OK. So maybe the [mumbled] were paid by ABSIG and not Hayden, do I understand you?

TE That's possible.

FL That's possible?

TE Yeah.

FL OK. Was that before you were the owner of ABSIG, or..?

TE I think it was after.

FL It was after? And that was around 2013, or..?

TE Again, I don't mean to be evasive, I can't remember, you know, exactly how things were done in 2012.

FL Is there any written documentation over these valuations that you were doing, except for the ones that you were sending over to… to Optimus? Is there more documentation around these valuations, you said they were complicated, and you…

TE The ones that were contracted out, well, what's your question again?

FL Is there any written documentation, do you have any documentation over these valuations? Is there anything you've been saving, or..?

TE You know, usually I dispose of documents I don't need after five years, and… but I could probably maybe get a copy of one for you, from someone.

FL From someone?

TE Yeah, maybe I could call Huntington and ask them if they have any copies on file.

FL Huntington? OK, the company you talked about… Were they doing the valuations for Optimus?

TE No. Well, they may have been involved initially. That's possible, but I'm not sure how long they may have done them, or even done them at all. Something tells me that they were involved initially in doing some valuations.

FL Evaluations for the other funds, or..?

TE No, for… for Optimus.

FL For Optimus. Are you sure, or are you..?

TE No, I'm not sure, I'm just thinking that it's likely that they assisted in doing some valuations early on for Optimus.

FL Why did you hire them, if you had your own analysts?

TE Well, I don't know how to answer the question there, I'm just saying that initially, I'm thinking they could have done some valuations for Optimus, and then, I know the valuations I did, I don't specifically remember sending them to Optimus, but I do… I do remember communicating with Mark Bishop and doing these valuations routinely. That's… that's all I have to say about the matter. I mean, there is nothing more I can add. You can ask me the same question for the next two hours, I can't… I can't… I don't know how to answer it any differently.

FL You said you remember communicating with Mark Bishop about this, about… or did I understand you right, or..?

TE I may have communicated with Mark Bishop about these valuations… spot valuations, I think I told you earlier. I communicated with him usually using my Gmail account. I said it was possible that the Hayden account could have been used by these analysts that worked for me, and I don't know what else I can add. I don't know…

FL Can you tell us what

TE If you could tell me a little more about what you are looking for, maybe I can help you.

FL What do you remember about these communications with Mark Bishop regarding these valuations for Optimus?

TE Specifically, I don't remember anything. That… What… Do you remember, you know, what the substance of a conversation you had with somebody five, six years ago? You know, it's difficult. Again, I'm not trying to be evasive or facetious, but I'm just saying I can't remember on a given day who I talked about what.

FL But what role did Mark Bishop have in Optimus?

TE Excuse me?

FL What role did Mark Bishop have in Optimus?

TE I don't know what his role was.

FL Did you communicate… you said maybe you'd communicated with him regarding the valuations of Optimus…

TE It's possible… Yeah, of course it's po... possible. I've known this, I've known this man for twenty years. You know, I would communicate with him on his taxes, his appeals with the IRS, his taxes…

FL Yes, but now we are talking about the valuations for Optimus.

TE Yeah.

FL That's what we were talking about now.

TE You know, I can't specifically remember much of anything, I tell you about. Obviously, from these letters, I… some of them appear to be legitimate, I dealt with someone there. Maybe he… You know, maybe it was someone else. I… I just don't remember.

FL Did you provide Mark Bishop with your valuations?

TE I… you know, like I said, my employees did most of the evaluations and the transmitting of those evaluations, so other than that, I can't really tell you whether it went through my email or someone else's, or I forwarded an email. Maybe it was forwarded to me and I forwarded it on. I just don't know at this point.

FL But were they went to Mark Bishop?

TE You know, I just don't know who they were directed to. Yeah, maybe it was the investment committee, I just don't know. I don't remember.

FL Was there anything in your agreement with Optimus that… who was supposed to get these valuations?

TE Not that I can recall.

FL You can send them to anyone you want, or..?

TE No, I can't send it to anybody I want, I mean there… it would be sent to the client. But…

FL Yeah, the client.

TE It would have been sent to… it could have been sent to…

FL But we're asking you… what role did Mark Bishop have in Optimus Fonder?

TE They could have been sent to Mark, or they could have been sent to this gentlemen, this one person I remember seeing his name.

FL But what role was Mark Bishop having in Optimus? What's his role in Optimus…?

TE Well you know what his role was, I don't. He… he was involved with Optimus in Sweden, United States… you know the answer to that question? I sure don't.

FL And still you were talking with him about the valuations?

TE I didn't say I was talking with him. I communicated with somebody about these valuations, I can't tell you who it was.

FL When you say…

TE I'm done, I'm… I'm sorry, I'm maybe getting a little frustrated, but… just don't take it personally, but…

FL No, no, we don't. When you say employee. What do you mean by that?

TE By what?

FL Employee. Are they hired by Hayden Consulting Group, you mean… you said your employees. Are your analysts hired by Hayden Consulting Group, or what do you mean?

TE As I said before, you know, we had a centralized payroll system, and anytime the payroll was made, the expenses would be allocated back to the appropriate entity. So, you know, that's all I can tell you right now.

FL Who was paying the salaries?

TE Oh, there was… you know, we… I'd say Hayden and two, three other entities. Craig Chang had twenty or thirty other entities that he did business under, and…

FL Who were paying? The salaries?

TE The salaries would be paid, that's what I'm saying.

FL For these five analysts?

TE Oh, the analysts. Well…

FL Who were paying their salaries?

TE Probably ABSIG.

FL OK. So were you paying at ABSIG for… for...

TE At that time…

FL … for their job they would do for Hayden?

TE I remember… I was a half owner of ABSIG, so I would refer, you know, if I say my employees, they're my employees.

FL OK, so you didn't use these analysts until you… you had already bought the company from… from Mark?

TE This… that's my recollection.

FL We'll look at appendix number 10. This is a document called Daily confirmation.

TE You have a question about this?

FL Do you recognize it? Can you please tell us what this is?

TE Well, it says on it's a daily confirmation.

FL You recognize it?

TE I'm not sure whether it is a document that came from Optimus or a document that I sent to Optimus, I'm not sure.

FL You're not sure? What kind of information is it on?

TE This has to do with the va... the bonds that are apparently being held.

FL So you don't know if this is something that you… what did you say, whether this is coming from Optimus or being…

TE I'm not sure whether it's being sent to me, or I'm… it was being sent to them, you know?

FL Did you create this?

TE Personally, I did not create this. It could have been created by this gentleman Ulf or it could have been created by one of my analysts.

FL You don't even know if this is coming from Optimus or if it's coming from your company?

TE No, I don't.

FL OK. Have you ever seen..?

TE Oh, this information, it is familiar, sure. It just lists…

FL What information is familiar?

TE It has the lists of bonds, it has the identification, it has…

FL Yeah, identification… can you explain, where is the identification?

TE The CUSIP number. Every bond has a CUSIP number. It has CUSIPs and…

FL Where does the information in the different columns come from?

TE Well, it's… it shows the original size of the bond, and it shows the…

FL The original size, can you explain what that is?

TE It might be a bond offering, you know, there might be a bond… an RMBS of 50 million, let's say, for example. It doesn't mean that… Like I said before, you own a fraction of a larger bond issue, so I'm assuming that what the current factor is, point six three. In the first one.

FL So you… now you're… so the size original, what you said, what was that? That column?

TE I believe that's the… the original… I believe that's the original issuance of the bond.

FL The original issuance? Can you explain to us what that means?

TE I have done several times, but I'll try to do it again. The… As I said before, a particular bond is usually a fraction of a much larger bond issuance. And right now, that's what I interpret that 63 percent to be.

FL And where did you find this information, where does the information come from? In this column?

TE The original issuance?

FL Yes.

TE Which column are you talking about?

FL This one.

TE Oh, that's the manner of… usually you can find the original, I believe, in these financial data services, I think it has a list of the, the original issuance amount.

FL This current factor, what's that?

TE The way I interpret that is, that's the amount of the original issuances being… that was in the, in the inventory.

FL Where did you get that information?

TE It would have to be from the… the database.

FL The database? Database.

TE The… Using these different financial databases.

FL But what…

TE Bloomberg and the like.

FL Like Bloomberg.

TE But that… you know… you know, my involvement was working with my people in getting, you know, whatever was requested of us on these spot valuations. You know, I don't know… This doesn't… This format… doesn't necessarily look familiar, we could have used a different format. I can't tell you where all these numbers came from.

FL Then you have the last column. What's that?

TE Well, it says current valuation, so…

FL And then you have a… below that, you have…

TE Well, this is this… I have, you're assuming this came from me. From my office.

FL No, no, no. I mean, here, on the table. You have pending due diligence transactions. What does that mean?

TE I would interpret that to mean that perhaps a bond being considered for acquisition.

FL Was that information that Hayden had, what kind of bonds that Optimus would..?

TE This, this would… this would… this would have to come from… from Sweden, we wouldn't be proposing bonds to purchase.

FL But did you… So Hayden didn't… valuation? So this information, the pending due diligence transactions, you said, must be information that…

TE That was information that had to be provided to us. We wouldn't have… we wouldn't have come up with this. How would be know what bonds they were considering to purchase?

FL I don't know.

TE Well, it wasn't coming from me. I mean, I would… I would expect that…

FL Did you get information before they were purchasing the bonds?

TE It's possible, I don't remember that routinely coming to us, of bonds that they were considering purchasing in advance.

FL Who created the templates for the documents?

TE I don't know.

FL You don't know?

TE This document? I don't know.

FL Was Mark Bishop provided with the daily confirmation?

TE I think you've already asked that question, I've answered. It was sent routinely, I'm not sure who received them. I can't remember. But I mean, this gentleman, Ulf, you know, maybe copies could have been sent to Mark Bishop, I don't know exactly.

FL It says daily confirmation. Is it daily confirmation that you did for Optimus? Was it daily?

TE You've asked that question too, and my response was earlier that we… I did them routinely, I don't recall how often.

FL But have you done daily confirmations… daily valuations ever, [mumbles]?

TE Daily? Again, it's possible, but I don't remember how often.

FL How many competitors to Hayden does daily valuations?

TE I have no idea.

FL You have no idea? Time is moving forward, and it's almost one o'clock, so I think maybe we should take a break for lunch. I think it would be good for all of us in this room. Is that OK?

TE It's fine with me. Where, is there any place right around here you can get something to eat?

FL Just stopping the recording… Four minutes past one.

We are continuing the interview, and the time is… I've Swedish time on my… it's 14:16.

We've been talking about the valuation of these bonds, these MBS, that it says you've done for Optimus, and we've been asking you how often you were doing this. You didn't know exactly.

TE My response was "routinely", but I'm not sure how often.

FL And…

TE And I… I don't know for how long.

FL You've been telling us about how you do these valuations for these bonds. What affects the price of an MBS, can you explain to us, what could… if you do kind of daily valuations, what can affect the price from day to day?

TE On a daily basis, you know, I wouldn't expect there to be a big swing in value, unless a bond with identical characteristics sold at a lower number. And that, that would definitely affect the value.

FL Sorry, again, I…

TE A bond may have sold in the marketplace, that would…

FL It says being a trade.

TE That there's been a trade, and sold for a lower value, that would definitely affect the value.

FL Is this some… some kind of information that you can get somewhere from?

TE No, no.

FL If there's been a…

TE On a daily basis, it's… I don't know of any place. Like I said, the… the services that are available are updated, I believe, monthly, and sometimes they are not always updated on time, so, so far as daily valuations are concerned, that it's extremely difficult to have a sense for the marketplace, and that's when you maybe talk with brokers to see if anything has sold, and... yeah, you check the services to see if there's been any changes, but… It's a very, very subjective and difficult task. And like I said before, this is one person's opinion on a given day, and you might have five people give you an opinion, and they'd all be different. So that's… that's just the way it is. I can't help that.

FL So there's been a trade in a bond, an MBS, and the only way you can get information about the trade, it is to contact the brokers, is that correct, or..? How could you..? How do you find that type of information, if there's been a trade or not?

TE It's the only way I know, it's through the brokers.

FL And when it comes to these MBSs that you were valuating for Optimus, were there any trades in these MBSs during the time that Optimus held them?

TE That I… I don't remember.

FL You don't remember?

TE No, I've no idea.

FL I don't know if I think you answered the question, what affects the price of an MBS?

TE Well, what… that's a different question. The… I would say probably the single most important thing would be, and I've touched on this before, is the… the income stream from the bond, and that information is available, but it's not always up to date. So that's probably the most critical thing, because what gives any financial instrument value is the… is the… is the… to use a finance term, is that? The net present value of the income stream. And there have been occasions where you cannot get a value at all, and there's been occasions where I've refused to put a value. Because you're just… sometimes the services don't have any information. That's happened before. So, you know, I have, you know, dealt with these bonds for many years, and it's just something that… that… you just kind of develop a sense for, I guess. It's not… it's more of an art than it is a science, trust me.

FL Can you mention something more that affects the price of an MBS?

TE Well, like I said, it's… I can't remember all of the laundry list of variables that are involved in all of these… in these bonds. If the default rate goes up on these bonds, the income stream goes down, the yield goes down, the demand for that particular bond goes down… so, you know, it's kind of a function of supply and demand, but… and you know, I think, and this is speculation on my part, I touched on this earlier, is that you know, these bonds were really popular in… you know, right after the mortgage crisis, everybody was making 20 to 30 percent, and then… and then… and then people's… their yields started going down, they tried to… started trying to sell these bonds, and they… they had difficulty recapturing their investment. In fact, you could say that the bond market in this area actually crashed. You know, to the point where it was almost impossible to sell some of these bonds. So… I don't know what more I can say about that.

FL This document is a document from the back office of Optimus, and it shows…

TE This is where I have put my..?

FL Yeah, that's OK. It shows the prices of instrument MBS sale during the time… we'll see… 2013, on July to October, and if you see here in this column… it's appendix 13… Yeah, you can see, it starts on this and goes on… down to the bottom right here… yeah, true. On this… (Mumbles) this here part… It's four pages, so it's 13.1 to 13.4. So… here we have the first date in July, and it's 73, and then it changes over time, and then we have a price at 90… Yeah, you have changes, if you look at the prices. I don't know, can you see it, it's kind of small, but..? Yeah. And these prices are coming from Hayden, this was based on the valuations that Hayden have done for this MBS.

TE Yeah, I don't know what this is telling me.

FL It is kind of what is behind these changes in the price during her year… (Have you seen how…?)

TE You mean this column here?

FL Yeah, this is it.

TE Well, this is in Swedish?

FL Yes, the latest valuation that comes from Hayden about this MBS. And it's registered by the back office in Optimus.

TE So you're saying Optimus produced this document?

FL Yeah, their back office, yeah.

TE Their back office.

FL But the prices are coming from Hayden.

TE The prices are coming from…

FL The valuation… daily valuations. It's coming from Hayden.

TE This is… It looks like the prices is going down, down, down.

FL Yeah. Can you explain why it's going down, down, down? You have changes, not only… quite often in the price. That's what we are asking about. You can see…

TE Well…

FL It's not on a daily basis, maybe, but there is differences in the prices.

TE It is that there is no way for me to know what… why it is changing in value. You were talking about it earlier.

FL No, but what we're asking about is, like, if you have different prices or valuations… daily valuations… that are, you know, something is happening with this valuation every day. What kind of…

TE Oh, you're talking about…

FL …information are you basing that on?

TE A daily? Well, what are we basing that on?

FL Yeah.

TE Well, I mean, is not… these changes don't take place rapidly, they take place slowly, for one thing. And… and then we… we only…

FL Because you told us before that you have analysts that are doing this valuation, and you… and…

TE It would be, it could be…

FL Our question is, are you capable by yourself to do this kind of valuations?

TE Probably not.

FL Probably not? Are you or are you not?

TE Well, I'm capable with the help of… of the bond analysts that I was working with.

FL OK. And what is… what do you need help with? What part of the valuation do you need help for?

TE Well… Just gathering… gathering all the market data that's available… all of them are not necessarily market dated, all the gathering the financial data on any given day is a time-consuming thing. I mean, I couldn't do it, again, I had, I had…

FL So it was because it was time-consuming that you couldn't do it by yourself?

TE Oh yeah, that's one consideration, I mean, I had… I had, you know, this is not the only thing that I was doing in my life, this. You know, sitting at a desk computing values, and I had other clients, other…

FL So you had the knowledge to do it?

TE Oh, I probably…

FL But you don't have the time is that…

TE Oh, I would say I have the knowledge, yeah.

FL OK.

TE But I was… like in any organization, you rely on…

FL Can you give us an example, then? If you should valuate an MBS today. You take sale, for instance, it doesn't matter. Can you say exactly what kind of information you pick from your different sources, and do you build a model, or how do you do it?

TE Ok. Well, I think that's been asked and answered, but I'll… I'll maybe try again.

FL How do you put it in, how do you… have do you calculate it, the price or the valuation? How is your calculation done?

TE Well, if I don't find any changes in the financial data services, you know, maybe I don't change it.

FL Not, but…

TE If I find…

FL No, but it's right in front of you, you have changed it, for some days.

TE Yeah, that's true. So… A bond could have sold at a lower price, a…

FL But how do you calculate that? I want to know how you calculate it. I want to know how you can… where do you get this… this valuation from?

TE This is over a period of time. This was in…

FL Yes, but in one single day, how do you… how do you get that valuation? How do you calculate it?

TE Well, as I said, it's a very subjective process.

FL Yes. But I want to know how you do it.

TE Well, fortunately I had help doing it. So… but to reiterate, the process, you know, we look at the original cost of the bond. You know, that could have been last week, or it could have been last year. And we look at the characteristics of that bond, upon acquisition. You know, as I said before, one of the main considerations is income stream. And… and then, I mean, I'm talking about spot valuations now. And you look to see if anything's changed. You call the brokers to see if anything is going on. You develop a relationship with a lot of different people. Compare notes with your staff. You see if any other bonds have sold that have similar characteristics, and you look at to see if there's been any changes in,

you know, yields, default rates, and so forth. Now these bonds, not only do they pay interest, they pay principal. So the recipient is getting both, in many cases (not always). Some mortgages have interest, some lack that, but it's just a really lengthy and active process that one goes through to determine the value. Now it appears to me that the values that were given were conservative, because…

FL Are all your… all your analysts, are they working with the same model, or..?

TE Well, they all have diff… they all … we all have access to the same services.

FL Of course, but I mean the calculation of the valuation. The calculation of the bonds. You calculated the same way?

TE You know, our techniques were similar.

FL And what of your technique? That's what I'm asking for.

TE I just tried to explain it…

FL OK.

TE You know, the… You know, over a long period of time, I may have developed relationships with a lot of different people that have expertise in dealing with buying and selling these bonds, and you… and on any given day, you know, it's… you know, I don't, I don't see that a bond would necessarily change. Unless a new report came out. And sometimes they're very late reporting new information, so… Yes, I… I sit here looking at this spreadsheet. I can't tell you why this bond went down in value, but… but more than likely, it was trades in the marketplace. I'm just… I'm just guessing. If we're carrying… if we're carrying a bond for 800 dollars, for example, the next day, nothing's changed, the value is 800 dollars, the next day, it's 800 dollars. Then all of a sudden we find out from somebody that that same bond traded for 500 dollars, well, we'd lower the value.

FL To 500?

TE Yeah.

FL OK.

TE So it's that kind of process.

FL But did you use some model, I mean…

TE I used… we… personally, I don't use any kind of sophisticated model, but… the people that do these valuation studies use a very sophisticated model, and like I said, 20 to 30 variables and assumptions go into that calculation. But… I assure you, this is my opinion only, you can do the most sophisticated valuation in the world, and the value that you get is not going to be any different than the person sitting there doing the spot valuation. One is not going to be more accurate than the other, and… and both are absolutely worthless, because… you know, a sign of value to one of these binds doesn't mean anything until it's sold.

FL OK. Have you ever done this valuation of an MBS all by yourself, not having any help from anyone except for maybe a call to…?

TE Of course, of course.

FL So without the help from…

TE Without… without… without… yeah, early on when… you know, of course.

FL Have you done that for Optimus?

TE Well, I did them… no, by that time I had a staff, and I leveraged of my staff at that time. But maybe early… I would maybe with…

FL The staff that was paid from ABSIG?

TE Yeah, yes. But early on, you know, I was fully capable of going online and…

FL And what model did you use back then?

TE I have not a clue.

FL You have not a clue?

TE Model? Well, again, there's two kinds of valuations. One is a study, which uses an economic model, and the other one is not. But…

FL So you didn't use any economic model then, when you were beginning this…

TE No. Those, the big studies that I assisted with were always contracted out.

FL We're going to look at a document, it's a document that comes with an email from Hayden to Ulf Deckmark, and it's… is it appendix..? 16. Number 16.2. 16.1 and 16.2, let's all show it to Mr. Epperson.

TE What's your question?

FL You recognize this?

TE This is to Jan Eriksson.

FL Who sent this email, do you know?

TE I'm trying to figure it out. It doesn't say who it's from.

FL Did you send it?

TE Well, if I had sent it, I would let you know, but I don't know who sent it.

FL And this document, who created it?

TE This one?

FL This one.

TE I don't know.

FL Don't you? But if you haven't sent it, one should have… who should have sent it… it's from… (Where is it from?) It's coming from the email address hayden@haydenconsultingintl.com. Can you see that?

TE Yeah, I can see it.

FL So who sent it?

TE I don't know.

FL Who could have sent it?

TE Well, either one of my staff could have.

FL One of your analysts, or..?

TE Yeah.

FL Those five that you've been…

TE Yes.

FL	But when you say your staff, do they get paid by ABSIG? Isn't that ABSIG's staff?
TE	ABSIG's what..? Yeah. As I put… I think you asked and I answered that question.
FL	But you say your staff?
TE	Yeah, I was half owner.
FL	It says Hayden Consulting Group. If you look here, I will show you.
TE	Yeah, I see. I see.
FL	Yeah. Hayden Consulting Group, and it says "accounts department".
TE	Oh, how would I know who sent it?
FL	Who works at the Hayden Consulting accounts department?
TE	Well, first of all, who… if this was sent by… it could have been sent by anyone of my employees, but I can't say that with any certainty. I don't know. How would I know who sent this, seven years ago or whenever it is? I wish I had a photographic memory, but I don't.
FL	This document…
Interpreter	Yes… oh, oh OK. Right. Ok, ok. Yes, OK.
FBI or USA (unclear which)	Metadata? The metadata of the document, like who created it… the date the document was created… are you familiar with metadata?
FL	Yeah. We have the information…
Interpreter	OK.
FL	…about this document, and the metadata, and this tells us that it's Mark Bishop that is the author of this document. Can you explain that to me?
TE	No. Where does it say..?
FL	This document, with the valuations, that was sent to Optimus from Hayden's email address, from this Hayden email address. It says that Mark Bishop is the author.
TE	OK. Why are you asking me that?
FBI or USA (unclear which)	They're explaining to you that the computer…
TE	Yes, you asked me who sent this email. I said I didn't know. And…
FL	You said some of your staff.
TE	Oh, I was assuming, if it was from Hayden, it would be one of my staff. It's an assumption. Then you…
FL	But how… how come mark Bishop have made the document?
TE	Then you tell me that it's originated by Mark Bishop.
FBI or USA (unclear which)	They're just asking you to explain why that might be?
TE	I have no clue. I'm… it would not be appropriate.

FL Did Mark Bishop have access to this email, Hayden?

TE Not that I know of. But if he's the one that… If you're telling me that he's the one that sent the email, then apparently he does. Is that what you're saying, he has access to my… to my email?

FL I'm asking you.

TE I don't know if he had access or not. I don't even know how we would have gotten access.

FL But you did not ever give him access?

TE No, I don't use… I don't use anybody else's email, and I don't think anybody uses mine…

FL So you never gave him the password and the name…

TE This is accurate, where… where did this come from? What's the source?

FL For your information…

TE What's the source of this document?

FL It's the information you can get from the document.

TE It's 100% accurate?

FL Yeah.

TE Well, that comes as a surprise.

FL It's a surprise, what's the surprise? That Mark Bishop has documents… that they have documents that says… saying that Hayden…

TE Yeah, it's just…

FL Has Mark Bishop done any job for Hayden Consulting?

TE No. He didn't… he didn't work for me. And I don't… I don't tell him that in business with him in any capacity, except as a professional.

FL Is it Mark Bishop that has been sending these valuations to Optimus? The evaluations that were supposed to go from Hayden?

TE I… Here's the situation. I'll try to explain this as simply as I possibly can. They asked for spot valuations for six to eight months. My staff and I provided those routinely. That's what I know. I don't know anything about this stuff. That comes as a… kind of a surprise.

FL And how do you feel about this?

TE I don't feel very good.

FL Why not?

TE Well, he shouldn't be in my email. It's just like being in my bank account or something else. It's private.

FL You mean that this haydenintl.com email is a private email for you?

TE No, I didn't say that.

FL OK, I misunderstood you. What do you mean?

TE Am I not making myself clear?

FL	Well, maybe I misunderstood.
FBI or USA (unclear which)	Yeah, maybe clarify for them, just… what she's saying is, you're telling her that should be Mark Bishop then you're saying, who… who would have access to that email, who should have access to that email?
TE	I had access to the email, even though I told you earlier that I didn't use it routinely. I mainly used my own Gmail account. But my… my staff… you asked me who used that Hayden account, I'm saying very possibly my staff could have used it.
FL	And in that case, you gave them access to that?
TE	Yeah, they all had… they all had access to it.
FL	Did someone else have access…?
TE	No one not that I know of.
FL	Mark Bishop, did he have access to the..?
TE	Well, not that I knew of, but… what you point out here is perhaps he did have access to it. I don't know how that… I don't know how that…
FL	But you didn't know he had access?
TE	Pardon me?
FL	You didn't know he had access?
TE	Of course not. But you're telling me this is a… you're telling me this is a… I mean, this is just a piece of paper. But this is a 100% accurate, is what you're telling me?
FL	Yes, this is information about this document, and this document is sent with this email.
TE	Yeah. No I…
FL	So that's the…
TE	Yeah, I hear you, I have… I have nothing to say.
FL	OK
TE	I'm surprised.
FL	I can tell you that Mark Bishop, in his phone, had the user name and passwords to the following emails: hayden@haydenconsultingintl.com, tom@haydenintl.com, and hayden@haydenintl.com. Can you explain to me how come he has this information about user names and passwords to these emails?
TE	I can't. Like I just told you, I used my Gmail account when communicating 99 percent of the time. I don't know how he came to have that access. I do not.
FL	Do you know who started these domains, haydenconsultingintl.com and haydenintl.com?
TE	That's been asked and answered. I believe that email was set up by an IT person whose name was Paul.
FL	An IT person here in the US, or..?
TE	Yeah, in this county.

FL We're going to show you one more email sent from this Hayden address again, this email address, to Jan Eriksson at Optimus Fonder. It's appendix 11.1 and 11.2. And he… he sent it, forwarded it to another… to back office, but the first email is from Hayden.

TE Well, so far as I know, I've never had any communication with this… how do you say it, Jan? John?

FL Jan we say it in Swedish, but… Jan.

TE Jan, Jan? Eriksson. As far as I know, I've never had any communication with him.

FL So if I understand you right, the answers to Jan is not coming from you?

TE From Jan to..?

FL Oh, you have to…

TE This is from Jan to Optimus.

FL Yes, but it's forwarded. If you… Are you sure…

TE Wait, wait, wait…

FL You can see on the… if it's… look at the next page, as far as there. The conversation starts, it's actually backwards. It starts with a question sent from Jan, and then you have the first answer from Hayden.

TE Oh, you mean… you are talking about this paragraph right here?

FL Yeah, exactly.

TE [Mumbles] right there. The only thing I can tell you, I didn't write that.

FL You didn't write that?

TE No.

FL And it says, "Sincerely, Tom".

TE Yeah.

FL Do you have any Tom at Hayden Consulting?

TE Well… The only Tom I know is me.

FL OK. So has… who sent this, then?

TE I have no idea.

FL OK.

TE It was not me.

FL It was not you?

TE No.

FL We have another email…

TE You said that was the last one..!

FL No… no, no… we said two hours after lunch… OK. Another email, it's a conversation, and it starts with the next side, it's backwards. It's appendix 12.

TE Were you asking me to read..?

FL Yeah…

TE That's in Swedish. Sorry.

FL No, it's in Swedish… OK.

TE Ok, here we go.

FL Yeah, the first email is from… the emails that are in English.

TE You're talking about this, right here?

FL Yes. You have a question from Ulf, and the address Hayden, Hayden Consulting is answering him. And there's an answer, and it says, "Sincerely, Tom Epperson".

TE Any question?

FL Who wrote this email?

TE Not me.

FL Not you? But this email says "Sincerely, Tom Epperson..?" And that, that's not an email that you have sent to Jan?

TE No. I didn't write it, I never communicated with this Jan.

FL And you don't know who had sent it?

TE I do not.

FL Who could send an email that says it comes from Tom Epperson..? Would one of your analysts do something like that?

TE Nobody would use my name.

FL Nobody?

TE Nobody.

FL Apparently someone is…

TE I mean… well, nobody would attempt… no one on my staff would send an email under my name.

FL Is Mark Bishop allowed to do that?

TE I think that's been asked and answered. He's not privy to my email, to the best of my knowledge. Well, he may be privy to it, as we're look… as we're seeing these documents, but he certainly did not have my authorization to use my name.

FL Have you done the valuations for Optimus?

TE Excuse me?

FL Have you done the valuations for Optimus?

TE That's what we've been talking about all day, isn't it?

FL Yeah. But have you done them? Are you sure?

TE No, I'm sure that I provided routinely spot valuations for Mark Bishop.

FL For Mark Bishop? Did you do that for Optimus or for Mark Bishop?

TE We… we went over that already. You know, I don't… I don't exactly know who it was sent to.

FL But if we understand you right, it's not to you doing the valuations, it's your staff?

TE For the most part, yes.

FL OK. Ok… Did you know a person by the name Grace Osborne?

TE Yeah.

FL Could you please tell us about that?

TE She's… she's my administrative assistant.

FL Excuse me, once again?

TE My administrative assistant. She helps me… she's helped me in the past for, you know, probably 20 years.

FL Is she working at Hayden, or..?

TE No, I don't think so. She's just a personal assistant.

FL A personal assistant, OK.

TE She… she would sometimes help me with complex excel spreadsheets and typing and that kind of thing.

FL I think we've been talking about his fund before, but what do you know about…

TE What, you gave a question about Grace?

FL No, we just wondered who that was.

TE She's… Her great-great-great grandfather was Herman Melville, famous American author, by the way.

FL OK! That's good to know, then. You said she helped you with spreadsheets, what's your skills with spreadsheets?

TE What are my skills with respect to spreadsheets? Not very good!

FL Not very good? OK.

TE She's a genius when it comes to doing that kind of thing.

FL What do you know about RMBS Equity Fund 4?

TE Fund 4?

FL I think we talked about that. You mentioned it earlier. What do you know about that fund?

TE Well, it's a… it was a… I believe it's a limited partnership, I believe, I don't think it was an LLC, it was organized under the laws of Delaware, and they say it was a domestic bond fund, you know, they had some Canadian investors in there, and they needed valuations periodically, and those were contracted out.

FL Those were contracted out? You mean that they… hired you for the valuation, or..?

TE No, no. I was just coordinating, getting the valuation from a third party.

FL OK. Was that through Hayden, or..?

TE It was in my individual capacity, they needed a valuation, so I referred it out to a third party. I didn't… I didn't do it myself, no. I had no involvement with it at all.

FL OK.

TE Other than providing information that was available.

FL Do you know if Mark Bishop had any role in this fund?

TE I think perhaps early on he… he may have been involved in some capacity, but I think he ultimately resigned. That's all I can remember right now.

FL He resigned. Do you know when he resigned?

TE No, I can't tell you exactly.

FL Before he resigned, what was his role then?

TE Well, that… that predates my ownership with ABSIG, that was, you know, that particular entity was managed by Mark Bishop and Craig Chang, and I think they got… I think they had to get valuations, I know at least yearly, maybe more often, and so I referred that to the firm I remember we were talking about earlier. Personally, no involvement.

FL Do you know something about a company called Solid Venture Capital LTD?

TE Solid Venture Capital? Never heard of it.

FL You never heard of it? And Septimus Limited?

TE Which?

FL Septimus Limited? I'll write it down.

TE I've never even heard of it.

FL Never heard of it.

I don't think we have any more question for you right now. If you don't have anything, we will continue tomorrow. Yeah. No, we haven't. Or we're not going to do that today, because it's going to take two more hours, or two or three hours. We're getting too tired.

TE You're getting too tired?

FL Yes, all of us – all of us! And you?

TE Yeah, I'm a little fatigued. But… any subject matter I can be thinking about?

FL Tomorrow, we're talking about the time after these bonds.

TE Life after bonds?

FL Yeah…

TE OK.

FL So maybe 2015 and… '16, maybe. '16. Or '17, I don't know.

TE OK, I can't remember what I was doing then, but I'll do my best.

FL Yeah, you're… you'll be able to get some papers, so you can quickly refresh your memory.

TE OK, fine.

FL And look up these documents that you were talking about?

TE OK. It's… the time is 15:10.

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BG 721-3
1:1

CURRICULUM VITÆ

J. Thomas Epperson
Certified Public Accountant
619 Marguerite, Corona Del Mar, CA. 92625
Mobile Phone: (949) 246-8770

EDUCATION AND CREDENTIALS

B.S., Business Administration (Finance/Accounting with Economics Minor)
San Diego State University
M.S., Business Administration (Finance/Accounting)
San Diego State University
Community College Teaching Credential – Life
Certified Public Accountant
Real Estate Broker/Mortgage Broker
Securities Registration, Series 7 and 66

PROFESSIONAL EXPERIENCE

J. Thomas Epperson & Co.
Newport Beach, Calif. 2008-2013
Accountants and Consultants
Quick Loan Funding 2006-2007
Tax Manager and Chief Financial Officer
Costa Mesa, California
Commercial Enterprises 2005-2006
Albuquerque, NM
Tax Manager and CFO (Large Construction Co,)
Price Waterhouse Coopers
San Diego, Calif.
Acting Tax Partner
Southern California First National Bank
San Diego, Calif.
Director of Finance and Taxation
Deloitte and Touche, International Accounting Firm
San Diego, Calif.
Audit and Tax Departments

Mr. Epperson is uniquely qualified with experience and skills as follows:

- Record of accomplishment
- Extensive knowledge base across a broad range of financial issues
- Strong verbal and written communication skills
- Strong analytical ability
- Financial planning and reporting

PROFESSIONAL AFFILIATIONS

Georgia Society of Certified Public Accountants
American Institute of Certified Public Accountants
Real Estate Broker

QUALIFYING EXPERIENCE

- Preparation of Federal and State Income tax Returns
- Preparation of Consolidated Federal tax returns including Combined State Returns
- Preparation of Multi-State returns
- Preparation of Sales Tax and Property Tax Returns
- Coordinated with outside tax advisors for handling GAAP/tax disclosures including FAS 109
- Research complex tax issues and report to management
- Assist in Capital Budgeting Decisions using Present Value techniques
- Tax Panning and Compliance on a daily basis
- Cash Flow planning as it relates to Federal and State Income Tax returns
- Analyzing the Tax Consequences of Proposed transactions by management
- Practice before the Internal Revenue Service including Audits, Appeals, and the United States Tax Court.
- Financial Accounting and Management
- Litigation Support
  - Family Court
  - Superior Court
  - Bankruptcy Court
  - Federal Court

TEACHING EXPERIENCE

San Diego State University 1983-2000 (not consecutive)
Columbus State University 1999-2000 (University of Georgia System)
Auburn University 2000-2005
University of New Mexico 2005-2006

Intermediate Accounting
Financial Accounting
Individual and Corporate Income tax
Financial Management
Principles of Real Estate
Real Estate Finance and Investments

REFERENCES: Provided on request

BG 721-3
1:3

Bio

J. Thomas Epperson

3620 Fifth Avenue, Corona Del Mar, CA 92625
+1 (949) 246-8770
epperjt@gmail.com

Mr. Epperson is a US Certified Public Accountant with a long record of professional and teaching experience. As a member of Society of Certified Public Accountants and a California Real Estate Broker, Mr. Epperson has worked for the accounting firms of Deloitte and Touche, and Price Waterhouse Coopers, and has acted as chief financial officer of Southern California First Ntional Bank, Commercial Enterprises, and Quick Loan Funding. He is particularly experienced in public takeovers and initial and secondary public offerings of shares, financial planning and reporting, and has a strong analytical ability. As an educator, Mr. Epperson has taught accounting, financial management, and real estate finance and investments at the university level, including University of New Mexico, Auburn University, Columbus State University, and San Diego State University.

Mr. Epperson has built a strong reputation for advising companies on flotations and other transactions. He advises clients in many sectors including mortgage banking, financial advisory, industrial - automotive, oil and gas, and early stage technologies. Mr. Epperson has also developed strong relationships with regulators, and industry leaders. He brings to the management team a wealth of knowledge and experience of good corporate governance and best practices.

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BG 721-3
2:1



INTRODUCTION – ABS INVESTMENT GROUP

Liquiddium Ventures adds ABS Investment Group (ABSIG) to its funds management group

ABSIG was created for the purpose of enabling its management, shareholders, and investors to profit from investments in money-good, investment grade mortgage-backed assets. This is achieved by offering ownership in limited partnerships of residential mortgage backed securities. ABSIG clients invest either through separate accounts or in commingled funds in limited partnerships. The investment process includes both strategy formulation and execution: research, acquisition of assets, active portfolio management and eventual harvesting of assets.

We are engaged daily to maximize total return, and outperform passive strategies. We focus solely on the market sector that we know best, leveraging our experience, our talents, our long standing business relationships and our comprehensive knowledge of both the public and private markets. Every day as we select investments, we:

- Obtain superior market intelligence using in-house and other private market real estate, and securities research;
- Maintain a diversity of issuers, servicers, properties and geography;
- Maximize return potential and risk elimination by allocating capital based on asset selection research;
- Employ a disciplined approach to maximizing the value of the portfolio in ever changing economic environments.

ABSIG's management team has originated, bought, sold and/or invested in over $150 billion in mortgage loans since the early 1980's. As well, we have structured, issued and managed over $100 billion of Mortgage-Backed Securities. None of the bonds issued by this management team have taken a principal write-down. ABSIG's real estate bond investment portfolios are underwritten, purchased, and managed by a team of investment professionals, lead by Chief Investment Officer, Mark Aarvig. Mark has modeled, analyzed and managed thousands of bond investments during the past 15+ years. ABSIG has a

stable, reliable, and experienced investment team with a proven track record.

We are life-long mortgage finance experts, with outstanding reputations as professionals and individuals. We are known for partnering with our investors, having "skin in the game" and enjoying the fruits of our labors together.

The best measure of our performance in this market is the return from our current Funds. Our most recent fund had a 25.06% unleveraged ROE (as of February 29, 2008).

Please note that we have added the following names and email addresses to reflect the focus on the institutional marketplace. The new contact information is as follows:

ABS Investment Group

707 Broadway, 18th Floor, San Diego, CA 92101

619.236.0444 (office), 949.861.6261 (fax)

Mark Bishop, President, mbishop@absig.com, 949.678.9574 (cell)

Mark Aarvig, CIO, maarvig@absig.com, 949.648.6523 (cell)

Craig Chang, MD, Operations, cchang@absig.com, 949.241.2010 (cell)

Lisa Duehring, MD, Capital Markets, lduehring@absig.com, 949.795.0099 (cell)

Tom Epperson, CFO, tepperson@absig.com, 619.384.3144 (cell)

Sagar Patel, Senior Analyst, spatel@absig.com, 949.697.8289 (cell)

Steve Bishop, Senior Analyst, sbishop@absig.com

J. THOMAS EPPERSON, C.P.A.
CERTIFIED PUBLIC ACCOUNTANT

5173 Waring Road
San Diego CA, 92120

PHONE (619) 384-3144

MEMORANDUM

DATE: January 16, 2012

TO: ABS Investment Group ("ABS")
Mark Bishop
Craig Chang

FROM: J THOMAS EPPERSON

SUBJECT: DUE DILIGENCE, ABS CONSOLIDATED FINANCIALS AS OF DEC 31, 2011

As of Dec 31, 2011:

I have reviewed the internally prepared financial statements of ABS Consolidated. I have also reviewed the specific assets and liabilities contained in the financial statements. ABS Consolidated is holding $95 million, concentrated mainly in mortgage backed securities and other liquid bonds. After an extensive review of the individual assets and liabilities, I am fully satisfied of the accuracy of the Consolidated financials. Even though a recent valuation of these securities has not been done (since June), the FMV of these securities is more than enough to support the ongoing operations of ABS.

J Thomas Epperson, CPA
January 16, 2012

ABS Investment Group ("ABS")
Consolidated Financials

	Dec 31, 2011
ASSETS	
Current Assets	
Checking/Savings	
10100 · Petty Cash	-
10300 · Commerce Bank 70	1,852,019.28
Total Checking/Savings	**1,852,019.28**
Other Current Assets	-
12100 · Al Maktoum AR	-
12200 · Matthew Abraham - AR	-
13100 · Due from Michael Vlassis	130,000.00
13010 · Media Purchase Account (cash)	1,622,443.29
13000 · Vendor Receivable	179,340.32
14900 · Suspense	(1,157,499.31)
Total Other Current Assets	**774,284.30**
Other Assets	-
17100 · Limited Partnership	-
17120 · Managed Fund I	1,021,042.33
Total 17120 · Managed Fund	**1,021,042.33**
	-
18000 · Mortgage Backed & Agency Bonds	-
18230 · Mortgage Backed Securities	95,532,451.00
18300 · Accrual Purchased	61,077.11
18400 · Additional Bond Purchased	550,000.00
19000 · Investment Reduction	(2,301,687.49)
Total 18000 · Government & Agency Bonds	93,841,840.62
Total Other Assets	94,862,882.95
TOTAL ASSETS	**97,489,186.53**
LIABILITIES & EQUITY	
Liabilities	
23000 · Notes Payable	-
25000 · Due Investors	1,330,696.33
Total Liabilities	**1,330,696.33**
Equity	
30000 · Retained Earnings	-
Net Income	-
Total Equity	96,158,490.20
TOTAL LIABILITIES & EQUITY	**97,489,186.53**

F1
4

J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

22361 Ridgebrook Drive
Mission Viejo, California 92692
(503) 510-9198
epperjt@gmail.com

Charlotta Olsson, Lindahl,
Master Samuelsgatan 20
Stockholm SE-101 39
Sweden

Dear Ladies and Gentlemen

Please allow this letter to confirm that I have represented ABSIG LLC since its inception in 2008. I have handled all Tax and Accounting matters since that time. I am also familiar with the pending acquisition of "Traction" and how it will be financed.

ABSIG LLC will acquire "Traction" and finance its ongoing operations from current and retained earnings.

The transfer of monies for the acquisition of "Traction" and for operational funds will be an international wire, transferred from ABSIG's bank account at Commerce West Bank, Irvine, California to the appropriate accounts in Sweden.

I can certify that aforementioned transaction and its structure is accurate and will be consummated as outlined above.

Should you have any questions or concerns, please do not hesitate to contact me. Thank You.

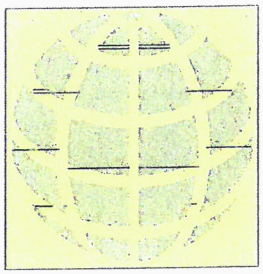
Sincerely,

7/18/2012

J Thomas Epperson, CPA

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.510.9198
HaydenConsultingIntl@gmail.com



Valuation Engagement Letter

November 15, 2012

Ulf Deckmark
Traction Fonder A.B.
Hammarby Kaj 16
Stockholm, Sweden 12030

Dear Ulf:

Thank you for retaining *Hayden Consulting Group LLC* to assist you in this matter. This agreement for business valuation services between *Hayden Consulting Group and Traction Fonder A.B.* outlines our understanding of the terms and objectives of the valuation engagement. In accordance with our understanding, this agreement constitutes a legally binding contract and should be reviewed carefully.

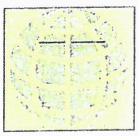
About Hayden and the valuation service: Hayden Consulting Group is an international consulting, accounting and valuation service provider, with offices in Portland, Oregon, New York, New York, and London, England. Hayden Consulting Group is an international leader in financial advisory services including bond valuation services, litigation, investigative and intelligence services, and real estate consulting.

The methodology in providing valuation for your RMBS is as follows. Hayden has specialized experience with the fixed income markets. Our Company's experienced fixed income market specialists will utilize various cash flow engines (INTEX, ABSNet, IDC, Bloomberg) designed to provide robust and useful fixed income analysis that provides critical support to your evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows and to comprehensive terms and conditions of the securities in order to rationalize a final "market-to-market" valuation.

Since cash flows of RMBS have the greatest effect on pricing of these investments, our monthly methodology for valuation is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we will update the valuations during the analysis and submission of the daily valuation reports.

General – services and fees: This letter agreement confirms that *Traction Fonder A.B.* has retained Hayden Consulting Group to provide residential mortgage-backed securities ("RMBS") valuation services by expressing a conclusion of value of the fair market value of the RMBS in the *Traction Fonder A.B. Fund(s)*. The term fair market value is defined as follows:

> The price at which the RMBS would change hands between a willing buyer and a willing seller, neither being under a compulsion to buy or sell and both having reasonable and relevant facts.



As part of the engagement we will prepare and deliver by email a written detailed monthly report of our valuations, opinions and findings, and to also prepare and deliver by email daily valuations. *Traction Fonder A.B.* authorizes *Hayden Consulting Group*, its employees, and agents to take whatever actions are, in our exclusive discretion, necessary or appropriate for us to conduct the valuation engagement. We plan to start the engagement on or about **November 26, 2012** subject to receipt of materials in our documents receipt list, and unless unforeseen problems are encountered, and be ongoing on a daily and monthly basis for 2012 and 2013. We will resign from the engagement if we determine that continuing or completing the engagement will involve a breach of our ethical or professional standards.

We understand that our services are being performed for *Traction Fonder A.B.*, or one or more of its *Funds,* and that the services provided by us will be considered our conclusion of value and should not be considered a guarantee as to actual amount you would receive upon sale, nor the amount that may be accepted or found by the court or other fact finder. Also, our report may not be used by *Hayden Consulting Group* or any other person for any other purpose without our written consent, which may be granted or withheld in our absolute discretion.

Per the terms of this agreement, neither our conclusion of value nor the scope of our work provides U.S. federal tax advice. Our conclusion of value and/or report cannot be used for the purpose of avoiding federal tax penalties or promoting, marketing, or recommending to another party any transaction or matter based on our conclusion of value and/or report.

We estimate that our fee for this service will be $100 per RMBS, per month (1-30 bonds); and $50 per RMBS per month (31+ bonds), to be paid on a monthly basis. If we encounter unusual circumstances that would require us to expand the scope of the engagement, we will discuss this with you before doing additional work. If issues are identified during the engagement that would cause our fee to change, we will notify you immediately.

Professional standards and confidentiality: The conclusion of value will represent our professional unbiased opinion, based on the data we were able to obtain within a reasonable time, using our best efforts. We attempt to collect data from reliable sources but do not warrant the accuracy, completeness, or reliability of the data obtained. Our engagement cannot be relied on to disclose errors, fraud, or other illegal acts that may exist, nor will we be responsible for the impact on our services of incomplete, missing, or withheld information, or mistaken or fraudulent data provided from any other source or sources.

All information and materials of any form or description collected by us in the course of our engagement shall constitute our work files and will at all times, during and after completion of our engagement, remain in our exclusive possession. We shall have unlimited discretion to retain, discard, or dispose of our work files but will at all times maintain information and materials provided by Traction Fonder A.B. or any Funds associated with same in strictest confidence.

We will use our best efforts to keep strictly confidential the report, its existence, and content, as well as the identity of Traction Fonder A.B. or any other third party for information disclosed in, or pursuant to, any ruling, order, or proceeding of any court or other judicial or non-judicial forum or of any regulatory agency or similar instrumentality.

HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services

Disputes; legal binding contract: This letter agreement is a legally binding contract between *Traction Fonder A.B.* and us and will be binding upon, and inure to the benefit of, their respective heirs, assigns, successors-in-interest and legal representatives (as applicable). It may not be amended without prior written consent of both parties.

Traction Fonder A.B. understands and acknowledges that our services and work product will be subject to the terms of this engagement.

Traction Fonder A.B. acknowledges having read this agreement in its entirety, has had full opportunity to consider its terms, has had full satisfactory explanation of same, and fully understands and agrees to be bound by the terms of this agreement.

Please indicate your understanding and acceptance of this agreement by executing this agreement in the space provided below where indicated and return it to our offices with a check in the amount of the retainer fee, indicating your authorization for us to proceed on the above terms and conditions. Please retain the second copy of this agreement for your files

Hayden Consulting Group

Thomas Eppereson

The undersigned agrees to proceed on the above terms and conditions

By: _____
Ulf Dechmdh

Date: 28/11-2012

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.510.9198
HaydenConsultingIntl@gmail.com

PORTLAND NEW YORK LONDON

November 28, 2012

Ulf Deckmark
Traction Fonder A.B.
Hammarby Kaj 16
Stockholm, Sweden 12030

Dear Ulf:

We are looking forward to working with you to provide "mark-to-market" / "net asset value" levels on your bond portfolio, daily.

Unlike most RMBS valuation companies, Hayden Consulting Group does not perform investment banking services and does not own or trade RMBS. We only provide valuation services and have no internal conflicts of interest regarding RMBS. Since the valuation services were first provided in 1981, Hayden Consulting Group values real estate and whole loans, ABS, CMBS, RMBS, and unrated private-placements of corporate bonds, and is among the top ten of all US valuation providers.

Our methodology in providing valuation for your securities is as follows. Hayden Consulting Group has decades of specialized experience with the ever-evolving fixed income markets. Our Company's experienced fixed income market analysts, appraisers and CPAs will utilize various cash flow engines (Intex, Lewtan, Barclays, JPMorgan, IDC and Bloomberg) designed to provide insightful and useful fixed income analysis that provides critical support to your investment decision, risk management process, and evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows and to comprehensive terms and conditions of the securities. In addition, we further utilize market comparables in order to rationalize a final "market-to-market" / "net asset value". And beginning in January 2013, we are excited to be introducing “loan-level” analytics, extremely unique to this specific market.

Since cash flows of mortgage-backed securities have the greatest effect on pricing of these investment, our monthly methodology for pricing of M-T-M is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we will provide you with updated M-T-M at that time.

HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services
PORTLAND NEW YORK LONDON

Again, we are looking forward to a mutually beneficial relationship.

Regards,

Hayden Consulting Group

Thomas Eppereson

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.471.1327
info@haydenconsultinginti.com

Ulf Deckmark, President
Optimus Fonder
Hammarby Kaj 16
Stockholm, Sweden 12030

Re: Questions about "History" and Corp. Structure"

Dear Ulf

in 2012, we changed our corporate structure. Historically, we were originally formed in 1975 in San Diego, California and later opened offices in Portland, Oregon. In 1981, we formed a General Partnership and operated under the firm name of Epperson & Trotter. We decided in 2012 to form a limited liability company (LLC) and bring other Members into our firm. We have experienced above average growth in recent years and decided this form of doing business was most conducive to the way we wanted to grow. This change took effect in the Fall of 2012. In the United States, the LLC, has become a very popular "form" for doing business. Even though, J Thomas Epperson is the Managing Member of our firm, we fully expect to add new Members in the first half of 2013. Our firm has always prided itself on its Professionalism and Independence. Currently, we are completely Independent with all the firms that we do Valuations for or provide other professional services.

Our Website is currently undergoing updating and revision. Our new website will describe the specialized nature of the various services that we will provide by describing the sophisticated risk modeling that we employ to determine the intrinsic value of residential mortgage backed securities (RMBS's). We will present our new Website sometime in June 2013. We will advise you once it is available to the Institutional Marketplace. I'm sure that you will find it informative. There are not many Independent valuation firms in this "niche" area of Valuations for RMBS's, and we believe our reputation and expertise is competitive with those that work in this area. The valuation firms are all well known to those who require this kind of service.

Our employee base is not as large as some, but we limit ourselves to this very unique and complex Valuation service for RMBS's. Our employee base includes independent contractors that we employ, such as security analysts, actuaries, and other professionals as necessary. We do not do insurance consulting, employee benefits, healthcare, and other related services and do not require a large infrastructure. Our annual revenue base is less than $3,000,000.

HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services

Our offices in New York and London are smaller than our headquarters location, but have proven beneficial in servicing our clients on the East Coast and Canada, as well as the clients that we have in Europe. Our professional offices have been strategically located to serve our clients and to avail ourselves of required professionals that have specific expertise. Our offices are located as follows:

245 Park Avenue
39th Floor
New York City
New York
10167
United states of America,

and London:

81 Oxford Street
London
W1D2EU
United Kingdom

Our client base is confidential, but these firms listed below have agreed to have their names published. Additional references can be provided on request. A partial list of our client base includes International Property Solutions, Network Capital Funding, IMPAC Mortgage, Omniarch Capital, Brentwood Financial, and others.

We appreciate your questions and are happy to provide this additional information.
We look forward to providing professional services to your organization and having a mutually beneficial relationship.

Should you have additional questions, please do not hesitate to contact me.

Sincerely,

J Thomas Epperson

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.471.1327
hayden@haydenconsultinggrp.com

April 19, 2013
Ulf Deckmark, President
Optimus Fonder
Hammarby Kaj 16
Stockholm, Sweden 12030

Re: Question of "independence"

Dear Ulf:

This letter will put into writing that Hayden Financial has always been and is currently a third party, independent consulting group.

Hayden Consulting Group is an international consulting, accounting and valuation service provider, with offices in Portland, Oregon, New York, New York, and London, England. Hayden Consulting Group is an international leader in financial advisory services including bond valuation services, litigation, investigative and intelligence services, and real estate consulting.

Unlike most RMBS valuation companies, Hayden Consulting Group does not perform investment banking services and does not own or trade RMBS. We only provide valuation services and have no internal conflicts of interest regarding RMBS. Since the valuation services were first provided in 1981, Hayden Consulting Group values real estate and whole loans, ABS, CMBS, RMBS, and unrated private-placements of corporate bonds, and is among the top ten of all US valuation providers.

Finally, we have no conflicts of interest within our business or the services that we provide. Hayden is completely independent with respect to Optimus Fonder, ABSIG, ABS Investment Group, or Mark Bishop individually.

I hope this answers your questions. Please contact me if you have further questions.

Sincerely,

J Thomas Epperson

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BG 724-36 9

[Jan Eriksson <jan.eriksson@optimusfonder.se>]
Tue, 12/03/2013 02:00 PM

From: [Jan Eriksson <jan.eriksson@optimusfonder.se>]
To: ['Hayden' <hayden@haydenconsultingintl.com>]
Subject: Changed interest periods MBS?

Hi,

I noticed that according to your monthly specification of November interest period have changed for these MBS:

Oktober:

					Factor Date	Beginning Acc DT	End Acc DT
MSAC 2003-NC8 B3	61746RDS7	000	10 69	0,187597052	25-Oct-2013	25-Oct-2013	24-Nov-2013
FNLC 2005-3 M2	32113JBV6	000	6 000	1,000000000	25-Oct-2013	25-Oct-2013	24-Nov-2013
SAIL 2006-4 A5	86360WAE2	000	30 000	1,000000000	25-Oct-2013	25-Oct-2013	24-Nov-2013
MANA 2007-A2 A3D	59024FAG9	840	24 354	0,722626530	25-Oct-2013	25-Oct-2013	24-Nov-2013

To:

November:

MSAC 2003-NC8 B3	61746RDS7	10 696 000	0,187597052	25-Nov-2013	1-Nov-2013	30-Nov-2013
FNLC 2005-3 M2	32113JBV6	6 000 00	1,000000000	25-Nov-2013	1-Nov-2013	30-Nov-2013
SAIL 2006-4 A5	86360WAE2	30 000 000	1,000000000	25-Nov-2013	1-Nov-2013	30-Nov-2013
MANA 2007-A2 A3D	59024FAG9	24 354 840	0,722626527	25-Nov-2013	1-Nov-2013	30-Nov-2013

Could you please explain why and how these interest period have changed. It seems to me that 1-24 november interest period already has past and
been paid for? (interest period should be 25/11 to 25/12 with payment 26/12?)

Best regards

Jan Eriksson
Optimus Fonder

Jan — The "Beginning Accrual Date" and "Ending Accrual Date" for the ~~following~~ four (4) bonds (MSAC, FNLC, SAIL, and MANA) were posted incorrectly. The "Beginning Accrual Date" for these bonds should be 25/11/2013 and the "Ending Accrual Date" for these bonds should be 25/12/2013. Please find attached a corrected schedule.

Sincerely
TE

2a Bilagor förhör 190612 Epperson (MBS).pdf

DAILY CONFIRMATION

OPTIMUS FONDER AB
A/C No: 1209 **Name: Ulf Deckmark** **Date: 2013 April 16**

Closed Transactions:

Bond Name	Cusip No.	Size (Orig.) USD	Curr. Factor	Factor Date	Curr. Valuation
LMT 2005-2 1A4	52520MBR3	4,325,000	0.636172783	25-Mar-2013	41.000%
MARM 2005-6 4A2	576433A63	3,187,000	0.442382660	25-Mar-2013	24.000%
CFAB 2003-5 1B	161546GP5	3,000,000	0.419388119	25-Mar-2013	49.000%
CWALT 2005-28CB 1A11	12667GE82	4,395,400	0.848321814	25-Mar-2013	21.000%
CBASS 07-CB1 AF6	1248MGAP9	2,500,000	0.913812476	25-Mar-2013	53.000%
CBASS 07-CB1 AF4	1248MGAM6	2,500,000	0.941454388	25-Mar-2013	57.000%
BOAMS 2004-L B1	05949AZH6	12,863,000	0.886555750	25-Mar-2013	38.000%
MSAC 2003-NC8 B3	61746RDS7	10,696,000	0.187597052	25-Mar-2013	64.500%
Total NAV (USD):					**11,046,015.85**

Credit Surveillance:

Bond Name	Cusip No.	Comments
[none]		

Pending Due Diligence Transactions:

Bond Name	Cusip No.	Size (Orig.)	Curr. Factor		Curr. Valuation
LMT 2008-6 B1	52525FAH6	6,614,000	0.970099592	25-Mar-2013	58.500%

*** Notes:**

[none]

Hayden Consulting Group, LLC
Accounts Department
hayden@haydenconsultingintl.com
One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198

From: Jan Eriksson <jan.eriksson@optimusfonder.se>
Sent: 2013-12-10 07:06:14 +0000
To: optimus.backoffice <optimus.backoffice@ws.se>
Subject: VB: Coupon LMT 2008

Från: Hayden [mailto:hayden@haydenconsultingintl.com]
Skickat: den 10 december 2013 08:04
Till: jan.eriksson@optimusfonder.se
Ämne: Re: Coupon LMT 2008

Jan:

To continue our discussion regarding the coupon of the LMT bond:

This scenario is happening also with tranches 1A1, 1A2 and B2:

1A1: Oct13 - 5.564%, Nov13 - 0.887%, subordination=34.78%

1A2: Oct13 – 5.564%, Nov13 – 0.887%, subordination = 12.02%

2A1: Oct13 – 2.656%, Nov13 – 2.522%, subordination = 48.12%

2A2: Oct13 – 2.656%, Nov13 – 2.522%, subordination = 34.35%

2A3: Oct13 – 2.656%, Nov13 – 2.522%, subordination = 12.02%

B1: Oct13 – 4,885%, Nov13 – 1.284%, subordination = 0% (last month subord=0.64%)

B2: Oct13 – 4.885%, Nov13 – 1.284%, subordination = 0% (last month subord=0%)

The B1 bond actually paid 5.172% this month and 7.516% last month to make up for previous interest shortfalls. Calculated Interest Due was based on a coupon of 1.284% this month, and 4.885% last month.

November Trustee Report states Weighted Average Coupon for Pools 1 and 2 (B1's group) to be 1.6925% (page 7). October Trustee Report states WAC to be 4.5920%.

Page 7 of the previously mentioned Trustee Report shows only two loans paid off, with only a difference of 1.2 million in loan balance, similar to last month.

*My rough calc for November is at 4.52% (based on page 27 of that Trustee Report). Not sure how they are getting 1.6925% this month.

The Prospectus for the subject bond (page 8 of 43) defines Interest Rate Formula for class B1: "The weighted average rate to this formula will be based on the weighted average of the net mortgage rates applicable to pools 1 and 2, weighted on the basis of the pool subordinate amounts thereof." (my underline)

-

Classes 1A1 and 1A2 had drops in coupon also, however their rates are based on pool 1 only. They both had good subordination that did not change much in a month. Subordination of B1 and B2 did not really change over the last two months.

I don't see a pattern that would explain the drop in coupon. Based on my rough calc from their given data (*), their WAC is incorrect.

We will monitor and see is any shortfalls are "caught up" in the next few months, as is sometimes the case with the Servicer.

Sincerely,

Tom

==========

On Wed, 12/04/2013 02:25 PM, Hayden <hayden@haydenconsultingintl.com> wrote:

Jan:

The B1 bond is part of the Class/Group, which has a coupon of 4.5%. However, the B1 bond has a "collateral strip rate", where the bond interest is based on the weighted net interest rate of the collateral. Moreover, there is nothing significantly different with the collateral make-up or performance. The coupon may be responding to a trigger which will take a couple of more days to research. I will again revert back to you early next week with our research.

Sincerely,

Tom

==========

On Tue, 12/03/2013 11:32 AM, Jan Eriksson <jan.eriksson@optimusfonder.se> wrote:

Hi,

Is it accurate that the running coupon is 1,28415% on LMT 2008 -6 B1? If it´s correct why is it down so much? (approx. 4,5% last month)

Best regards

Jan Eriksson

Optimus Fonder

Message Headers:

Microsoft Mail Internet Headers Version 2.0
Received: from p02c11m112.mxlogic.net ([208.65.144.245]) by mail.ws.se with Microsoft SMTPSVC(6.0.3790.4675);
Tue, 10 Dec 2013 08:06:37 +0100
Authentication-Results: p02c11m112.mxlogic.net; spf=none
Received: from unknown [217.75.103.74] (EHLO mail.itpas.se)
by p02c11m112.mxlogic.net(mxl_mta-7.2.2-0) over TLS secured channel
with ESMTP id a7db6a25.0.1521113.00-1927.2174621.p02c11m112.mxlogic.net (envelope-from <jan.eriksson@optimusfonder.se>);
Tue, 10 Dec 2013 00:06:35 -0700 (MST)
DKIM-Signature: v=1; a=rsa-sha256; c=relaxed/relaxed;
d=optimusfonder.se; s=Takeo.IT;
h=received:x-footer:received:date:subject:importance:x-priority:
x-msmail-priority:thread-index:message-id:references:in-reply-to:x-mailer:from:
sender:to:mime-version:content-type;
bh=S4OSvimwEMjGKO0i3oHYcLe2jTgiDev+37WZ3swm/ms=;

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Wahlstedt 12:1

From: Jan Eriksson <jan.eriksson@optimusfonder.se>
Sent: 2014-02-17 10:41:31 +0000
To: optimus.backoffice <optimus.backoffice@ws.se>
CC: Robert Ekström <Robert.Ekstrom@ws.se>
Subject: VB: VB: LMT B1

Hej,

Vi skall lyfta/boka ur kupong fodran för LMT 2008-1401, 25 448 USD för NAVet per 14/2. Vi kommer sannolikt enligt nedan inte erhålla någon kupongbetalning

för den i framtiden. Hayden kommer att gör en analys över denna enligt nedan.

Mvh

Jan

Från: Ulf Deckmark [mailto:ulf.deckmark@optimusfonder.se]
Skickat: den 17 februari 2014 10:58
Till: jan.eriksson@optimusfonder.se
Ämne: VB: VB: LMT B1

Från: Hayden [mailto:hayden@haydenconsultingintl.com]
Skickat: den 16 februari 2014 17:17
Till: ulf.deckmark@optimusfonder.se
Ämne: Re: VB: LMT B1

Ulf:

Our analysis shows that interest and principal to the LMT B1 bond will become smaller over time. The next payment, on February 25th, will provide more information for us to make a recommendation.

Class B3 stopped paying P&I Oct 2012, and immediately started taking losses for the next five months, and Class B2 stopped paying P&I in Oct 2012.

Class B1 has 0% subordination as of Nov 2013, and missed its January payment. Bottom line: B1 is next in line to absorb losses for the security, however, the bond's value is a function of collateral performance, which has been historically strong. So the next couple of payment cycles will give us a better picture of collateral performance for this specific Class B1 bond.

Sincerely,

Tom Epperson
hayden@haydenconsultingintl.com

On Fri, 02/14/2014 01:35 AM, Ulf Deckmark <ulf.deckmark@optimusfonder.se> wrote:

> Hi,
>
> I just want to remember that you have not answered the question below?!
>
> Best regards

Ulf

Ulf Deckmark, VD
Optimus Fonder AB

Från: Ulf Deckmark [mailto:ulf.deckmark@optimusfonder.se]
Skickat: den 4 februari 2014 11:16
Till: 'hayden@haydenconsultingintl.com'
Ämne:

Hi !

Please give me an explanation why there was no interest for LMT 2008-6 B1 for January ?

Best regards

Ulf

Ulf Deckmark, VD
Optimus Fonder AB
Birger Jarlsgatan 32 B

114 29 Stockholm
Tel: + 46 8 502 556 03
Fax: + 46 8 502 556 04
ulf.deckmark@optimusfonder.se

www.optimusfonder.se

RISK:

Det finns inga garantier för att en investering i någon av fonderna inte kan leda till förlust, trots positiv utveckling på de finansiella marknaderna. Historisk avkastning är ingen garanti för framtida avkastning och en investering i någon av våra fonder bör betraktas som en långsiktig investering.

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ID	Instrument-ID	Instrumentnamn	Datum	Tid	Källa	Pristyp	Senaste	Prisvaluta	Systemdatum	Användare	Datum/tid	Föregående datum/tid	Diff. föregående senaste (%)
655482	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-17	23:00:00	Manuell	Kurs	0,19	USD	2014-04-22	WS\carina	2014-04-17 23:00	2014-04-15 23:00	0
654711	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-15	23:00:00	Manuell	Kurs	0,19	USD	2014-04-16	WS\frha	2014-04-15 23:00	2014-04-14 23:00	0
654333	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-14	23:00:00	Manuell	Kurs	0,19	USD	2014-04-15	WS\carina	2014-04-14 23:00	2014-04-11 23:00	0
653947	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-11	23:00:00	Manuell	Kurs	0,19	USD	2014-04-14	WS\carina	2014-04-11 23:00	2014-04-10 23:00	-5
653577	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-10	23:00:00	Manuell	Kurs	0,2	USD	2014-04-11	WS\carina	2014-04-10 23:00	2014-04-09 23:00	0
653200	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-09	23:00:00	Manuell	Kurs	0,2	USD	2014-04-10	WS\carina	2014-04-09 23:00	2014-04-07 23:00	0
652406	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-07	23:00:00	Manuell	Kurs	0,2	USD	2014-04-08	ws\roek	2014-04-07 23:00	2014-04-04 23:00	0
652060	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-04	23:00:00	Manuell	Kurs	0,2	USD	2014-04-07	ws\roek	2014-04-04 23:00	2014-04-03 23:00	0
651700	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-03	23:00:00	Manuell	Kurs	0,2	USD	2014-04-04	WS\jogr	2014-04-03 23:00	2014-04-02 23:00	0
651308	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-04-02	23:00:00	Manuell	Kurs	0,2	USD	2014-04-03	WS\frha	2014-04-02 23:00	2014-03-31 23:00	0
650568	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-31	23:00:00	Manuell	Kurs	0,2	USD	2014-04-01	WS\carina	2014-03-31 23:00	2014-03-28 23:00	-4,761904762
650197	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-28	23:00:00	Manuell	Kurs	0,21	USD	2014-03-31	WS\carina	2014-03-28 23:00	2014-03-27 23:00	0
649802	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-27	23:00:00	Manuell	Kurs	0,21	USD	2014-03-28	WS\carina	2014-03-27 23:00	2014-03-26 23:00	0
649442	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-26	23:00:00	Manuell	Kurs	0,21	USD	2014-03-27	WS\carina	2014-03-26 23:00	2014-03-25 23:00	0
649076	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-25	23:00:00	Manuell	Kurs	0,21	USD	2014-03-26	WS\jogr	2014-03-25 23:00	2014-03-24 23:00	0
648722	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-24	23:00:00	Manuell	Kurs	0,21	USD	2014-03-25	WS\carina	2014-03-24 23:00	2014-03-21 23:00	-6,666666667
648351	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-21	23:00:00	Manuell	Kurs	0,225	USD	2014-03-24	WS\carina	2014-03-21 23:00	2014-03-20 23:00	-6,25
647984	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-20	23:00:00	Manuell	Kurs	0,24	USD	2014-03-21	ws\roek	2014-03-20 23:00	2014-03-19 23:00	0
647586	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-19	23:00:00	Manuell	Kurs	0,24	USD	2014-03-20	ws\roek	2014-03-19 23:00	2014-03-14 23:00	0
646484	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-14	23:00:00	Manuell	Kurs	0,24	USD	2014-03-17	ws\roek	2014-03-14 23:00	2014-03-13 23:00	0
646133	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-13	23:00:00	Manuell	Kurs	0,24	USD	2014-03-14	WS\carina	2014-03-13 23:00	2014-03-12 23:00	0
645762	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-12	23:00:00	Manuell	Kurs	0,24	USD	2014-03-13	WS\carina	2014-03-12 23:00	2014-03-11 23:00	0
645356	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-11	23:00:00	Manuell	Kurs	0,24	USD	2014-03-12	WS\carina	2014-03-11 23:00	2014-03-10 23:00	0
644992	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-10	23:00:00	Manuell	Kurs	0,24	USD	2014-03-11	ws\roek	2014-03-10 23:00	2014-03-07 23:00	-4
644583	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-07	23:00:00	Manuell	Kurs	0,25	USD	2014-03-10	ws\roek	2014-03-07 23:00	2014-03-06 23:00	0
644244	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-06	23:00:00	Manuell	Kurs	0,25	USD	2014-03-07	ws\roek	2014-03-06 23:00	2014-03-05 23:00	0
643870	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-03-05	23:00:00	Manuell	Kurs	0,25	USD	2014-03-06	ws\roek	2014-03-05 23:00	2014-02-28 23:00	0
642793	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-28	23:00:00	Manuell	Kurs	0,25	USD	2014-03-03	WS\jogr	2014-02-28 23:00	2014-02-27 23:00	0
642381	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-27	23:00:00	Manuell	Kurs	0,25	USD	2014-02-28	ws\roek	2014-02-27 23:00	2014-02-26 23:00	0
641968	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-26	23:00:00	Manuell	Kurs	0,25	USD	2014-02-27	WS\carina	2014-02-26 23:00	2014-02-25 23:00	0
641616	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-25	23:00:00	Manuell	Kurs	0,25	USD	2014-02-26	WS\carina	2014-02-25 23:00	2014-02-24 23:00	0
641248	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-24	23:00:00	Manuell	Kurs	0,25	USD	2014-02-25	WS\carina	2014-02-24 23:00	2014-02-21 23:00	0
640549	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-21	23:00:00	Manuell	Kurs	0,25	USD	2014-02-24	WS\carina	2014-02-21 23:00	2014-02-20 23:00	0
640494	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-20	23:00:00	Manuell	Kurs	0,25	USD	2014-02-21	WS\carina	2014-02-20 23:00	2014-02-19 23:00	0
640082	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-19	23:00:00	Manuell	Kurs	0,25	USD	2014-02-20	WS\carina	2014-02-19 23:00	2014-02-17 23:00	-3,846153846
639407	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-17	23:00:00	Manuell	Kurs	0,26	USD	2014-02-18	ws\roek	2014-02-17 23:00	2014-02-13 23:00	0
638679	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-13	23:00:00	Manuell	Kurs	0,26	USD	2014-02-14	ws\roek	2014-02-13 23:00	2014-02-12 23:00	0
638298	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-12	23:00:00	Manuell	Kurs	0,26	USD	2014-02-13	ws\rihe	2014-02-12 23:00	2014-02-11 23:00	0
637914	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-11	23:00:00	Manuell	Kurs	0,26	USD	2014-02-12	ws\rihe	2014-02-11 23:00	2014-02-07 23:00	-3,703703704
637153	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-07	23:00:00	Manuell	Kurs	0,27	USD	2014-02-10	ws\rihe	2014-02-07 23:00	2014-02-05 23:00	0
636258	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-05	23:00:00	Manuell	Kurs	0,27	USD	2014-02-06	ws\rihe	2014-02-05 23:00	2014-02-04 23:00	0
635917	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-04	23:00:00	Manuell	Kurs	0,27	USD	2014-02-05	ws\roek	2014-02-04 23:00	2014-02-03 23:00	0
635492	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-02-03	23:00:00	Manuell	Kurs	0,27	USD	2014-02-04	ws\rihe	2014-02-03 23:00	2014-01-31 23:00	0
635169	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-31	23:00:00	Manuell	Kurs	0,27	USD	2014-02-03	ws\rihe	2014-01-31 23:00	2014-01-30 23:00	3,846153846

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ID	Instrument-ID	Instrumentnamn	Datum	Tid	Källa	Pristyp	Senaste	Prisvaluta	Systemdatum	Användare	Datum/tid	Föregående datum/tid	Diff. föregående senaste (%)
634768	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-30	23:00:00	Manuell	Kurs	0,26	USD	2014-01-31	ws\rihe	2014-01-30 23:00	2014-01-29 23:00	0
634355	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-29	23:00:00	Manuell	Kurs	0,26	USD	2014-01-30	ws\rihe	2014-01-29 23:00	2014-01-28 23:00	0
634007	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-28	23:00:00	Manuell	Kurs	0,26	USD	2014-01-29	ws\rihe	2014-01-28 23:00	2014-01-27 23:00	0
632291	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-27	23:00:00	Manuell	Kurs	0,26	USD	2014-01-28	ws\rihe	2014-01-27 23:00	2014-01-24 23:00	0
631808	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-24	23:00:00	Manuell	Kurs	0,26	USD	2014-01-27	ws\rihe	2014-01-24 23:00	2014-01-23 23:00	0
631363	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-23	23:00:00	Manuell	Kurs	0,26	USD	2014-01-24	ws\rihe	2014-01-23 23:00	2014-01-22 23:00	-3,703703704
631024	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-22	23:00:00	Manuell	Kurs	0,27	USD	2014-01-23	ws\rihe	2014-01-22 23:00	2014-01-21 23:00	0
630583	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-21	23:00:00	Manuell	Kurs	0,27	USD	2014-01-22	ws\rihe	2014-01-21 23:00	2014-01-17 23:00	-3,571428571
629822	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-17	23:00:00	Manuell	Kurs	0,28	USD	2014-01-20	ws\rihe	2014-01-17 23:00	2014-01-16 23:00	-6,666666667
629091	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-16	23:00:00	Manuell	Kurs	0,3	USD	2014-01-17	ws\rihe	2014-01-16 23:00	2014-01-15 23:00	0
625749	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-15	23:00:00	Manuell	Kurs	0,3	USD	2014-01-16	ws\rihe	2014-01-15 23:00	2014-01-13 23:00	-9,090909091
625026	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-13	23:00:00	Manuell	Kurs	0,33	USD	2014-01-14	ws\rihe	2014-01-13 23:00	2014-01-10 23:00	0
624641	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-10	23:00:00	Manuell	Kurs	0,33	USD	2014-01-13	ws\rihe	2014-01-10 23:00	2014-01-09 23:00	0
624274	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-09	23:00:00	Manuell	Kurs	0,33	USD	2014-01-10	ws\rihe	2014-01-09 23:00	2014-01-08 23:00	0
623861	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-08	23:00:00	Manuell	Kurs	0,33	USD	2014-01-09	ws\rihe	2014-01-08 23:00	2014-01-07 23:00	-5,714285714
623499	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-07	23:00:00	Manuell	Kurs	0,35	USD	2014-01-08	ws\rihe	2014-01-07 23:00	2014-01-02 23:00	0
622591	SAIL 2006-4 A5	SAIL 2006-4 A5	2014-01-02	23:00:00	Manuell	Kurs	0,35	USD	2014-01-03	ws\roek	2014-01-02 23:00	2013-12-31 23:01	-5,405405405
636684	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-31	23:01:00	Bokslut	Kurs	0,37	USD	2014-02-07	ws\roek	2013-12-31 23:01	2013-12-30 23:00	0
622211	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-30	23:00:00	Manuell	Kurs	0,37	USD	2014-01-02	ws\roek	2013-12-30 23:00	2013-12-27 23:00	0
621812	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-27	23:00:00	Manuell	Kurs	0,37	USD	2013-12-30	ws\rihe	2013-12-27 23:00	2013-12-23 23:00	-11,9047619
621434	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-23	23:00:00	Manuell	Kurs	0,42	USD	2013-12-27	ws\rihe	2013-12-23 23:00	2013-12-20 23:00	-6,666666667
620917	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-20	23:00:00	Manuell	Kurs	0,45	USD	2013-12-23	ws\rihe	2013-12-20 23:00	2013-12-19 23:00	-13,46153846
620526	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-19	23:00:00	Manuell	Kurs	0,52	USD	2013-12-20	ws\roek	2013-12-19 23:00	2013-12-17 23:00	-3,703703704
619776	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-17	23:00:00	Manuell	Kurs	0,54	USD	2013-12-18	ws\roek	2013-12-17 23:00	2013-12-13 23:00	-6,896551724
619012	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-13	23:00:00	Manuell	Kurs	0,58	USD	2013-12-16	WS\jogr	2013-12-13 23:00	2013-12-11 23:00	-3,333333333
618260	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-11	23:00:00	Manuell	Kurs	0,6	USD	2013-12-12	ws\rihe	2013-12-11 23:00	2013-12-10 23:00	-1,639344262
617845	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-10	23:00:00	Manuell	Kurs	0,61	USD	2013-12-11	ws\roek	2013-12-10 23:00	2013-12-09 23:00	0
617493	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-09	23:00:00	Manuell	Kurs	0,61	USD	2013-12-10	ws\roek	2013-12-09 23:00	2013-12-06 23:00	0
617088	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-06	23:00:00	Manuell	Kurs	0,61	USD	2013-12-09	ws\roek	2013-12-06 23:00	2013-12-05 23:00	-1,612903226
616767	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-05	23:00:00	Manuell	Kurs	0,62	USD	2013-12-06	ws\roek	2013-12-05 23:00	2013-12-04 23:00	-3,125
616388	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-12-04	23:00:00	Manuell	Kurs	0,64	USD	2013-12-05	ws\rihe	2013-12-04 23:00	2013-11-29 23:00	-5,882352941
615240	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-29	23:00:00	Manuell	Kurs	0,68	USD	2013-12-02	WS\jogr	2013-11-29 23:00	2013-11-27 23:00	0
614486	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-27	23:00:00	Manuell	Kurs	0,68	USD	2013-11-28	ws\rihe	2013-11-27 23:00	2013-11-26 23:00	0
614064	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-26	23:00:00	Manuell	Kurs	0,68	USD	2013-11-27	WS\jogr	2013-11-26 23:00	2013-11-25 23:00	0
613684	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-25	23:00:00	Manuell	Kurs	0,68	USD	2013-11-26	WS\frha	2013-11-25 23:00	2013-11-22 23:00	0
613278	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-22	23:00:00	Manuell	Kurs	0,68	USD	2013-11-25	ws\roek	2013-11-22 23:00	2013-11-21 23:00	0
609613	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-21	23:00:00	Manuell	Kurs	0,68	USD	2013-11-22	WS\jogr	2013-11-21 23:00	2013-11-20 23:00	0
609231	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-20	23:00:00	Manuell	Kurs	0,68	USD	2013-11-21	ws\rihe	2013-11-20 23:00	2013-11-19 23:00	0
608895	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-19	23:00:00	Manuell	Kurs	0,68	USD	2013-11-20	ws\rihe	2013-11-19 23:00	2013-11-18 23:00	0
608516	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-18	23:00:00	Manuell	Kurs	0,68	USD	2013-11-19	ws\rihe	2013-11-18 23:00	2013-11-15 23:00	-2,857142857
608133	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-15	23:00:00	Manuell	Kurs	0,7	USD	2013-11-18	ws\roek	2013-11-15 23:00	2013-11-13 23:00	0
604114	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-13	23:00:00	Manuell	Kurs	0,7	USD	2013-11-14	ws\rihe	2013-11-13 23:00	2013-11-12 23:00	-1,408450704
603733	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-12	23:00:00	Manuell	Kurs	0,71	USD	2013-11-13	WS\jogr	2013-11-12 23:00	2013-11-08 23:00	0
602969	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-08	23:00:00	Manuell	Kurs	0,71	USD	2013-11-11	WS\jogr	2013-11-08 23:00	2013-11-04 23:00	-1,388888889

ID	Instrument-ID	Instrumentnamn	Datum	Tid	Källa	Pristyp	Senaste	Prisvaluta	Systemdatum	Användare	Datum/tid	Föregående datum/tid	Diff. föregående senaste (%)
601531	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-11-04	23:00:00	Manuell	Kurs	0,72	USD	2013-11-05	ws\rihe	2013-11-04 23:00	2013-10-31 23:00	0
600778	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-31	23:00:00	Manuell	Kurs	0,72	USD	2013-11-01	ws\roek	2013-10-31 23:00	2013-10-30 23:00	0
600369	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-30	23:00:00	Manuell	Kurs	0,72	USD	2013-10-31	ws\roek	2013-10-30 23:00	2013-10-29 23:00	0
599991	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-29	23:00:00	Manuell	Kurs	0,72	USD	2013-10-30	ws\rihe	2013-10-29 23:00	2013-10-28 23:00	0
599642	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-28	23:00:00	Manuell	Kurs	0,72	USD	2013-10-29	WS\frha	2013-10-28 23:00	2013-10-22 23:00	0
598156	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-22	23:00:00	Manuell	Kurs	0,72	USD	2013-10-23	ws\roek	2013-10-22 23:00	2013-10-18 23:00	0
597427	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-18	23:00:00	Manuell	Kurs	0,72	USD	2013-10-21	ws\roek	2013-10-18 23:00	2013-10-17 23:00	0
597076	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-17	23:00:00	Manuell	Kurs	0,72	USD	2013-10-18	WS\jogr	2013-10-17 23:00	2013-10-16 23:00	0
596677	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-16	23:00:00	Manuell	Kurs	0,72	USD	2013-10-17	WS\frha	2013-10-16 23:00	2013-10-11 23:00	0
595580	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-11	23:00:00	Manuell	Kurs	0,72	USD	2013-10-14	ws\rihe	2013-10-11 23:00	2013-10-10 23:00	-1,369863014
595203	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-10	23:00:00	Manuell	Kurs	0,73	USD	2013-10-11	ws\roek	2013-10-10 23:00	2013-10-07 23:00	0
593951	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-07	23:00:00	Manuell	Kurs	0,73	USD	2013-10-08	WS\jogr	2013-10-07 23:00	2013-10-04 23:00	0
593612	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-04	23:00:00	Manuell	Kurs	0,73	USD	2013-10-07	ws\roek	2013-10-04 23:00	2013-10-02 23:00	0
592857	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-10-02	23:00:00	Manuell	Kurs	0,73	USD	2013-10-03	WS\jogr	2013-10-02 23:00	2013-09-30 23:00	0
592160	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-30	23:00:00	Manuell	Kurs	0,73	USD	2013-10-01	ws\roek	2013-09-30 23:00	2013-09-27 23:00	0
591789	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-27	23:00:00	Manuell	Kurs	0,73	USD	2013-09-30	ws\roek	2013-09-27 23:00	2013-09-26 23:00	0
591382	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-26	23:00:00	Manuell	Kurs	0,73	USD	2013-09-27	ws\roek	2013-09-26 23:00	2013-09-25 23:00	0
591042	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-25	23:00:00	Manuell	Kurs	0,73	USD	2013-09-26	ws\roek	2013-09-25 23:00	2013-09-24 23:00	0
590672	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-24	23:00:00	Manuell	Kurs	0,73	USD	2013-09-25	ws\rihe	2013-09-24 23:00	2013-09-23 23:00	0
590306	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-23	23:00:00	Manuell	Kurs	0,73	USD	2013-09-24	ws\roek	2013-09-23 23:00	2013-09-19 23:00	0
589544	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-19	23:00:00	Manuell	Kurs	0,73	USD	2013-09-20	ws\roek	2013-09-19 23:00	2013-09-18 23:00	0
589177	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-18	23:00:00	Manuell	Kurs	0,73	USD	2013-09-19	ws\rihe	2013-09-18 23:00	2013-09-17 23:00	0
588778	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-17	23:00:00	Manuell	Kurs	0,73	USD	2013-09-18	ws\roek	2013-09-17 23:00	2013-09-16 23:00	0
588404	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-16	23:00:00	Manuell	Kurs	0,73	USD	2013-09-17	ws\roek	2013-09-16 23:00	2013-09-13 23:00	0
588033	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-13	23:00:00	Manuell	Kurs	0,73	USD	2013-09-16	WS\roek	2013-09-13 23:00	2013-09-12 23:00	0
587640	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-12	23:00:00	Manuell	Kurs	0,73	USD	2013-09-13	WS\roek	2013-09-12 23:00	2013-09-11 23:00	-1,351351351
587274	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-11	23:00:00	Manuell	Kurs	0,74	USD	2013-09-12	WS\roek	2013-09-11 23:00	2013-09-10 23:00	0
586940	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-10	23:00:00	Manuell	Kurs	0,74	USD	2013-09-11	WS\rihe	2013-09-10 23:00	2013-09-09 23:00	-1,333333333
586511	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-09	23:00:00	Manuell	Kurs	0,75	USD	2013-09-10	WS\rihe	2013-09-09 23:00	2013-09-06 23:00	0
586082	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-06	23:00:00	Manuell	Kurs	0,75	USD	2013-09-09	WS\roek	2013-09-06 23:00	2013-09-05 23:00	0
585749	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-05	23:00:00	Manuell	Kurs	0,75	USD	2013-09-06	WS\roek	2013-09-05 23:00	2013-09-04 23:00	0
585400	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-04	23:00:00	Manuell	Kurs	0,75	USD	2013-09-05	WS\rihe	2013-09-04 23:00	2013-09-03 23:00	1,351351351
585035	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-09-03	23:00:00	Manuell	Kurs	0,74	USD	2013-09-04	WS\roek	2013-09-03 23:00	2013-08-30 23:00	0
584351	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-30	23:00:00	Manuell	Kurs	0,74	USD	2013-09-02	WS\jogr	2013-08-30 23:00	2013-08-29 23:00	0
583940	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-29	23:00:00	Manuell	Kurs	0,74	USD	2013-08-30	WS\rihe	2013-08-29 23:00	2013-08-28 23:00	0
583567	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-28	23:00:00	Manuell	Kurs	0,74	USD	2013-08-29	WS\rihe	2013-08-28 23:00	2013-08-27 23:00	-1,333333333
583199	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-27	23:00:00	Manuell	Kurs	0,75	USD	2013-08-28	WS\rihe	2013-08-27 23:00	2013-08-26 23:00	0
582833	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-26	23:00:00	Manuell	Kurs	0,75	USD	2013-08-27	WS\rihe	2013-08-26 23:00	2013-08-23 23:00	0
582468	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-23	23:00:00	Manuell	Kurs	0,75	USD	2013-08-26	WS\rihe	2013-08-23 23:00	2013-08-22 23:00	0
582095	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-22	23:00:00	Manuell	Kurs	0,75	USD	2013-08-23	WS\rihe	2013-08-22 23:00	2013-08-21 23:00	0
581705	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-21	23:00:00	Manuell	Kurs	0,75	USD	2013-08-22	WS\roek	2013-08-21 23:00	2013-08-16 23:00	1,351351351
580380	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-16	23:00:00	Manuell	Kurs	0,74	USD	2013-08-19	WS\rihe	2013-08-16 23:00	2013-08-14 23:00	0
579843	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-14	23:00:00	Manuell	Kurs	0,74	USD	2013-08-15	WS\frhe	2013-08-14 23:00	2013-08-13 23:00	0
579503	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-13	23:00:00	Manuell	Kurs	0,74	USD	2013-08-14	WS\frhe	2013-08-13 23:00	2013-08-08 23:00	0

ID	Instrument-ID	Instrumentnamn	Datum	Tid	Källa	Pristyp	Senaste	Prisvaluta	Systemdatum	Användare	Datum/tid	Föregående datum/tid	Diff föregående senaste (%)
578339	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-08	23:00:00	Manuell	Kurs	0.74	USD	2013-08-09	WSjogr	2013-08-08 23:00	2013-08-06 23:00	0
577602	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-06	23:00:00	Manuell	Kurs	0.74	USD	2013-08-07	WSiroek	2013-08-06 23:00	2013-08-05 23:00	0
577268	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-05	23:00:00	Manuell	Kurs	0.74	USD	2013-08-06	WSiroek	2013-08-05 23:00	2013-08-02 23:00	-1.333333333
576799	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-08-02	23:00:00	Manuell	Kurs	0.75	USD	2013-08-05	WSiroek	2013-08-02 23:00	2013-07-31 23:00	0
576074	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-31	23:00:00	Manuell	Kurs	0.75	USD	2013-08-01	WSiroek	2013-07-31 23:00	2013-07-30 23:00	0
575738	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-30	23:00:00	Manuell	Kurs	0.75	USD	2013-07-31	WSiroek	2013-07-30 23:00	2013-07-26 23:00	-2.597402597
575073	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-26	23:00:00	Manuell	Kurs	0.77	USD	2013-07-29	WSiroek	2013-07-26 23:00	2013-07-25 23:00	0
574737	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-25	23:00:00	Manuell	Kurs	0.77	USD	2013-07-26	WSiroek	2013-07-25 23:00	2013-07-24 23:00	0
574372	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-24	23:00:00	Manuell	Kurs	0.77	USD	2013-07-25	WSiroek	2013-07-24 23:00	2013-07-23 23:00	5.479452055
574039	SAIL 2006-4 A5	SAIL 2006-4 A5	2013-07-23	23:00:00	Manuell	Kurs	0.73	USD	2013-07-24	WSiroek	2013-07-23 23:00		0

Bilaga 2: Online Virtual Office Agreement

Regus

Online Virtual Office Agreement

English (US)

Agreement Date : December 17, 2012 **Confirmation No : 4583637**

Business Center Details

OR, Portland - World Trade Center

Address
One World Trade Center
121 Southwest Salmon Street
11th Floor
Portland
Oregon
97204
United States of America

Sales Manager Patrick Swanson

Client Details

Company Name Hayden Consulting Group

Contact Name John Thomas Epperson

Address
1176 Main St
Suite 300
Irvine
California
92614
United States of America

Phone +1(503) 510-9198

Email epperjt@gmail.com

Virtual Office Payment Details (exc. tax and exc. services)

Virtual Office Type : Standard Virtual Office

Initial Payment :	**First month's fee :**	$ 0.00
	One Time Registration Fee :	$ 0.00
	Service Retainer :	$ 438.00
		$ 438.00
Monthly Payment :		**$ 219.00**

Service Provision : **Start Date** 19 December 2012 **End Date** 31 December 2013

All agreements end on the last calendar day of the month.

Comments:

Bilaga 3: TRADE TICKET SAMI 01-4 0B2

ABS

*** TRADE TICKET ***

ABS INVESTMENT GROUP

TRADE DATE:	17-Dec-12	
TRADER:	Mesirow Financial	
CUSIP:	86358HMB2	
BOND NAME:	SAMI 2001-4 B2	
PRICE:	63.0000000	[63-00]
SETTLE:	20-Dec-12	[THURSDAY]
BOND COUPON:	9.178%	
DAYS ACCRUAL:	19	[19 DAYS ACCRUED]
ACCRUAL PAID:	1,091.88	
NEXT PAYMENT:	25-Jan-13	[24 DAY DELAY]
SELLS (ORIG. FACE):	822,000.00	
FACTOR:	0.274232250	
CURRENT FACE:	225,418.91	
PRINCIPAL VALUE:	142,013.91	
TOTAL FUNDS:	143,105.79	
COMMENTS:	ABS InvestmentFund V buys, and ABS Investment Group sells $822,000 original face.	

Contacts

Purchaser:

Craig Chang
ABS Investment Fund V
707 Broadway, 18th Floor
San Diego, CA 92101
+1(877)560-6637 (office)
+1 (949)648-4800 (mobile)
cchang@absig.com

Seller:

Mark Bishop
ABS Investment Group
1176 Main Street, Suite 300
Irvine, California 92614
+1(877)560-6637 (office)
+1(949)678-9574 (mobile)
mbishop@absig.com

15

BG 221-3

M.B.

IT beslag

INVOICE

Invoice regarding remaining fees to Zeptunus Ltd

Date: 9/6/13

To: Solid Venture Capital Ltd
869 High Road
London, England N12 8QA, N22 8HH
+356-99-938-099

From: ABS Investment Group
707 Broadway, 18th Floor
San Diego, CA 92101
+1-949-678-9574

Ref: July 2013 Outstanding Zeptunus Ltd Fees

Invoice Amount	**1,140,517 kr**

CALCULATION FOR ZEPTUNUS LTD FEES AS OF JULY 2013

	summary
Total fees earned - Zeptunus	**4,541,056 kr**
Fees paid by SVC	**260,022 kr**
Fees paid by ABS	**3,140,517 kr**
Remaining fees to be paid	**1,140,517 kr**
SVC portion of Zeptunus Fee for July 2013:	**1,140,517 kr**

Please wire "invoice Amount" to ABS Investment Group as follows:

Wire Transfer - International
Swift Code: WFBIUS6S
Bank Name: Wells Fargo Bank
Bank Address: San Francisco, CA USA
Beneficiary Acct. #: 122243334
Beneficiary Acct. Name: Commerce West Bank
Further Credit: ABS Investment Group, LLC
Acct. # 92200070
(*Wire description*)

BG725-1 16:1

From: Tractionfonder <info@tractionfonder.se>
Sent: 2013-01-02 01:53:20 +0100
To: Jan Eriksson <jan.eriksson@tractionfonder.se>; Ulf Deckmark <ulf.deckmark@tractionfonder.se>
Subject: VB: Month-End Valuation Confirmation - Acct. No. 1209, for 12-31-2012
Attachments: Month-End Confirmation (12-31-12).xlsx

Från: Hayden[SMTP:HAYDEN@HAYDENCONSULTINGINTL.COM]
Skickat: den 2 januari 2013 01:53:06
Till: Tractionfonder
Kopia: Ulf Deckmark
Ämne: Month-End Valuation Confirmation - Acct. No. 1209, for 12-31-2012
Automatiskt vidarebefordrat av en regel

December 31, 2012

==========

Month-End Valuation Confirmation - Acct. No. 1209

==========

Message Headers:

Received: from ex-mbx2.hosting.local ([10.46.16.32]) by ex-hub2.hosting.local
([82.99.18.110]) with mapi; Wed, 2 Jan 2013 01:53:21 +0100
Content-Type: application/ms-tnef; name="winmail.dat"
Content-Transfer-Encoding: binary
From: Tractionfonder <info@tractionfonder.se>
To: Jan Eriksson <jan.eriksson@tractionfonder.se>, Ulf Deckmark
<ulf.deckmark@tractionfonder.se>
Date: Wed, 2 Jan 2013 01:53:20 +0100
Subject: VB: Month-End Valuation Confirmation - Acct. No. 1209, for
12-31-2012
Thread-Topic: Month-End Valuation Confirmation - Acct. No. 1209, for
12-31-2012
Thread-Index: Ac3og453ws0hNoQ7RfqkFJh8Ed0MNwAAABgH
Message-ID: <A6F1860849BE2F41B51DC5B6506944C705B559E5CC@ex-mbx2.hosting.local>
Accept-Language: sv-SE
Content-Language: sv-SE
X-MS-Has-Attach: yes
X-MS-Exchange-Organization-SCL: -1
X-MS-TNEF-Correlator: <A6F1860849BE2F41B51DC5B6506944C705B559E5CC@ex-mbx2.hosting.local>
x-axigenspam-level: 4
x-itpas-score-rpd: 0
x-itpas-score-id: c97a5c65-5476-11e2-af74-0060e0449871
x-itpas-score-sa: -1.90
x-axigenvirus-level: 1
MIME-Version: 1.0

TRACTION FONDER AB
A/C No: 1209 **Name: Ulf Deckmark**

Date: 2012 December 31

Closed Transactions:

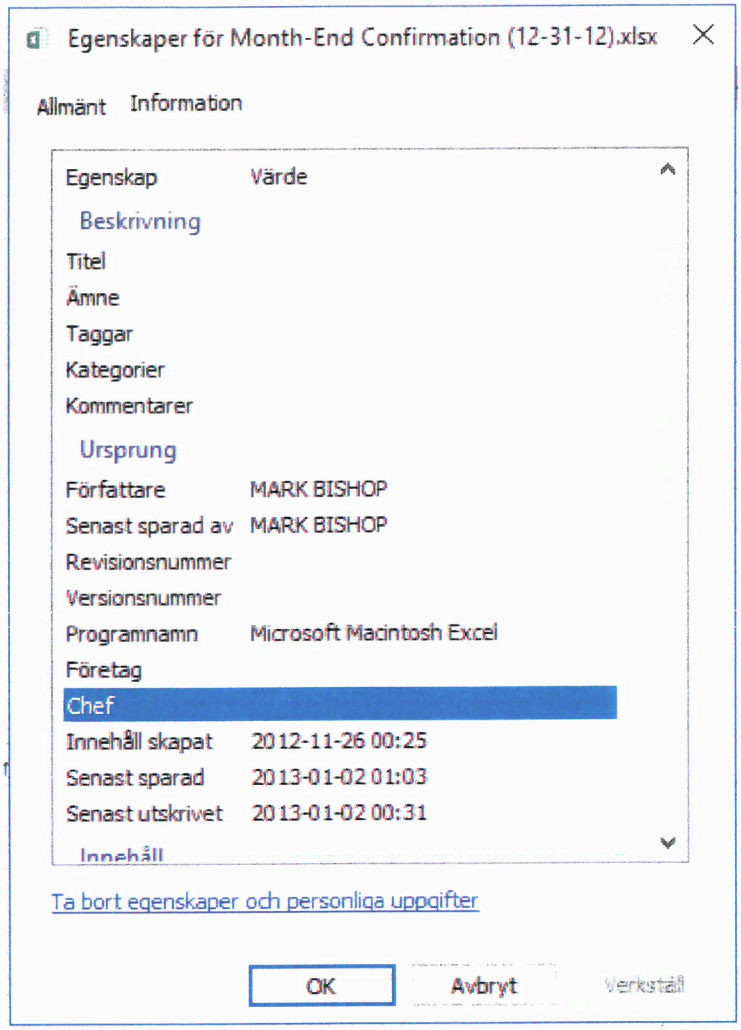
Bond Name	Cusip No.	Size (Orig.) USD	Curr. Factor	Factor Date	Curr. Valuation (Price)	Cash-on-Cash Return	IRR	Curr. Valuation (Bal.)	Bond Remittance - Int.	Bond Remittance - Prin.	Traction Remittance - Int.	Traction Remittance - Prin.
CMLTI 2005-WF1 M1	17307GPG7	925 000	0,906571852	26-Dec-2012	57,000%	9,35%	17,02%	477 990,01	36 786,23	0,00	3 724,69	[illegible]00
CWL 2005-16 MV1	126670PH5	2 500 000	1,000000000	26-Dec-2012	31,875%	2,12%	13,01%	796 875,00	24 030,00	0,00	1 390,63	[illegible]00
GSAMP 2003-HE1 M2	36228FSV9	1 200 000	0,112919849	20-Dec-2012	76,750%	4,56%	11,63%	103 999,18	6 888,02	5 964,24	346,02	29[illegible]61
LMT 2005-2 1A4	52520MBR3	4 325 000	0,712139220	26-Dec-2012	48,500%	12,32%	12,31%	1 493 801,03	95 907,27	58 682,55	14 993,64	9 1[illegible]92
PCHLT 2005-4 1A2	71085PDD2	4 675 000	0,227510456	26-Dec-2012	75,000%	6,54%	14,34%	797 708,54	17 929,30	0,00	414,37	[illegible]00
MARM 2005-6 4A2	576433A63	3 187 000	0,447531393	26-Dec-2012	24,000%	16,76%	15,37%	342 307,81	3 081,02	3 000,25	3 081,02	3 00[illegible]25
CFAB 2003-5 1B	161546GP5	3 000 000	0,486875141	26-Dec-2012	47,500%	11,73%	20,39%	693 797,08	33 065,17	0,00	6 702,40	[illegible]00
CWALT 2005-28CB 1A11	12667GE82	4 395 400	0,895052500	26-Dec-2012	25,000%	27,86%	18,93%	983 528,44	18 201,57	21 870,46	18 201,57	21 870,46
INDX 2006-AR4 A1B	45661EAW4	5 350 000	0,248500551	26-Dec-2012	30,000%	2,35%	15,00%	398 843,38	35 217,23	567 567,46	566,12	9 1[illegible]55
Total NAV (USD):								**6 088 850,47**				

Hayden Consulting Group, LLC
Accounts Department
hayden@haydenconsultingintl.com
One World Trade Center, 121 SW Salmon Street, Eleventh Flr, Portland, Oregon 97204, (503)510-9198

2a Bilaga för förhör 19.06.12 EEperson (MBS).pdf

1087

16:2


Egenskaper för Month-End Confirmation (12-31-12).xlsx
Allmänt
Information
Egenskap
Värde
Beskrivning
Titel
Ämne
Taggar
Kategorier
Kommentarer
Ursprung
Författare
MARK BISHOP
Senast sparad av
MARK BISHOP
Revisionsnummer
Versionsnummer
Programnamn
Microsoft Macintosh Excel
Företag
Chef
Innehåll skapat
2012-11-26 00:25
Senast sparad
2013-01-02 01:03
Senast utskrivet
2013-01-02 00:31
Innehåll
Ta bort egenskaper och personliga uppgifter
OK
Avbryt
Verkställ

BG 721-3

17:1

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.510.9198
hayden@haydenconsultingintl.com

PORTLAND NEW YORK LONDON



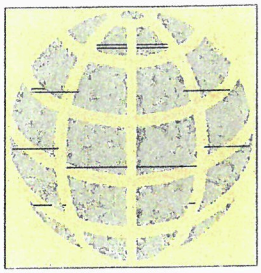
HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services
PORTLAND NEW YORK LONDON

ISG 721-3
18:1

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.510.9198
HaydenConsultingIntl@gmail.com

PORTLAND NEW YORK LONDON



Valuation Engagement Letter

November 15, 2012

Ulf Deckmark
Traction Fonder A.B.
Hammarby Kaj 16
Stockholm, Sweden 12030

Dear Ulf:

Thank you for retaining *Hayden Consulting Group LLC* to assist you in this matter. This agreement for business valuation services between *Hayden Consulting Group and Traction Fonder A.B.* outlines our understanding of the terms and objectives of the valuation engagement. In accordance with our understanding, this agreement constitutes a legally binding contract and should be reviewed carefully.

About Hayden and the valuation service: Hayden Consulting Group is an international consulting, accounting and valuation service provider, with offices in Portland, Oregon, New York, New York, and London, England. Hayden Consulting Group is an international leader in financial advisory services including bond valuation services, litigation, investigative and intelligence services, and real estate consulting.

The methodology in providing valuation for your RMBS is as follows. Hayden has specialized experience with the fixed income markets. Our Company's experienced fixed income market specialists will utilize various cash flow engines (INTEX, ABSNet, IDC, Bloomberg) designed to provide robust and useful fixed income analysis that provides critical support to your evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows and to comprehensive terms and conditions of the securities in order to rationalize a final "market-to-market" valuation.

Since cash flows of RMBS have the greatest effect on pricing of these investments, our monthly methodology for valuation is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we will update the valuations during the analysis and submission of the daily valuation reports.

General – services and fees: This letter agreement confirms that *Traction Fonder A.B.* has retained Hayden Consulting Group to provide residential mortgage-backed securities ("RMBS") valuation services by expressing a conclusion of value of the fair market value of the RMBS in the *Traction Fonder A.B. Fund(s)*. The term fair market value is defined as follows:

> The price at which the RMBS would change hands between a willing buyer and a willing seller, neither being under a compulsion to buy or sell and both having reasonable and relevant facts.

HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services
PORTLAND NEW YORK LONDON

As part of the engagement we will prepare and deliver by email a written detailed monthly report of our valuations, opinions and findings, and to also prepare and deliver by email daily valuations. *Traction Fonder A.B.* authorizes *Hayden Consulting Group*, its employees, and agents to take whatever actions are, in our exclusive discretion, necessary or appropriate for us to conduct the valuation engagement. We plan to start the engagement on or about **November 26, 2012** subject to receipt of materials in our documents receipt list, and unless unforeseen problems are encountered, and be ongoing on a daily and monthly basis for 2012 and 2013. We will resign from the engagement if we determine that continuing or completing the engagement will involve a breach of our ethical or professional standards.

We understand that our services are being performed for *Traction Fonder A.B.*, or one or more of its *Funds,* and that the services provided by us will be considered our conclusion of value and should not be considered a guarantee as to actual amount you would receive upon sale, nor the amount that may be accepted or found by the court or other fact finder. Also, our report may not be used by *Hayden Consulting Group* or any other person for any other purpose without our written consent, which may be granted or withheld in our absolute discretion.

Per the terms of this agreement, neither our conclusion of value nor the scope of our work provides U.S. federal tax advice. Our conclusion of value and/or report cannot be used for the purpose of avoiding federal tax penalties or promoting, marketing, or recommending to another party any transaction or matter based on our conclusion of value and/or report.

We estimate that our fee for this service will be $100 per RMBS, per month (1-30 bonds); and $50 per RMBS per month (31+ bonds), to be paid on a monthly basis. If we encounter unusual circumstances that would require us to expand the scope of the engagement, we will discuss this with you before doing additional work. If issues are identified during the engagement that would cause our fee to change, we will notify you immediately.

Professional standards and confidentiality: The conclusion of value will represent our professional unbiased opinion, based on the data we were able to obtain within a reasonable time, using our best efforts. We attempt to collect data from reliable sources but do not warrant the accuracy, completeness, or reliability of the data obtained. Our engagement cannot be relied on to disclose errors, fraud, or other illegal acts that may exist, nor will we be responsible for the impact on our services of incomplete, missing, or withheld information, or mistaken or fraudulent data provided from any other source or sources.

All information and materials of any form or description collected by us in the course of our engagement shall constitute our work files and will at all times, during and after completion of our engagement, remain in our exclusive possession. We shall have unlimited discretion to retain, discard, or dispose of our work files but will at all times maintain information and materials provided by Traction Fonder A.B. or any Funds associated with same in strictest confidence.

We will use our best efforts to keep strictly confidential the report, its existence, and content, as well as the identity of Traction Fonder A.B. or any other third party for information disclosed in, or pursuant to, any ruling, order, or proceeding of any court or other judicial or non-judicial forum or of any regulatory agency or similar instrumentality.

HAYDEN CONSULTING GROUP LLC
Valuation and Consulting Services
PORTLAND NEW YORK LONDON

Disputes; legal binding contract: This letter agreement is a legally binding contract between *Traction Fonder A.B.* and us and will be binding upon, and inure to the benefit of, their respective heirs, assigns, successors-in-interest and legal representatives (as applicable). It may not be amended without prior written consent of both parties.

Traction Fonder A.B. understands and acknowledges that our services and work product will be subject to the terms of this engagement.

Traction Fonder A.B. acknowledges having read this agreement in its entirety, has had full opportunity to consider its terms, has had full satisfactory explanation of same, and fully understands and agrees to be bound by the terms of this agreement.

Please indicate your understanding and acceptance of this agreement by executing this agreement in the space provided below where indicated and return it to our offices with a check in the amount of the retainer fee, indicating your authorization for us to proceed on the above terms and conditions. Please retain the second copy of this agreement for your files

Hayden Consulting Group

Thomas Eppereson

The undersigned agrees to proceed on the above terms and conditions

By. _____
Ulf Dechmdh

Date: 28/11-2012

BG 721-3
19:1

Valuation Engagement Letter

November 15, 2012

Mr. Traction Fonder A.B.

Thank you for retaining *Hayden Consulting Group LLC* to assist you in this matter. This agreement for business valuation services between *Hayden Consulting Group and Traction Fonder A.B.* outlines our understanding of the terms and objectives of the valuation engagement. In accordance with our understanding, this agreement constitutes a legally binding contract and should be reviewed carefully.

About Hayden and the valuation service: Hayden Consulting Group is an international consulting, accounting and valuation service provider, with offices in Portland, Oregon; NY, NY; and London, England. Hayden Consulting Group is an international leader in financial advisory services including bond valuation services, litigation, investigative and intelligence services, and real estate consulting.

The methodology in providing valuation for your RMBS is as follows. Hayden has specialized experience with the fixed income markets. Our Company's experienced fixed income market specialists will utilize various cash flow engines (INTEX, ABSNet, IDC, Bloomberg) designed to provide robust and useful fixed income analysis that provides critical support to your evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows and to comprehensive terms and conditions of the securities in order to rationalize a final "market-to-market" valuation.

Since cash flows of RMBS have the greatest effect on pricing of these investments, our monthly methodology for valuation is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we will update the valuations during the analysis and submission of the daily valuation reports.

General – services and fees: This letter agreement confirms that *Traction Fonder A.B.* has retained Hayden Consulting Group to provide residential mortgage-backed securities ("RMBS") valuation services by expressing a conclusion of value of the fair market value of the RMBS in the *Traction Fonder A.B. Fund(s)*. The term fair market value is defined as follows:

> The price at which the RMBS would change hands between a willing buyer and a willing seller, neither being under a compulsion to buy or sell and both having reasonable and relevant facts.

As part of the engagement we will prepare and deliver by email a written detailed monthly report of our valuations, opinions and findings, and to also prepare and deliver by email daily valuations. *Traction Fonder A.B.* authorizes *Hayden Consulting Group*, its employees, and agents to take whatever actions are, in our exclusive discretion, necessary or appropriate for us to conduct the valuation engagement. We plan to start the engagement on or about **November 26, 2012** subject to receipt of materials in our documents receipt list, and unless unforeseen problems are encountered, and be ongoing on a daily and monthly basis for 2012 and 2013. We will resign from the engagement if we determine that continuing or completing the engagement will involve a breach of our ethical or professional standards.

We understand that our services are being performed for *Traction Fonder A.B., or one or more of its Funds,* and that the services provided by us will be considered our conclusion of value and should not be considered a guarantee as to actual amount you would receive upon sale, nor the amount that may be accepted or found by the court or other fact finder. Also, our report may not be used by *Hayden Consulting Group* or any other person for any other purpose without our written consent, which may be granted or withheld in our absolute discretion.

Per the terms of this agreement, neither our conclusion of value nor the scope of our work provides U.S. federal tax advice. Our conclusion of value and/or report cannot be used for the purpose of avoiding federal tax penalties or promoting, marketing, or recommending to another party any transaction or matter based on our conclusion of value and/or report.

We estimate that our fee for this service will be $200 per RMBS, per month (1-10 bonds); $150 per RMBS, per month (11-30 bonds); and $100 per RMBS per month (31+ bonds), to be paid on a monthly basis. If we encounter unusual circumstances that would require us to expand the scope of the engagement, we will discuss this with you before doing additional work. If issues are identified during the engagement that would cause our fee to change, we will notify you immediately.

Professional standards and confidentiality: The conclusion of value will represent our professional, unbiased opinion based on the data were are able to obtain within a reasonable time, using our best efforts. We attempt to collect data from reliable sources but do not warrant the accuracy, completeness, or reliability of the data obtained. Our engagement cannot be relied on to disclose errors, fraud, or other illegal acts that may exist, nor will we be responsible for the impact on our services of incomplete, missing, or withheld information, or mistaken or fraudulent data provided from any other source or sources.

All information and materials of any form or description collected by us in the course of our engagement shall constitute our work files and will at all times, during and after completion of our engagement, remain in our exclusive possession. We shall have unlimited discretion to retain, discard, or dispose of our work files but will at all times maintain information and materials provided by Traction Fonder A.B. or any Funds associated with same in strictest confidence.

We will use our best efforts to keep strictly confidential the report, its existence, and content, as well as the identity of Traction Fonder A.B. or any other third party for information disclosed in, or pursuant to, any ruling, order, or proceeding of any court or other judicial or non-judicial forum or of any regulatory agency or similar instrumentality.

Disputes; legal binding contract: This letter agreement is a legally binding contract between *Traction Fonder A.B.* and us and will be binding upon, and inure to the benefit of, their respective heirs, assigns, successors-in-interest and legal representatives (as applicable). It may not be amended without prior written consent of both parties.

Traction Fonder A.B. understands and acknowledges that our services and work product will be subject to the terms of this engagement.

Traction Fonder A.B. acknowledges having read this agreement in its entirety, has had full opportunity to consider its terms, has had full satisfactory explanation of same, and fully understands and agrees to be bound by the terms of this agreement.

Please indicate your understanding and acceptance of this agreement by executing this agreement in the space provided below where indicated and return it to our offices with a check in the amount of the retainer fee, indicating your authorization for us to proceed on the above terms and conditions. Please retain the second copy of this agreement for your files

Hayden Consulting Group

By: _____

The undersigned agrees to proceed on the above terms and conditions

_____

Date: _____

Valuation Engagement Letter

November 15, 2012

Mr. Traction Fonder A.B.

Thank you for retaining *Hayden Consulting Group LLC* to assist you in this matter. This agreement for business valuation services between *Hayden Consulting Group and Traction Fonder A.B.* outlines our understanding of the terms and objectives of the valuation engagement. In accordance with our understanding, this agreement constitutes a legally binding contract and should be reviewed carefully.

About Hayden and the valuation service: Hayden Consulting Group is an international consulting, accounting and valuation service provider, with offices in Portland, Oregon; NY, NY; and London, England. Hayden Consulting Group is an international leader in financial advisory services including bond valuation services, litigation, investigative and intelligence services, and real estate consulting.

The methodology in providing valuation for your RMBS is as follows. Hayden has specialized experience with the fixed income markets. Our Company's experienced fixed income market specialists will utilize various cash flow engines (INTEX, ABSNet, IDC, Bloomberg) designed to provide robust and useful fixed income analysis that provides critical support to your evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows and to comprehensive terms and conditions of the securities in order to rationalize a final "market-to-market" valuation.

Since cash flows of RMBS have the greatest effect on pricing of these investments, our monthly methodology for valuation is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we will update the valuations during the analysis and submission of the daily valuation reports.

Formaterat: Ingen kontroll av enstaka rader, Justera inte mellanrum mellan latinsk och asiatisk text, Justera inte mellanrum mellan asiatisk text och siffror

Formaterat: Teckensnitt:(Standard) Times New Roman

General – services and fees: This letter agreement confirms that *Traction Fonder A.B.* has retained Hayden Consulting Group to provide residential mortgage-backed securities ("RMBS")~~business~~ valuation services by expressing a conclusion of value of the fair market value of the RMBS in the *Traction Fonder A.B. Fund(s)*. ~~(~~The term fair market value is defined as follows:

The price at which the RMBS~~property~~ would change hands between a willing buyer and a willing seller, ~~–~~neither being ~~a~~ under a compulsion to buy or sell and both having reasonable and~~of~~ relevant facts.

As part of the engagement we will prepare and deliver by email a written detailed monthly report of our valuations, opinions and findings, and to also prepare and deliver by email daily valuations. *Traction Fonder A.B.* authorizes *Hayden Consulting Group*, its employees, and agents to take whatever actions are, in our exclusive discretion, necessary or appropriate for us to conduct the valuation engagement. We plan to start the engagement on or about **November 26~~15~~, 2012** subject to receipt of materials in our documents receipt list, and unless unforeseen problems are encountered, and be ongoing on a daily and monthly basis for 2012 and 2013. ~~If for any reason we are unable to complete the valuation engagement, we will not issue a report as a result of the engagement.~~ We will resign from the engagement if we determine that continuing or completing the engagement will involve a breach of our ethical or professional standards.

We understand that our services are being performed for ~~–~~*Traction Fonder A.B.*, *or one or more of its Funds,* and that the services provided by us will be considered our conclusion of value and should not be considered a guarantee as to actual amount you would receive upon sale, nor the amount that may be accepted or found by the court or other fact finder. Also, our report may not be used by *Hayden Consulting Group* or any other person for any other purpose without our written consent, which may be granted or withheld in our absolute discretion.

Per the terms of this agreement, neither our conclusion of value nor the scope of our work provides U.S. federal tax advice. Our conclusion of value and/or report cannot be used for the purpose of avoiding federal tax penalties or promoting, marketing, or recommending to another party any transaction or matter based on our conclusion of value and/or report.

We estimate that our fee for this service will be $200 per RMBS, per month (1-10 bonds); $150 per RMBS, per month (11-30 bonds); and $100 per RMBS per month (31+ bonds)~~_____~~, to be paid on a monthly basis. If we encounter unusual circumstances that would require us to expand the scope of the engagement, we will discuss this with you before doing additional work. If issues are identified during the engagement that would cause our fee to change, we will notify you immediately.

~~We will also charge full reimbursement for out of pocket expenses incurred in the course of our engagement including, among others (as applicable), computer database storage, industry research reports and materials, travel and living expenses (meals, lodging, etc.), fees to professionals for consultation regarding the valuation or technical matters, messenger and delivery services, report preparation, copying, and other direct engagement expenses. **(Any costs exceeding $500 to be approved in advance).** We will also charge full reimbursement for retaining other experts, if deemed necessary, but such expenses will only be incurred with *Traction Fonder A.B.* prior approval. In developing our conclusion of value, we may use third party service providers to establish the value of specific assets, such as separate assets or real estate appraisals. We may share confidential information about you with the service providers, but remain committed to maintaining the confidentiality and~~

~~security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to obtain appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. We will also charge full reimbursement for retaining third-party service providers.~~

~~The fee estimate is for the valuation and valuation report and does not include any services that may be required to defend our valuation report in litigation, including conferences, depositions, court appearances, and testimony. Fees for such services, if required, will be billed at our expert testimony rate of **$225.00** per hour.~~

~~We will not have any obligation to issue a report or other document, or communicate our research, analyses, or conclusions, and will not have any obligation to appear for or provide written or oral testimony or evidence at trial, deposition or elsewhere, until your account is paid in full, or alternative arrangements have been mutually agreed to in writing by *Traction Fonder A.B.* and us. We will have no liability to *Traction Fonder A.B.*, or any other person, by reason of not issuing a report, appearing for and/or providing testimony to other evidence because of *Traction Fonder A.B.*, failure to pay all amounts due us, and *Traction Fonder A.B.* agrees to indemnify us against any such liability.~~

~~*Traction Fonder A.B.* is responsible for management decisions and functions and for designating an individual who possesses suitable skill, knowledge, and/or experience, preferably with senior management, to oversee any valuation services and other services we provide. You are responsible for evaluating the adequacy and results of the services performed and accepting responsibility for such services. You are responsible for establishing and maintaining internal controls, including monitoring ongoing activities.~~

Professional standards and confidentiality: The conclusion of value will represent our professional, unbiased opinion based on the data were are able to obtain within a reasonable time, using our best efforts. We attempt to collect data from reliable sources but do not warrant the accuracy, completeness, or reliability of the data obtained. ~~We will not audit, compile, or review any financial statements, forecasts, or financial data provided to us. At the conclusion of the engagement, we will ask you to sign a representation letter on the accuracy and reliability of the financial information used in the engagement. Accordingly, unless otherwise specified, our conclusion of value will be subject to the validity of the underlying data submitted.~~ Our engagement cannot be relied on to disclose errors, fraud, or other illegal acts that may exist, nor will we be responsible for the impact on our services of incomplete, missing, or withheld information, or mistaken or fraudulent data provided from any other source or sources.

All information and materials of any form or description collected by us in the course of our engagement shall constitute our work files and will at all times, during and after completion of our engagement,

remain in our exclusive possession. We shall have unlimited discretion to retain, discard, or dispose of our work files but will at all times maintain information and materials provided by Traction Fonder A.B. or any Funds associated with same in strictest confidence.

We will use our best efforts to keep strictly confidential the report, its existence, and content, as well as the identity of Traction Fonder A.B. or any other third party for information disclosed in, or pursuant to, any ruling, order, or proceeding of any court or other judicial or non-judicial forum or of any regulatory agency or similar instrumentality.

Disputes; legal binding contract: This letter agreement is a legally binding contract between *Traction Fonder A.B.* and us and will be binding upon, and inure to the benefit of, their respective heirs, assigns, successors-in-interest and legal representatives (as applicable). It may not be amended without prior written consent of both parties.

Traction Fonder A.B. understands and acknowledges that our services and work product will be subject to the terms of this engagement.

Traction Fonder A.B. acknowledges having read this agreement in its entirety, has had full opportunity to consider its terms, has had full satisfactory explanation of same, and fully understands and agrees to be bound by the terms of this agreement.

Please indicate your understanding and acceptance of this agreement by executing this agreement in the space provided below where indicated and return it to our offices with a check in the amount of the retainer fee, indicating your authorization for us to proceed on the above terms and conditions. Please retain the second copy of this agreement for your files

Hayden Consulting Group

By: _____

The undersigned agrees to proceed on the above terms and conditions

_____

20:5

Date: _____

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HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

One World Trade Center
121 SW Salmon Street
Eleventh Floor
Portland, Oregon 97204
503.471.1317
hayden@haydenconsultinginfo.com

April 19, 2013
Ulf Deckmark, President
Optimus Fonder
Hammarby Kaj 16
Stockholm, Sweden 12030

Re: Market Valuation

Dear Ulf:

The methodology in providing valuation for your RMBS is as follows. Hayden has specialized experience with the fixed income markets. Our Company's experienced fixed income market specialists will utilize various cash flow engines (INTEX, ABSNet, IDC, Bloomberg) designed to provide robust and useful fixed income analysis that provides critical support to your evaluation needs. The analytics are backed by proprietary quantitative modeling techniques that rely on access to security cash flows, monthly trustee servicing, a daily review of actual IDC and Bloomberg security trade prices (if applicable) and market "matcher" pricing (if applicable), performance reports, and to comprehensive terms and conditions of the securities in order to rationalize a final "market-to-market" valuation.

Since cash flows of RMBS have the greatest effect on pricing of these investments, our monthly methodology for valuation is satisfactory for your firm in order to maintain regulatory compliance. Nevertheless, in the event that other Market fundamentals or technical changes occur mid-month, we update the valuation reports daily.

The conclusion of value will represent our professional unbiased "market value" for the securities under review. Unlike most RMBS valuation companies, Hayden Consulting Group does not perform investment banking services and does not own or trade RMBS. We only provide valuation services and have no internal conflicts of interest regarding RMBS. This makes our valuations stronger and "at market", relative to any investment banking firm in the country.

Furthermore, we believe that our daily market valuations have been accurate for the purposes for which Optimus Fonder has used them. Our daily market valuations have held up accurately against your purchases and sales of bonds, and we look forward to a continued relationship with you.

Sincerely,

J Thomas Epperson

Tom Epperson 190613.dS2

FL	So the tape is rolling, and maybe you want to..?
[Lisa Sanitti] ("USA")	Good morning everyone, this is Special Assistant US Attorney [Lisa Sanitti]. Again, I've been commissioned by the court here in the Southern District of California to be a commissioner and help with facilitating the Swedish investigation and have Mr. Epperson here for the interview. We're located in the US Attorney's Office in San Diego. Today's date is June 13th, it's 10:11 am. In the room we have the same attendees here today as we did yesterday, I'll have everyone go around the room and introduce themselves, and first I'll start with you, Mr. Epperson. You are John Thomas Epperson?
John Thomas Epperson ("TE")	Correct.
USA	OK. And he's present pursuant to a subpoena that I've issued under the authority granted to me by the court, so we'll go around and have everybody introduce themselves.
Anna Forsmark ("FL")	Yes, Anna Forsmark, Investigator from the Swedish Economic Crime Authority.
Lena Anderling Norell ("FL")	And I'm Lena Anderling Norell, I'm also a Criminal Investigator from the Swedish Economic Crime Authority.
Emma [Marksäter] ("FL)	And my name is Emma [Marksäter], and I'm also an Investigator from the Swedish Economic Crime Authority.
Camilla Larsson ("FL")	I'm Camilla Larsson, I'm also an Investigator from the Swedish Economic Crime Authority.
Laura Winter ("FBI")	Laura Winter, FBI.
Stephanie [Shol] ("FBI")	Stephanie [Shol] with the FBI.
USA	Again, I'm Lisa [Sanitti], and with the US Attorney's office. And anything else you… do you want to get started?
FL	No, I think we're good to go. First, you had something that you would like to clarify from the interview of yesterday?
TE	No, I'm not clarifying, but to add to my response to one of the questions regarding that schedule that showed decreasing values.
FL	From the back office?
TE	Yes.
FL	In Optimus?
TE	Yes. Why would values be going down, and I gave you some reasons I thought they'd be going down, but another reason I didn't think of at the time could be that sometimes these bonds are more seasoned, and there's a lot of maturities, so sometimes a lot more principal is paid, and when that happens, you know, the value goes down by the amount of the principal. But by the same token, you would have received it, theoretically, as well. So… so if you have a 100,000 dollar bond and there is a reduction, a principal of say 50,000,

	then of course the bond would drop in value by that. It's just another possibility why there would be continuing and decreasing values.
Interpreter	And I forgot to put my presence on, I should say interpreter also present on the phone. I guess I didn't state my…
USA	Sorry we skipped you.
Interpreter	No no, that's fine. I'm Gunilla Medina, same interpreter as yesterday, approved by the federal court, on the list of the federal court in the United States and also certified from Spanish. Not at this moment, but anyway.
FL	OK, also, yesterday we talked about the company Hayden Consulting, and I just wondered the name Hayden – why Hayden?
TE	Well…
FL	I'm just curious.
TE	Well, why Hayden… First of all, I liked the sound of it, and I worked for a company called Hayden when I was in college that's no longer around, so I just decided that it sounded… sounded like a good name to use, so I used it.
FL	So you came up with the name, Hayden?
TE	I came up, yes.
FL	And it's not referring to a person, the name Hayden?
TE	No.
FL	No. And the company you worked for during college, what was the business of the company?
TE	It was a retail brokerage firm. I think it was called Hayden Stone back in the 60s.
FL	Right.
TE	There's really nothing to it other than that.
FL	OK. Then we move on to a British company named Optimus Socially Responsible Investments Limited. What do you know about this company?
TE	Very little. I may have been asked to do some work for them, but I don't… this minute, I can't remember what it would have been, maybe a balance sheet or something like that.
FL	Just a balance sheet?
TE	I don… I don't exactly remember, but I'm sure you have a copy of it there you'll show me in a minute.
FL	Oh, yeah, yeah! And do you know anything about the company's activities, about their business?
TE	I can't remember.
FL	Nothing?
TE	Right this moment, I don't remember anything.
FL	OK. Do you know the management of the company, any persons? Names?
TE	I can't recall right now.

FL So who gave you the task for this company?

TE I think Mr. Bishop did.

FL Mr. Bishop did. And…

TE If I'm not mistaken, he may have formed this company. That's my recollection.

FL But you don't remember the purpose of the company?

TE Not on the top of my head.

FL Do you know if there were any employees?

TE I do not.

FL So did you have a function within the company?

TE No.

FL Was it just one small task, or was it like over time?

TE I think it was… I think it may have been just a one-time project I had, to the best of… that I can remember.

FL OK. So do you remember how long time it took you to do that job that you were assigned?

TE No.

FL No? But it wasn't for, like, you were not sitting full time for a month doing it, or…

TE I don't think so.

FL OK. So, shorter time?

TE I think so.

FL Because according to Mark, you were in charge of the accounting at Optimus Socially Responsible Investments.

TE I was in charge of accounting? I don't think that's an adequate description. I mean, I was asked to do a specific task, you know, relating to the accounting profession. We do… sometimes we do financial statements of various kinds, it was that kind of thing.

FL But not…

TE But not…

FL …ongoing.

TE Not ongoing.

FL You remember if you received any compensation for this assignment?

TE I hope so!

FL And you remember in what…

TE I don't, I don't remember what the amount might have been or anything like that.

FL Was Bishop the owner of the company, or did you know if there was anyone else involved?

TE I… I do not. If I had to guess right now, I would say he was, you know, he… my recollection is that he was the sole owner, but I have not basis… nothing to base that on, you know, based on what I remember.

FL You said that you might have been doing a balance sheet. Do you remember what assets the company had, what was on the balance sheet?

TE No, I don't remember right now.

FL OK. I will show you a document named Financial Optimus, and it's from 31 December 2015. And its… the appendix is OSRI appendix 1, because we have been splitting them up. Independent accountant review report and balance sheet from December 31. And you don't… you don't have to read through it all. Of course, you can just… but the questions will not concern everything that's in that.

I think you've got the wrong paper… that… sorry. So… Sorry! Again, there are too many papers… OK. So J Thomas Epperson and Company, this is your company?

TE Yes.

FL And did you draw up this report?

TE I believe I did.

FL And the balance sheets and the earnings report, which form the basis for the review. Who has drawn up those?

TE Who prepared this?

FL Yes.

TE I believe I did.

FL OK. And who gave you the information, or the bookkeeping material?

TE I would assume that… I would assume that he gave it to me.

FL He? Mr. Bishop?

TE Yes.

FL OK. Then another document… which as is shown a loan agreement with Optimus and ABS, and it's dated 5 February 2016. It's a loan agreement on behalf of ABS Investment Group regarding a loan to ABS from Optimus Socially Responsible Investments of USD 5 million. Can you tell us anything about this loan? Do you recognize the document?

TE Well, I may have seen this document before, but it… but… but it's been a while.

FL It's more fresh than the documents from yesterday, but yeah, it's been three years.

TE Yeah, I don't… I may have seen this document before, but it… right at this moment, it doesn't register.

FL OK, so do you remember anything about the loan or about the circumstances?

TE No.

FL You remember anything of the purpose, what the money… what was it going to be used for? Would they know at ABS?

TE I do not remember. I just noticed in the last page that it put me as a director, which is… which is impossible, that's a false definition.

FL But did you sign… is it your signature on page 7?

TE You know, it appears that it's my signature, but as we talked about yesterday, I certainly would not have signed a document like this. I have never…

FL You would not have signed it?

TE No, I mean, I never ever had a business ownership with Mr. Bishop.

FL Because the person who signed as J Thomas Epperson signed as manager and director.

TE Correct. That's false.

FL OK. Then this is not your…

TE I can't…

FL …signature, are you saying that?

TE Well. It's the design of this signature. It looks like mine…

FL Yes?

TE …but I… I didn't sign this document.

FL All right. And would that… are you saying that you were never either manager or director of ABS Investment Group? This is not ABSIG, it's this ABS Investment Group.

TE I have… we covered this a little bit yesterday.

FL I know, I know.

TE And… you know, my answer then is my answer now, and that is, I acquired some business interests from him when he was no long desirous of holding those interests. And I acquired, and I gave you the names of four different entities, and they had been owned by ABS, so you know, they were acquired by me personally, they have been reported by me personally, they appear on my tax returns, personally, and, you know, at the time that occurred, you know, I thought that those were all the assets of ABS. But obviously they were not. Mark continued to use that name to do business.

FL ABS?

TE ABS. I used my personal name.

FL Yes. So ABS was like, can you say that it was like the mother company of these four units that you bought from Mark Bishop later on?

TE Well, they… they… on some of them, they had been owned by ABS, but not all of them.

FL OK. But you did not acquire ABS at the same time.

TE No, I…

FL Ok.

TE No. Did I make myself clear on that?

FL Yes, pretty much. But it's just puzzling us that there…

TE It's more puzzling to me than it is to you…

FL So ABS… Mr. Bishop could have gone through with some business, and you wouldn't have known?

TE Of course. I'm sure he did.

FL I'm still going to ask you a question about this, because maybe it will ring a bell.

TE Sure.

FL This loan, if you know if ABS paid… because, since you know, you said that you were doing the balance sheet, it maybe this is something you have come in touch with. Did ABS pay interest to Optimus Socially Responsible in accordance with the agreement? It was 10 percent paid quarterly, according to…

TE Well, this was…

FL If you look at section 2.5.

TE Yeah, I believe this… I believe I prepared this opening balance sheet, and I think it was… I could have done other financials, but this, I think this was the only one I did, but you would know better than me at this point…

FL OK. But so you don't know if…

TE I don't know.

FL …what happens with the loan, or if they paid any interest, or..?

TE No, Mark… Mark Bishop was… spent 80–90 percent of his time overseas. I have no idea what, you know, the… all of the activities that he was involved in.

FL OK. So… So I'm going to show you another loan agreement. It's a loan agreement with ABS and a person named Emil Amir Ingmanson, and it's appendix OSRI number 3. And this is a loan agreement, and it's dated the same day, February 5, 2016, and… yeah, it's between ABS and a Swede called Emil Amir Ingmanson. First, do you know this person, Emil Amir Ingmanson?

TE I've heard his name, I've never met him, and I don't know anything about him.

FL So in what context did you hear his name?

TE I think I may have read it in your Swedish newspaper.

FL OK. So you… Did you… you never had any contact with him?

TE Never.

FL Did Mark Bishop talk to you about him?

TE I don't know if he ever talked about him or not.

FL But not as far as you remember?

TE Yeah, I don't… I don't… I know nothing about this character.

FL OK. And this loan agreement?

TE I've never seen it before.

FL OK. But maybe you can tell us something just in general. It says, “This is a loan agreement between a company and a private person,” and it says that it’s a “performance-linked bond agreement.” What would that mean if you have an agreement with a loan to another person? The performance-linked part. Does it have a bearing on his personal finances?

TE I’m not sure what that means. You know, maybe it means if… performance-linked, perhaps if the business does well, you know, something is triggered to pay the loan off quicker, or whatever.

FL Yeah, but is…

TE Is there, Is there… I haven’t read this, but maybe there is something in here that talks about it. But…

FL It’s not company to company, that’s… that’s a bit… I find it pretty unusual, I’ve never seen it before. With a person?

TE Well, it’s between… a loan between an LLC and an individual, I don’t find that…

FL Yeah, but that it’s performance-linked?

TE Oh, I… so far as the loan goes, I don’t find it uncommon, but I don’t know what exactly the performance link means.

FL It says that as underlying, it indicated “all of the assets of Ingmanson,” the person.

TE Where are you seeing that?

FL In… no, it’s in the agreement, actually I did not write exactly where in the agreement. Well, never mind, you… you haven’t seen this before?

TE I haven’t, no.

FL No. And could you tell us who did the due diligence, because when ABS… ABS were lending the money, there must have been some due diligence, do you know if there’s a person at ABS who generally do this? Who could have done it?

TE Well, not me.

FL Not you?

TE So, I don’t… you know, Mark pretty much, you know, took care of business as he saw fit, he didn’t ask me to analyze a loan agreement in the sense that’s... If that’s what you mean?

FL Do you know if there are other people in the staff who might have been asked to do a due diligence on a loan for ABS?

TE I do not, no. And by the way, I just might add that…

FL This is the loan agreement.

TE With respect to this financial statement, if I had any ownership interest in an entity that Mark Bishop owned, I would be precluded from preparing any kind of financial statement.

FL Why, if it was Mark Bishop who owned it? Why would you be precluded?

TE No, If I had…

FL	If you had, yourself? OK. Yeah. Then, what? Sorry.
USA	Do you mean a conflict of interest, or what?
TE	Say what?
USA	Conflict of interest?
TE	Oh, yeah. As a CPA is, you know, because of the code of ethics involved, and which is incorporated into California law, you just can't do that. You know, the ethical restrictions for accountants are even more strict than for lawyers.
FL	So I will show you a document dated 2016, 20 October, ABS settlement Emil Ingmanson loan, and this is the name of the document. And it's also named Executed. So this is referring to the loan in the previous attachment.
TE	I know nothing about it. It's between this character Emil and… and Mark.
FL	It is also executed and delivered as a dead by Thomas… Tom Epperson, manager, on page 4. I think you have it there, it's the last page.
TE	That's not my signature.
FL	So how can you be so sure?
TE	By looking at it.
FL	In the previous documents, you said that the signature looked like you, but this time..?
TE	On the prior documents, it looked more like my signature. This is definitely not my signature.
FL	So someone has been using your name and your signature?
TE	Seemingly.
FL	And how do you feel about that?
TE	Not very good.
FL	So why do you think you are being used like this? We have seen this yesterday, this name…
TE	We've seen a pattern, I'm disappointed.
FL	So who…
TE	And I'm shocked and surprised. But you know, I have… what can I say, I have no explanation.
FL	So you have no, like, theory about why this is happening?
TE	What, feeling? Well, yeah! I'm pissed off about it. But I don't want to get… you know, too upset in here.
FL	No. But why are… why is it your name on these papers?
TE	I don't know… we… we had a… you know, I've been working with him for quite a few years.
FL	"Him" is Mark Bishop?
TE	Yeah. So… when you do, when you develop, you know, in my profession, you do business with people that you trust… when you find out there's a breach of trust and signatures are being forged, and signatures are, you know, computer

images are being used to use your signature… you know, it's pretty disturbing. This has never happened in my life. My… my professional career, by the way, is, you know, totally pristine, I've never had any kind of disciplinary action, of any kind.

FL Do you know if Mark Bishop has done anything like this before, or are you familiar that this has been… like not, maybe not with you, but with other persons, is this anything you…

TE Not that I… not that I know of.

FL OK. So this document, the settlement, you know nothing about it?

TE Yeah. I know nothing about it. I've never seen any document with this Emil's name on it.

FL OK. I'm going to show you an account statement, and it's appendix OSRI number 5, and it's a statement for the period 1 February 2016 to 29 of February 2016, for ABS Investment Group. And the account statement shows a payment to ABS, a disbursement to Emil as well as to a company named Solid Venture Capital, and the transactions are on the same day. And they are highlighted in yellow. Page… page 1. Do you know who had access to the ABS bank account at that time?

TE Mark Bishop is the only signatory on that… on that account, as far as I know. You know, during… there was a time period where I had some access to his accounts, but I don't think I ever had access to this account. But never as signer, just access.

FL So just, you could look… you can…

TE Yeah, for example, Fund V that we talked about yesterday, you know, I needed information from the banks… from the bank statements.

FL But you could never do transactions?

TE I… I had access, but I was never a signer on any of his accounts.

FL And you were asked yesterday, but still, I'm going to ask you again. Solid Venture Capital?

TE I've never heard of it. I would have… I wouldn't mind having a few of these millions, though…

FL Actually, if you look at the statement, there are some payments that goes out to you.

TE Yeah. He… he paid me accounting fees from time to time, and he usually did it by wire. So you know, I wasn't always aware of what the source was.

FL With that you want to say, if you have a task for maybe ABSIG, the money could come from a different company, but that was all right, or..?

TE Could you ask the question again, please?

FL No, sorry. But you… he… when he paid you money for the duties that you performed, they could come from different...?

TE It could come from any place, yeah.

FL So what would you think this… this would be, if you look at this bank statement, there are like… yeah, the second… the 16th of February, there is

6,000 dollars wired out to you, and the 4th of February, 6,000… how would… do you remember what your agreement was, how much money did Mark pay you, like monthly or for every… how was it…

TE He paid me routinely, I think on a monthly basis.

FL OK. You remember the amount?

TE The amount he paid me?

FL Yeah?

TE I don't know, but you know, I don't mind telling you that probably, over the last 10 years, my gross income has been pretty consistent, you know, around between 150 and 200,000.

FL A year?

TE Yeah. But he's… Yeah, a year. Gross, not net. But, I mean, I also had other… a lot of other clients.

FL So this… I don't recall the amount, was it from all, from all your incomes? So how much?

TE Well, I would guesstimate between 150 and 200,000 gross.

FL Guesstimate, that's a good word! OK, so…

TE You know, as a rule, accountants, you don't do as well as lawyers, you know, so if we make 40 percent, we're lucky.

FL So you can't remember how much came from Mark Bishop?

TE No. But he was a… he was a… financially, he was… he paid me on time, I mean, which was nice.

FL OK. Your last payment from Mark Bishop, when was it? The last time you got a wire to your account from one of Mark's sources?

TE I could guess. I would say maybe late 2016.

FL And what did that concern?

TE Oh, I don't know. I just… the reason I say late, you know, about that time, I moved, relocated to Georgia. That's a state in the south.

FL I know.

TE So at that time, I know my activities with him curtailed quite a bit.

FL OK. Now we move on to a document named Ingmanson Business Plan, and it's appendix 6, OSRI 6. So, I probably know the answer, but I'm still going to ask you. Have you seen this document before?

TE Never, I… I've never seen any document, any legal document, with this guy's name on it.

FL Emil Ingmanson?

TE What is it… I've never met the guy, I don't know anything about him, you know, I have… I get the feeling that he's a very bad character, that's all I know.

FL And the feeling you get from reading newspapers, you said...?

TE The Swedish press is not very kind to him. You know, when I first learned about this, that was my… you know, I was curious, you know, so that was my only source of information.

FL Yes, it's very understandable. I'm just going to mark something for you…

TE Sure…

FL …on this document, so… OK, so we're still on the subject of Optimus Socially Responsible Investments, and you are shown one of the financial statements from September 2016, and it's OSRI appendix 7. And all… you told us before that you… you made some balance sheets for this company, or, yeah. So, yes. I was going to ask you. On page 3, at the signature, is this you?

TE You know, that appears to be a facsimile of my signature. It could be my… I mean, it's not an original, but it could be my signature. It could be a photograph of my signature.

FL OK. So the document itself, you remember this?

TE Not exactly.

FL Not exactly, but this… Elaborate?

TE Oh. I know… I knew… I must have done some of these statements, and I'm… you know… if you would have asked me, I could have probably resurrected my working papers that I have somewhere. But…

FL Then maybe you can take a look at the language and see if this is your way of writing, or if you can, you know…

TE Yeah, I mean, it appears in good… it appears in good form, I can't tell you if that's my original signature.

FL OK. Yesterday, you… we talked about…

TE In fact, this resembles, you know, the photograph that you showed me yesterday.

FL On Mark Bishop's computer?

TE Yeah.

FL If you look at page 4. I marked it for you there, it's a text, it says, starting on paragraph 2, it says "The company does not have the cash to pay its quarterly interest payments under its performance-linked bond agreement with AI Undertaking 8 and is currently in default for those interest payments." And then, three paragraphs down, it says "The ETI investments experienced a loss of value due to the US Fed delaying interest rate hikes, risk of attitudes and continued risk in the oil and gas markets sending bond valuations significantly lower. The company's loan to ABS Investment Group written down to 10 percent." Is this something you recognize, that you have been writing?

TE I just… honestly, I don't remember writing this.

FL You know what an ETI is?

TE Not off the top of my head.

FL Have you heard of it?

TE I think I have heard of it, but I don't remember what it stands for.

FL It stands for Exchange-Traded Instrument, is this anything you're familiar with?

TE Exchange..?

FL Exchange-Traded Instrument.

TE Exchange-Traded Instrument. You know, I don't know exactly what that is.

FL It's a security formed in Malta, In Europe.

TE I have no idea what that is.

FL Registered in Malta.

TE I have no idea.

FL Have you heard of any securities… Maltese securities?

TE No. So it doesn't… you know, a lot of this doesn't register with me.

FL OK. (Doesn't register with me?)

TE Doesn't ring a bell.

FL OK. Are you familiar with the write-down of the loan?

TE No.

FL No.

TE Let's put it this way: I have no recollection of it at all.

FL So now we change the subject to another company, and it's a British company called Energy Everything Investments, and that's a plc company. What do you know about that?

TE I think I may have prepared an opening balance sheet for it.

FL Just an opening balance sheet?

TE That's what I remember.

FL So one time?

TE One time. An opening balance sheet is my recollection.

FL And who… who asked you to do that?

TE Mark Bishop.

FL And when was that?

TE I have no idea.

FL Do you remember anything about the company's activities and business?

TE All I… all I remember is that it was energy-related and, you know, they were as I remember it just pursuing some green energy opportunities, and that's about it.

FL His… he was pursuing, you say. Does that mean that he made investments, or that he was planning to make investments?

TE I don't know. I just… all I can remember is that it was energy-related.

FL OK. And do you know who were part of the management of the company, you said Mark Bishop, but do you know anyone else?

TE No.

FL Any ABSIG people related to this company?

TE No.

FL And do you know if there were any employees?

TE No.

FL You said you made the opening balance sheet.

TE I believe I did.

FL So did you handle the accounting for…

TE No.

FL And, remember…

TE By the way, I have never handled the accounting – I think this is a correct statement – I have never handled the accounting of any entity. I was available to answer questions and help the accountants, but I never was the primary bookkeeper for any entity that I can remember now.

FL The entities that we asked you about today, and even yesterday, they're related to Mark Bishop, and in some of the cases, you have been doing some stuff, like preparing balance sheets and auditing, it says. Who did the bookkeeping, who gave you the material? Do you know who did the accounting for these companies, was it the same person? I mean, does Mark have a contact that he uses for that?

TE Well, ABSIG had… we had several different people doing bookkeeping.

FL OK?

TE And… administratively, I was not involved in that aspect. Craig Chang had a lady by the name of Karen, I don't remember her last name, and there were other bookkeepers there that, you know, did the usual… actual source documents to prepare the accounting. Not me.

FL So who gave you the documents you needed for your earnings reports and balance sheets, who gave you the…

TE Well, it depends on what entity you're talking about.

FL I'm talking specifically about Energy Everything investments…

TE Well, that was a little…

FL …Optimus Socially responsible, did Mark to…

TE …That was, those were maybe a little different situation, where those were startup companies, you know, so maybe I helped initiate a chart of accounts, you know the starting point of those companies, but I never did any bookkeeping beyond that.

FL So who gave you the information that you needed to do that?

TE For those two companies?

FL Well, that information would have come from Mark Bishop.

FL Do you know what assets the company had, I'm speaking of Energy Everything Investments?

TE No, it's been a long time since I prepared that.

FL Ok, so I'm going to show you an Energy Everything independent accounts review, and it's dated 31 March 2016, and it's EEI appendix 1. So the questions are pretty much the same, but on the first page of the review, or the report, it says: "This is a document from John Thomas Epperson & Company". Have you wrote this?

TE Well, it's a contradiction in terms here. I have a tendency to think… I'm skeptical, because, if you look at the title page – this one – you see it says "independent accountant's review report". Well, and then, there's auditor's report, it's not a review report, it's a higher level – it's an audited report. So there is a contradiction in terms there, so I don't think anything like that could have come out of my office. With different… different titles.

FL So I'm not really familiar with auditing. What, if you look at the rest of the document, what would you call it? Is it a…

TE Well, it's…

FL …review report, or an audit report?

TE Let me just explain. There are three basic kinds of reports an accountant can issue. You know, the most basic is called a compilation. It may have the same appearance, but there's not a lot of, you know, checks and balances in a compilation. And then the next level up is a review. You know, review means that you've done analytical reviews and you've delved into it a little bit more. Then the third level, which is the highest level, is an audited report, which means you verify, you know, with third parties, all the assets and liabilities.

FL And the things you do when you're doing an audit report, it's pretty much the things it says on this page, right? That's page number 3 in the appendix. Would you say this is an auditor's report, or..?

TE Well, I'm saying they're… This says that it's an audited report, this says it's a review. So there are differences. They are different kinds of… you know, they may look alike, look similar, but it's the accountant… the accountant… you know, audited means the accountant has done a lot more work.

FL So when looking at the notes…

TE Is this… is this the only Energy… is this the only financial statement you have for Energy Everything?

FL This is the one you're going to be shown today.

TE OK.

FL Would you say that this financial…

TE I'm just trying to figure out if it was the first one.

FL This financial statement, is this more like an auditor's report? If you look at the rest of the report. First, this is the cover, that say's it's a review report. And then you have the contents, and that says that it's a review report…

TE And then the opinion page says it's an audit. That doesn't make sense. I mean, this…

FL But after the balance list, or what you call it, that you have the notes, that says "the basis of presentation" and stuff like that. Is that what you have in an audit report?

TE These notes could appear in all three kinds, all three.

FL But did you… you didn't… you don't do it like this, when you do such a report?

TE Well, I do all three all the time, actually, for different people.

FL So would you say that you drew up this report? And is it your signature?

TE Well, I said from that contradiction, I pointed out the form is… is… looks to be something that I clearly have… I mean, I like the form, that's the kind of form that, you know, the typestyle and everything, and you know, that's my address, and… but again, you know, that signature is exactly the signature that is, you know, on the page you gave me. So whereas I remember doing the opening balance sheet, you know, I can't tell you with absolute 100 percent certainty that this was the one that I did.

FL But the template, or the form… for J Thomas Epperson, this document that you… that you used, the template for the J Thomas Epperson with the letterhead. Do anyone else have access to that, I mean, of course they can cut them out…

TE Clearly they can duplicate it.

FL Yeah, duplicate it.

TE So…

FL This is the signature, so if you want to…

TE It's exactly the same.

FL Yeah. It is actually exactly the same. Appendix 21. Appendix 21 from the interview on 12 June. OK, moving on, and I will show you a document named internal summary business plan of Energy Everything. It's a long document, you don't have to read this. It's 16 pages. Have you seen this document before?

TE I don't think I've ever seen this document before.

FL So it's the business plan of this Energy Everything that's supposed to invest in energy companies, that we were talking about before, and since you obviously had some contact with Mark Bishop about the company, (mumbled) please. Do you know, on page 2 and 3 and… yeah, 2 and 3, there is a list of investment targets. And looking at them, and maybe if you had communications with Mark Bishop, do you know what objects the target refers to? There is no business name or anything in this report, but maybe you… you know what the writer refers to?

TE I don't know exactly which paragraph you're referring to.

FL Now, if you look at, for example, target 1. It says that target 1 has developed a lamp post-mounted micro wind power generation array, I don't even understand this. But…

TE I think this… I think that was a fancy way of saying "streetlights that are powered by either solar or wind or something".

FL OK. But do you know what company is behind this, because you don't write the companies, because you wouldn't want…this is just is like your… the things you send out to your investors, but…

TE Yeah. Normally accountants don't get involved in business plans.

FL No, OK. And you don't know the companies behind the targets..?

TE No.

FL OK, then. Do you know if any investments happened, were made, in that Energy Everything Investments?

TE No, my recollection is that I… I mean, I… I recollect that I did initially prepare a statement of some kind, I believe. But it was just a one-time situation, and I don't know if anything materialized after that.

FL OK. So let's leave it at that. Before me move on to… All right. I'm going to show you an email, it's attached to a chain of emails. It's Hayden appendix 1. It's a chain of emails, and you are involved, and Daniel Ungenau is involved, and Mark Bishop, and others. Yeah, and if you start by looking at the first page. The email is from the address haydenintl.com. Sorry, I gave you too much paper… you should only have one, the first page. You can give me the other ones.

TE Can I have a look?

FL Yeah, you can have them later on, you can have them later. So the email is, like I said, from haydenintl, and it's to your Gmail address and other people. And it starts: "Guys, put the following information into your bookmarks in your browser area." And then it's the mail addresses for Hayden and also the address for tom@haydenintl.com, and the sender is also passing on the passwords.

TE So far as I know, I have never used this hayden…

FL Ok. But…

TE …this email, to any great extent.

FL So?

TE So I don't know what's… you know, I don't know why I received this, and…

FL But do you know who sent it? This is… Are you saying that you are not the sender of this email?

TE I am not.

FL So someone else is?

TE It was not me.

FL But you are a receiver of the email.

TE I don't recall ever having received it, but yes, I'm copied on it.

FL Because someone is giving out the passwords for your company's email addresses and even your personal email address.

TE It's not coming from me, I can tell you that, with certainty. Absolute certainty. It's not coming from me.

FL So if… but… where you OK with this, that someone is giving out…

TE Of course not! Of course not. We went over that yesterday.

FL Yes, but this is actually you… it looks like you received this email.

TE Well, I don't recall having received it, or I would have raised hell.

FL You would have raised hell?

TE Yeah.

FL OK

TE If you know what that means..?

FL Yeah, I know.

TE How does that translate…?

FL You can ask the interpreter… You did receive it, you did receive this?

TE I don't recall ever… I mean, it's my email address on there, but I never recall ever having received this.

FL It says, "Contact me with…"

TE I mean, is this… this is an actual email you pulled off from somewhere?

FL From someone's computer.

TE Yeah.

FL It says, "Contact me with any questions." Who would "me" be?

TE Where do you see… Oh, "Contact me with any questions." Contact me. Well, I do know that it's not me.

FL If not you, who do you think sent this email?

TE You know, I wouldn't speculate, but we've been going down the same path here for a day, so… You know, I think we can all surmise it was Mike, but I don't know.

FL So what's the purpose – why would all of you have the login details for your email, tom@haydenintl.com? What's the purpose of handing out…

TE Well, originally, I had Hayden as, you know, I was going to pursue the… I was going to pursue, you know, separate consulting, and I do remember setting up the, you know, the Hayden email, vaguely. Because I remember we had a guy come in, his name was Paul. I can't remember his last… IT guy. But after it was set up, personally, I don't ever recall having used it. I always used my regular Gmail, you know. I don't like computers anyway, you know. I have to use them in my profession, and when it comes to sending emails, I'm a creature of habit, I just like to… you know… use the one I'm familiar with.

FL I just find it strange, because you… your private Gmail address is a receiver of this email, and you said before, yesterday, you said that Hayden Consulting, the limited liability company, that's like your alter ego, and now, someone is handing out the password to your private Hayden address. Can you tell us why this is happening?

TE I can't tell you. All I… I can repeat what I said two minutes ago, but I… I think you got the idea.

FL Then why do you think this is happening, if you have a theory? What would be the purpose with this?

TE Well… you know, I don't know that it would be appropriate for me to speculate. Would it?

FL If you're saying that you're speculating, I think it's fine.

TE Well, there is no question, somebody was… that was unauthorized… spreading around my email.

FL That's…

TE I mean, I've been… I've been in business for, you know, probably longer than you two young ladies have been alive, but it's never… I've never had this issue before.

FL At least that's something! That this was the first time… What do you mean, had that issue?

TE Where somebody would use my signature, use my… unauthorized use of my emails, and so forth.

FL Ok. The next appendix, Hayden appendix 4, it's an email from 24 February 2016, and it's two emails, and the second one on the page is from Mark Bishop to Daniel Ungenau, Steve Bishop and John Epperson at John Epperson's Gmail account. You remember this email, it's from Mark Bishop?

TE I do not.

FL This email is also sent to your private email, so… you were in the list of the receivers.

TE Yes, I can see that. But again, I… you know, I remember at one point…

FL Did he ever seek to hide anything from you?

TE Who?

FL Mark Bishop. He's sending this to your private email address.

TE This is an actual email?

FL Yes.

TE You know, I don't remember receiving it, I don't remember using Hayden, and I never… you know, I could have used Hayden, but you know, from the inception, I always used my personal emails.

FL In the second paragraph in the email from Mark Bishop, he says, "I am in contact with Barbaros trough Hayden email, as "Tom" for now." Barbaros is a fund manager at Temple Asset Management in Malta. It doesn't say, but I have told you.

TE I don't know… I have no idea what that means.

FL "I am in contact with Barbaros through Hayden email, as "Tom" for now."

TE I have no idea what that's talking about.

FL Did you have any contact with Barbaros Okten, working for Temple Asset Management in Malta?

TE No. I've never communicated with Malta. So far as I know, I've never… other than … the valuations we were talking about yesterday, I've never done… I've never done any business in Europe.

FL OK. So have you given Mark permission to…?

TE I don't even know where Malta is exactly.

FL It's in Southern… Southern Europe. It's a small country…

TE Like Mediterranean, maybe? Yeah. That was a good guess. I've never been there, I've never done business there, I have no idea what that means.

FL OK. Have you given Mark permission to communicate with this Barbaros in your name?

TE No. Absolutely not.

FL So Hayden Consulting Group – just to make sure, your company, Hayden Consulting Group – have you performed valuation of securities on behalf of Temple Asset Management in Malta?

TE Hold that question for a second. What was the… we had the EI Hayden email of yesterday. Do we have that exact… do we have that exact name?

FL Which name are you referring to?

TE Just any, anything that shows the email address. I just want to make sure it's the same one.

FL You mean this one, with… you mean like this… with Jan Eriksson?

TE Any document that would have the email on it.

FL Actually, we… yeah, it's different.

TE Yeah, you see, it's different… I have never heard of that email before.

FL So, sorry. The question that was good, well spotted! The question…

TE Sometimes I'm known for picking up the little details. However, I didn't see my name misspelled yesterday, so…

FL No. So… so the question was, has Hayden Consulting Group – your company, Hayden Consulting Group – performed a valuation of securities on behalf of a fund manager called Temple Asset Management?

TE Never.

FL Never?

TE Never heard of them, and I've never done business in Europe.

FL And you've never done a valuation for them?

TE I've never been involved with them whatsoever.

FL OK.

TE Zero.

FL Zero. So next one, it's another email, it's Hayden appendix 3. It's an email from Mark concerning valuations for ETI. And it's the same thing, this second email is from Mark Bishop. Now you can't see the recip... receiver… recipients.

TE No I… I know nothing about entities in here, I've never heard of them, and I've never had a, so far as I know, I've never used an email at absingroup.com

FL OK. So the email on the top of the page, t.epperson@absingroup.com...

TE I've never heard of it. So far as I… I've never used that. And Argenius… Argentarius… I've never heard of that before.

FL OK. And their securities, they're named, you can see here, Nordic Power, Boardwalk, Pro Mittelstand, Solid Venture…

TE I've never heard of those before.

FL Mark is writing that you, like plural you, not you yourself, because we don't know that, and…

TE Where do you…

FL It's this mail. He's writing in that, "Put your heads together, we will be responsible for providing an additional third party monthly valuation for the four ETI:s."

TE You're assuming that I'm part of the "your"?

FL No, I'm… your (mumbles)? No, we don't know. It's just, "you guys," that's plural. Do you know anything about this?

TE No.

FL So the other people who's in this, this Tom Epperson, you don't know the address…

TE I know Tom Epperson…

FL But not the ABS address…

TE No. I've never used that email before.

FL So Daniel Ungenau, he's the person who responds, and it looks like he's done what Mark told "guys" to do. Is Daniel Ungenau employed by Hayden?

TE No.

FL Has he done any tasks for Hayden?

TE I know him. But he… he hasn't done anything for Hayden.

FL OK. So he was not the Daniel you were talking about yesterday, you talked about the MBS valuations, and you just said that you used…

TE There was a point in time where he assisted me in doing some of these bond valuations.

FL That we talked about yesterday?

TE But I… I can't really do anything on this…

FL So he was the Daniel you were referring to…

TE He could have been. I suspect he was, yes.

FL You said that there was a "Daniel, and he had a strange last name…"

TE Daniel… Daniel did help me on some… some of the bond valuations.

FL So Mark is pointing out that the valuations should be made on Hayden form, and be sent from a Hayden email… why does he…

TE I have no idea. He's…

FL He's using your company?

TE He's… he's exceeding his authority.

FL Did he have any authority in Hayden?

TE No. Zero. You know, so I would not have seen this email.

FL Ok, so more emails… the witness is shown email communication between Hayden and the email address haydenintl.com, and Barbaros Okten. The email exchange is between Tom at Hayden and Barbaros Okten at Temple. Is it… is this Tom from Hayden, is this you?

TE I have no idea who this Barbados…

FL Barbaros.

TE Barbaros Okten, I don't know who he is. I think, and this is using the… this is using the… this other email address, too.

FL Yes. If you look at the last page, it says "Hayden Consulting International". Do you use that name on Hayden?

TE I'd have to double check the exact legal name that I set up this LLC for, but I… I can't remember the details. Hayden Consulting… I could have used the word International, it's possible.

FL OK. And the address, in Newport Beach, at 4770 Von Carmen, Newport Beach, is this an address that you have used?

TE Yeah. This is an address that we've, you know, sometimes I had a temporary office.

FL And the phone number, ending with 7971?

TE I've never had that phone number.

FL You recognize the phone number?

TE No, I do not.

FL OK, so the witness is shown ETI valuations from February 2016, and it's Hayden appendix 5.

TE I'll read through this batch?

FL Yes, thank you. Do you recognize these valuations?

TE No.

FL The forms that have been used, is this the forms you use when you do valuations for Hayden?

TE I've never heard of these entities. Nordic Power… and it talks about this person, Barbaros, and Boardwalk Real Estate, I've never heard of it. And this WSV, that's maybe a Swedish name?

FL No, it's not.

TE I've never heard of it. And, lastly, Solid Venture, we've already talked about that. I've never heard of it. And I think I heard… yeah.

FL And the forms that are being used… are they the same forms that you use?

TE I did not… I did not… I did not…

FL The graphics, you recognize?

TE I don't recognize anything. I did not… compose these graphics.

FL Have you ever given anyone permission to perform in the name of Hayden?

TE No. Absolutely not.

FL Ok, so… change of subject. So Tom Epperson is shown an email, a forex application, and it's from 7 November 2017. The email is from Ameritrade Client Services to bishop@gmail.com, starting with "Dear Mr. Epperson…" "Dear John Epperson," sorry! This email is addressed to John Epperson, it refers to the application to trade with Forex. I'm not sure what that even means, but something like that. Are you the John Epperson that is referred to here?

TE I think so.

FL So why is the email addressed to…

TE Well, here's what I think. This is what I think. I think this Forex application is currency trading, it requires a little bit more scrutiny than just a normal application. Because there is a higher degree of risk. And it's my contention that Mark Bishop put me on as a signatory to this… this relates to Fund V that we talked about yesterday.

FL OK.

TE Fund V has Ameritrade, they have an account with Ameritrade, and it's… I think that Mark put me on that account somehow. I never… I don't ever recall having signed a signature card for the Ameritrade. I don't even know, every month I get an email that says "Your Ameritrade account is available for review." I have never logged into it, because I don't know what the username and password is.

FL So you did not apply to trade with Forex?

TE No. No, I'm not…

FL Were you aware that he did that in your name?

TE You know, I was… I've always been little suspicious that he put my name under it for some reason.

FL But you knew that he had done that?

TE Oh, I wasn't sure that he'd done that. But I kept getting these, I kept getting these… as an accountant, I stay away from being signers on bank accounts. It's just… it's just not appropriate. But in this particular case, I think I am an authorized signer. However, I don't know how it happened, and I've never logged in.

FL But did you ask Mark if he did this?

TE Oh, I was aware that he was… that he was doing some trading.

FL	In your name?
TE	Not in my name, I may be a signer, but I think the account is actually in the name of Fund V.
FL	So… just one more time. Did you give Mark permission to use your name in this context?
TE	No.
FL	And why doesn't Mark do this in his own name, if it's related to one of…
TE	I don't know what his… I don't know what his thinking was. So… but let me tell you the bullets. It's Fund V, it just so happens that I did the tax return for Fund V, it's a partnership. And you know, I asked him, I think the last time I talked to him was like, about this, maybe in January, and he said there was 40–50,000 dollars in the account, something like that.
FL	That's money…
TE	Yeah.
FL	Yeah.
TE	But, like I said, I had…
FL	But he didn't mention…
TE	I didn't… I have…
FL	… that you were to sign? That you was to sign?
TE	No. In fact… in fact, I did the tax… you know, he paid me to do the tax return that I did. I… I don't recall the amount, it wasn't a significant amount. But it was paid from this account to me. I got a… I got a… I think I got a wire into my account for the preparation of the tax services. So the FBI, all you have to do is check with Ameritrade, maybe we can all learn something. You have better connections than I do.
FL	So you don't know… you have no… do you have any idea why Mark doesn't do this in his own name…
TE	Well, this is the…
FL	…what's stopping him from doing that, in his own name?
TE	Well, his… his name may be the account as well. Maybe both of our names are. I have no idea. I have never logged on. It's possible he gave me that inform… that he emailed me that information, but I just… you know, I just… it wasn't important to me if I received it. And I stay away from bank accounts. I'd be tempted to write myself a check!
FL	So now we're going to do a different thing. I'm going to let you listen to a phone call.
TE	Oh, interesting! Who's this call between?
(Recorded voice)	Thank you for calling to Ameritrade regarding the [mumbled] platform. For trading, please press 1. For client services, press 2. To open up new terms for a forex account 1, please press 1. To open another new account, please know that this call may be monitored and recorded for quality insurance purposes. This hold, this call is now transferred to [mumbled].

Ameritrade representative ("Ameritrade")	Welcome to Ameritrade, this is Chet speaking. How may I help you?
Maybe TE	Well, hi, Chet. Yeah this is John Epperson calling in… can you try to hook me up with Oscar Martinez one more time, please?
Ameritrade	Yeah, sure, sure. I'm sorry to say that [mumbles] your account, was it ever…
Maybe TE	The account number is 489992047.
Ameritrade	Thank you sir. And can you say the last four digits of the tax ID number and [mumbles] in the account?
Maybe TE	Ok… 4291 for the tax ID and [mumbles] is about 34,000.
Ameritrade	That's Ok, sir. [mumbles]
Maybe TE	But you know I'm holding for another man to call… [mumbles]
Ameritrade	[mumbled, poor quality recording]… officer has been called away from his desk… do you want to send him an email, or do you want him to give you a call back, or I can bring it over to someone in his department? Whatever works for you.
Maybe TE	[mumbled]
Ameritrade	Ok, thank you for calling, sir.
Maybe TE	Thank you very much.
Ameritrade	Yeah, [mumbling]
FL	The witness was being shown a transcript of the call, and it's other appendix 2.
TE	The witness, that's me?
FL	That's you.
TE	Yeah.
FL	So, who's calling Ameritrade?
TE	That sounds like Mark Bishop, impersonating me.
FL	Yeah. And why does he state that his name is John Epperson?
TE	I have… I have… I have… I'm speechless, I have no idea.
FL	Before… before these two interviews, did you know if there had been more, any occasion, where Mark has used your identity like this?
TE	I sure hope not.
FL	But you did not know of it before you were presented to these documents and phone call?
TE	All I know was that I had a suspicion my name was on the account, and I've never, ever logged into it. And it belongs to Fund V, I do know that, and he made a payment to me for tax prep out of that account, so he must have access, or otherwise he couldn't get into it, right? But I had… I don't know why he is using my name to… to…
FL	Would it be all right for you if you'd known that, if he asked you…?

TE Of course not! I mean, you know… you know, if he was sitting here right now, you know… I'm a pretty low-key guy, and you know, I rarely lose my temper, but I've known to lose it before, and I'd go a little crazy.

FL Ok, good that he's…

TE And, yeah… You know, I can say I have lost my temper for or five times in my life, but I think that I perhaps would really cut loose on him, if he was sitting here right now. That's blatantly a violation, yeah and maybe impersonating someone else I know, I guess there's no law against that, but it's a violation to me that he would be using my name for something like that.

FL OK. So this… this was our questions, I think we should take a break, because we have been doing this for like two hours or something, so if we have a break, I have Swedish time… yeah… 11:58.

We continue the interview with Mr. Epperson, and the time is 12:27.

OK, yesterday we talked about documents like a purchase agreement…

TE …oh…

FL …and the names of your staff. Did you bring the documents you were talking about?

TE No, I didn't… I couldn't find the purchase agreement. I'm going to have to go into my storage and try to find it. I did get… we did discover Daniel's last name today.

FL Daniel Ungenau? Was that the Daniel you were talking about yesterday?

TE Yes.

FL One of the analysts? And the other persons?

TE I don't… I haven't had an opportunity…

FL To check it out?

TE No.

FL What the last names…

TE Last night I kind of had a family emergency, and I didn't have an opportunity to pursue that. But I'd be happy to… to provide it for you. I have some… well, I have payroll records, and all that stuff.

FL OK. You also mentioned Huntington Group yesterday.

TE Yes.

FL Yeah. What's the full name of this company, Huntington Group LLC?

TE The Huntington Group.

FL Yeah. LLC, or what's..?

TE Huntington Group… that's all I know, the Huntington Group. I don't know that it's incorporated or not.

FL OK. Tell us about this Huntington Group. Their services…

TE Well, it's… it's a relatively small company that is owned by Jeff Dirky, who was a valuation expert for the Internal Revenue Service, and he also had

experience in the securities industry. And he's the one that I contracted out to some of these larger valuation studies.

FL And their office, where is it located?

TE It's in Oregon.

FL You were there? You have the address?

TE No, not handy, but it's in the south of Portland.

FL So how would you get in contact with Huntington Group?

TE Well, I have the owner, his name is Jeff Dirky, that I gave you yesterday. He… I had met him in the… you know, when I was in the interview process of finding someone to do valuation.

FL Valuations to whom?

TE For these funds that I was involved in.

FL And when was that?

TE Initially? Probably goes all the way back to around 2010 or '11, something like that.

FL Was Jeff Dirky the owner, and did he do the valuations, or..?

TE Yes.

FL Was there anyone else that did it in Huntington Group?

TE Yeah, he was… he was an enrolled agent for the Internal Revenue Service, enrolled agents can do most… they can represent tax payers. He did business valuations, and he also did bond valuations.

FL Maybe I missed you… what you said about Jeff Dirky, and how you met each other?

TE How we met? For a short time period, we actually worked for the same firm, same company, that's how I met him initially.

FL Was that when…

TE It was an accounting and consulting firm, I think it was called Kramer Associates. I don't think they are in business any longer.

FL OK. And during which time period was Hayden hiring Huntington's services?

TE What time period was I using Huntington?

FL Yeah.

TE Probably starting around '10, '11, '12, and I don't know, maybe '13, I'm not sure.

FL And for how long time? For how long time?

TE I can tell you exactly if I can make a phone call, but… you know, two or three years at least.

FL And for which assignments?

TE He was mainly the bond valuation studies, the more complicated lengthy ones.

FL In these funds that you were telling us about earlier?

TE Correct.

FL What funds was it, can you tell us again?

TE Well, it was OmniArch for sure, Fund IV.

FL And that was only outsourced fund? Was that OmniArch's fund, you say?

TE OmniArch… well, Fund IV was one that where, I believe, that's where OmniArch was a… they were a partner.

FL Were there any other funds?

TE I can't remember if I used him for the other funds or not.

FL The other funds? Was it OmniArch's funds, too, or..?

TE No, they only had one fund. There was Fund… originally, there was Fund I and III, Fund IV, Fund V and I believe there was an additional Fund VI, but I know nothing about that.

FL And these funds you are talking about, I, III, IV, V and maybe VI, is it OmniArch?

TE No, OmniArch only had one fund.

FL And the other funds?

TE OmniArch… Fund IV, which OmniArch was involved in. I believe… I can't tell you for sure, but I believe those valuations were quarterly. Maybe…

FL In Fund IV?

TE In Fund IV. Quarter, maybe semi-annually, I just don't remember.

FL And who was the assigner of the clients, the one who gave you these…?

TE ABSIG.

FL ABSIG? OK. So was it ABSIG that were paying you for doing these valuations?

TE Yes. And I made no money… I made no money, you know, I would charge the client to do the valuation, and then I would pass it on to the Huntington Group.

FL Was ABSIG aware of that it wasn't you that were doing the valuations?

TE Of course! Of course, of course.

FL Who knew it was Huntington. ABSIG? Do you mean that it was Dirky at Huntington Group that did the valuations?

TE Did the one… Fund IV… Oh yes, for Fund IV.

FL For Fund IV, yeah.

TE And maybe others, I just don't remember, I don't.

FL And who did the valuations in Fund I, III, V and VI?

TE As I just said, I don't exactly remember if there were just spot valuations that were done periodically or if it was a formal valuation done for those other funds. I just don't… I just can't remember. Fund I… I can't remember anything about that. Fund III was terminated, liquidated. Fund IV was moved to Canada.

Fund V was still in existence. And as I said before, I know nothing about Fund VI.

FL It was ABSIG that asked you to do the valuations in all these funds, I, III, IV, V and VI?

TE Yeah, they had… I was actively involved in mainly getting the valuation done for Fund IV. The other ones I believe were done more informally in-house.

FL In-house, you mean in…

TE By ABSIG.

FL …by ABSIG by themselves. So…

TE Yes.

FL …it was only in Fund IV you were hired for valuation?

TE Yeah. I… well, my role was to… I was a facilitator, I think it's the word I used yesterday, with the Huntington Group.

FL OK. But if we're talking about MBS valuations, those were done through Hayden, or the analyst from Hayden? What clients did you have? Except Fund IV that you mentioned, and you mentioned Optimus yesterday. What other clients did you have in valuating MBS in Hayden?

TE Just… just the ones I said. One… Fund I, Fund III, Fund IV…

FL That's what you said was in-house.

TE Well, Fund I and Fund III were probably done in-house.

FL So Hayden wasn't involved in that one?

TE These were done in-house. The one that I was mainly involved in was Fund IV.

FL Yes, but my question is: Hayden Consulting Group, which clients did you have, doing valuations?

TE Well, not that many. Then I was…

FL How many clients did you have?

TE ... then I was… then I was doing spot valuations for Mark Bishop.

TE Yes, but…

And that was about it. That Pretty much…

FL And that's' the only

TE …that pretty much sums it up.

FL Ok. Is it the first time that Hayden Consulting is doing these spot valuations?

TE Correct.

FL That's correct? So for spot valuations for Mark Bishop. And before that, Fund IV, with valuations every third month. Or fourth month.

TE As I said, I can't remember whether it was quarterly or semi-annually. But they were very comprehensive bond studies. I mean, the reports were like very extensive.

FL So these daily valuations you were doing, you say you did them for Mark, obviously…

TE I didn't say I did daily valuations, I said I did…

FL Yes, we told you yesterday that there were daily valuations.

TE Well you asked me if I did daily valuations, and I said I did valuations frequently, I don't know the exact time period.

FL I'm telling you that this was… there was daily valuations.

TE Are you telling me that I did daily? OK.

FL Did you do that?

TE I'd have to…

FL Hayden did the daily valuations for Optimus Fonder.

TE Well, I take your word for it.

FL Is that correct? Is that correct, that Hayden did that?

TE As I… as I told you yesterday, and nothing has changed, I did, to the best of my recollection, I did them frequently for Mark Bishop. Spot valuations. And my staff assisted me in doing those.

FL And these staff that you are talking about. Was that persons working at ABSIG?

TE You want me to recite their names again?

FL OK!

TE I'd say we had David and Rachel, Daniel, myself, another lady… Lisa, these are all individuals with advanced degrees in finance.

FL And how do we find these persons?

TE You asked me that yesterday.

FL Sorry, I know we asked you some questions once again, OK.

TE Well… We… when we needed… as the need arose, we would… we would…

FL You say "we"?

TE Collectively, as a group, and we advertised for a certain kind of finance professional, you get inundated with résumés, and you go through them, and interview, and go through a process.

FL So you hired these people?

TE Yes.

FL Did you hire them in Hayden Consulting Group?

TE No.

FL So who hired them?

TE ABSIG. I worked very close with them, and…

FL But you hired people to Hayden…

TE No, I ultimately became haft owner of ABSIG.

FL Yes, I know that. Was it after you became an owner in ABSIG that you would hire these people, or were they..?

TE I can't tell you… I can't tell you the date.

FL No, you don't need to tell me the date. I just asked you, was it after you bought this company?

TE It's possible that maybe one was there before, and then we added people after. Something along those lines.

FL One, who was there before?

TE The first person… you know, I really can't remember who was the first person on board.

FL You say maybe there were only one of the analysts that were hired before you bought ABSIG… ABSIG. And…

TE I'm not…

FL Do you mean that person was the one valuating the bonds or the MBS for Optimus, was that the one that you hired first that were valuating these MBS?

TE I think everybody participated in providing these spot valuations for Mr. Bishop. I don't think…

FL What experience did these analysts have in spot valuations or analyses?

TE They all had master's degrees in finance and, you know, you just sometimes, the president of ABSIG happened to be a lady by the name of Lisa During, she had years of experience in this area. And she spent a lot of time training and reviewing their work and working with me and them, and so forth.

FL So what do you mean, she learned them about the MBS, or what do you mean?

TE Yes, she had extensive experience.

FL Yes, but what experience did the other analysts have?

TE Well, other than they had probably a master's degree in finance, and maybe a couple of years of practical experience…

FL In MBS?

TE Not necessarily in MBS, and then they were trained in acquiring information and, you know, though repetition and through day to day, you gain knowledge. That's how it worked. I mean, we wouldn't instantly hire ten experts in one day, it doesn't work that way. There's not that many people that are very knowledgeable in this area anyway.

FL Did Huntington Group do any valuations for Optimus? Were you using them for these valuations?

TE You know, you asked that question yesterday, and what I said was, I think they did do some initially.

FL And was this this Jeff Dirky that did that?

TE I think they may have done some of these valuations at first.

FL And when you say some..?

TE Based on my recollection.

FL Yeah. And when you say some, how many?

TE I have no… I have no idea.

FL Two or three, or… tell me?

TE I don't know.

FL You don't know? Let me show you a document, it's appendix 7.1 and 7.2, and it's a letter to Ulf Deckmark of Optimus Fonder. We were talking about for how long Hayden Consulting Group, for how long you've had that company. You said you've had it for 10 years, yesterday. In this letter, it says that "In 2012, we changed our corporate structure. Historically, we were originally formed in 1970…

TE That's talking about my personal background.

FL …in San Diego, California, and later opened offices in Portland, Oregon."

TE That's talking about my personal background.

FL "In 1981, we formed a general partnership and operated under the full name of Epperson & Trotter."

TE It's just… it's just historical facts.

FL Is that correct?

TE Yes. Epperson & Trotter, that's correct. But this is just a little history of what… my…

FL What is this a history about?

TE My background. My background.

FL OK. But in the '80s?

TE As a professional.

FL Yes, and professional… professional in the '80s, did you work with validation analyses?

TE No. Did I valuate bonds back in the '80s?

FL Yeah?

TE No.

FL OK, so you're just telling Ulf that you have..?

TE I was giving this… apparently what I was attempting to do was give this guy a little bit of historical background.

FL Your historical background?

TE Correct.

FL Yesterday, you handed in this CD. And I… I don't know, but when I read this, I can't find anything about Hayden Consulting Group or this… Epperson & Trotter. How come?

TE Well, first thing I told you was a little out of date. I was partners with Trotter for three–four years. I was… I've always operated under my individual name. I chose to not include his. He was an ex-partner.

FL In the Hayden Consulting Group?

TE Well, as I said, I told you…

FL I mean, yesterday you said Hayden Consulting Group was your alter ego. Why did you mention that?

TE As I said this toward the end of the interview, it was not totally up to date. J Thomas Epperson & Company, I've been operating as an accountant, mostly for myself, except with some minor exceptions. Since 1969, that's the year they went to the moon.

FL Yes, but Hayden Consulting Group you started 10 years ago?

TE About 10 years ago.

FL And this one, Thomas Epperson & Company?

TE Well, I'm sorry, I…

FL …it was operated until 2017? So…

TE I should have put it on there, but I didn't.

FL You didn't. And why didn't you do that?

TE Well, next time I will, I indicated that it wasn't totally up to date. I found this on my computer. But… I don't know what your point is.

FL OK, we can… If we look at the page 7… appendix 7.2, the other page there. Because we were talking about your offices in Hayden Consulting Group yesterday. You told us that you have offices in New York and London that you haven't been using, as I understood you yesterday.

TE Correct. I went…

FL Here it says that you have "offices in New York and London that are smaller than our headquarters location but who are officially servicing our clients on the East Coast and Canada, as well as the clients that we have in Europe."

TE I was trying to embellish my résumé and history a little bit.

FL OK, embellish?

TE Embellish.

FL So this is not true?

TE No, I had these locations, I had a physical presence in all three of these locations.

FL …"who are officially servicing our clients on the East Coast and Canada, as well as the clients that we have in Europe."

TE I got… I got a lot of calls, you know, after setting up this letterhead. I did some adver… a little bit of advertising.

FL OK. What kind of advertising?

TE I was not… What?

FL What kind of advertising did you do?

TE Oh, I would network with individuals, I think I used some social media, I contacted people I thought that might have a need to have their valuations, and… and I put…

FL What kind of valuations was it?

TE My valuations? I was trying to expand my practice. This… this is a little bit of historical background about me personally. And yes, I was trying to embellish and make myself look really larger than I really was. I don't know that it's false advertising, I actually had these locations.

FL But did you have any clients on the East Coast and Canada? In Hayden Group?

TE I… Where does it say that? Well, I had a client in Canada, and I had Mark Bishop in Europe, and that was probably the…

FL And on the East Coast?

TE Brentwood was located in Chicago and New York, I believe.

FL Brentwood?

TE Brentwood.

FL And what kind of valuations did you do for… You have to look at the paper to answer that question?

TE Well, it doesn't say I did valuations for them.

FL What? But did you do valuations..?

TE I'm giving… I'm giving… I'm giving a list of clients that I had.

FL But… but you only mentioned Mark Bishop and…

TE I was… well, you know.

FL ABSIG before this Fund IV…

TE I was looking for the date that I wrote this letter. Yeah, I just gave a… I just gave a partial client list.

FL Was this clients that you had in Hayden Consulting Group?

TE No, these were… these were… these were personal clients.

FL These were personal clients.

TE This looks a little history about…

FL You mean the whole paper is a history of you, or..? Your background. Your own background. Not Hayden Consulting Group.

TE Correct.

FL Is there any client or clients not in Hayden?

TE Correct.

FL So why are you writing "our clients", "our offices", "our website", "our employees"?

TE Well, when I'm working with other people, I say "our".

FL About yourself?

TE Yeah. Referring to people that were in my employ. Rather than I it was “our”, other employees was “our”.

FL Because this is a letter to Ulf Deckman of Optimus Funds.

TE Yeah.

FL And you had the letterhead Hayden Consulting Group to do it. This letter isn’t about Hayden Consulting Group, is that correct?

TE Well, it talks about my background, which is… includes Hayden. This was a… I don’t, I don’t see when this was dated, do you have a date on this?

FL I don’t know, is it… is it… did you wrote this letter?

TE Yeah, I believe I did.

FL So maybe you can find the date?

TE I don’t see a date.

FL Was it your idea to formulate it that way? Did anyone help you writing this?

TE Did it help me?

FL Did anyone help you writing this?

TE No.

FL No one?

TE I can take that. I can take full credit.

FL For this?

TE Or discredit. Whatever you want me to…

FL Is this your signature?

TE It appears to be my signature.

FL It says “RE” I… maybe “regarding”, I don’t know, “questions about history and corp structure.” What does that mean? Why was this letter written?

TE Well, let me try answering it again. It’s probably I wrote the letter because perhaps this gentleman Deckmark asked me to, wanting to know about my history and professional experience. And that’s what I laid out here.

FL OK, so he asked you about this, yeah?

TE I don’t know. I’m just assuming that he did, I don’t think I would write that out of the blue. He probably wanted to know my background and history.

FL And how did he contact you?

TE And if you look at my résumé, you can tell that, you know, I have fairly extensive background.

FL So this letter, was it written before you made this agreement with Optimus Funds?

TE Probably. I mean, that would be… If Optimus… if I was doing work for Mr. Bishop, there would probably be no reason to write a letter like this. So it probably preceded me doing work for them.

FL OK. This document was found in Mark Bishop’s computer. And this writing?

TE I don't know how that ended up in here.

FL Did you send it to him?

TE Perhaps when I sent it to Ulf, that his name?

FL Ulf?

TE Ulf. You know, maybe I copied him on it, I don't know.

FL Why? Why would you give him a copy?

TE Why not? I mean, I understand that he was affiliated with Optimus in some fashion. I mean, I don't know what his position was.

FL During the interview, we've been talking of several email addresses. It's a little bit confusing, but I think we have three different documents, 6.1, 7.1 and 9, and at 6.1, there's an address, it's an email address called haydenconsultingintl@gmail.com, and there's an email at appendix 9 that is called hayden@haydenconsultingintl.com, and we have an address on appendix 7.1, info@haydenconsultingintl.com. Did you set up all these?

TE It looks like these two are the same, haydenconsulting…

FL At Gmail.com?

TE Oh.

FL This is not the domain…

TE I don't remember any Gmail account.

FL Is that…

TE Yeah, maybe…

FL …your Gmail account?

TE I… as I said yesterday, when I send emails, I used my own personal email address. We did set up an email account initially, I don't remember using it with any frequency, but I don't know who set these up. I told you.

FL What was the reason that you were setting up an email account for Hayden Consulting?

TE Because it was a separate entity, and I was… I wanted to… let me just look at these emails addresses… consultinginternational… dot com, you know, it's possible that… November 28… You know, it's possible that this was a temporary, this Gmail account was temporary, until we got our own email account. Again, it looks like the Gmail could have been temporary. And then…

FL And who was using it the temporary email address for Hayden?

TE And then… I think that must have been used temporarily, and then it would be replaced by a haydenconsultinginternational.com… haydenconsultinginternational.com… well these two are the same, correct?

FL I think it's "info" and then you have these two different email addresses, that it's the same…

TE International… international.com, consultinginternational, haydencons… oh. Info. Oh info.

FL Yes, the one that's info@, and one is hayden@.

TE Well, I don't remember those. But…

FL Did you have all those email addresses?

TE That's been asked and answered… I'll repeat the answer, and that is: I remember setting up an email address when, you know, after Hayden was formed, and I really didn't use it myself, I used my own personal email.

FL Why did you set it up if you wouldn't use it?

TE For the benefit of Hayden Consulting. And I think perhaps my staff was using it. I didn't want them using my personal email address.

FL But… but you said this one, this is Gmail address was temporary?

TE I think it may have been…

FL I mean, it's dated… this document is from November 2012.

TE Well, perhaps prior to then I didn't have it.

FL Did you have a temporary Gmail address for years, or..?

TE Perhaps I did not have an email address prior to this date.

FL So why did you get an email address, why is that?

TE Because by then I had people working with me. I didn't want them to use my personal email address. So I set up a separate one.

FL You mean the analysts that were working for ABSIG?

TE Yes, yes.

FL So they would use this email address?

TE Yes, it was a business. I didn't want them in my email. It's the only explanation I can think of.

FL We have information that the account holder for the domain, this haydenintl.com that you have in these documents, is Mark Bishop.

TE The account holder?

FL Yes, the one that started these accounts. This domain.

TE He didn't start the accounts, my IT…

FL It's in his name, this domain.

TE The person that started the domain was an IT person who worked with us, his name was Paul.

FL OK. But we've got this information, that this domain, haydenintl.com, is the account holder is Mark Bishop, and that the telephone number registered is Mark Bishop's telephone number. And the email address and the credit card registered on the domain all belong to Mark Bishop.

TE OK.

FL Can you explain that?

TE No. I sure can't. I have no idea that he set up… he set up his own email account under Hayden.

FL Did he set up an own..?

TE I don't know. As I said, I remember setting up an email account under the name Hayden. I can't tell you exactly the wording, it was done by my IT person, his name was Paul.

FL Can you check it up, what email address that was?

TE And then that's the only… as I said before, I never really used it with any frequency, but I believe my staff did. Now if your research shows that it was set up by somebody else, I have no control over that. All I know is what I did.

FL OK. Can that address that you mention be another email address than these ones that we are looking at?

TE Well, it has to be, because that's… you know, Mark didn't set up my email. I set up my email.

FL Can you look it up? The email address you set up?

TE I… all I can do is call my… call Paul the IT person that I used and ask him if he has any recollection.

FL And what's Paul's last name?

TE I wish I knew, I can't think of it. I can… I'm happy… I'm happy to get you his last name, Stephanie here has my contact information.

FL (Mumbling… it's this one, it says haydenintl.com. OK. So I don't think it's… it could be the wrong information we gave you… because I think that… The account holder from the mail haydenintl.com, that's registered in Mark Bishop's name. And it's not the same as... yes, we were… it was the email that you were shown…

TE There's your explanation.

FL Yes. So you… can I say I'm right then that this form, haydenconsultingintl (That was his…) is that what you set up?

TE Well, maybe… I think if you have, you had my letterhead yesterday. That would probably be the one for [mumbles]

FL (Mumbles) with this letter. Yeah?

TE The letterhead from yesterday.

FL This is one of the letterheads.

TE I know, but I'm saying, this Gmail was temporary.

FL Yes. We have… we have several documents from yesterday. I think this was one of them… no, it wasn't. I think it was this, number 5. You have this… The 5 is also Gmail… is also this Gmail address.

TE You know, my recollection is that I started using the Gmail and I didn't want anybody… I didn't think it looked very professional when you use a Gmail account, so then I set up a separate email account, and I think it was on the letterhead from yesterday.

FL OK. This is the document you were shown yesterday. I don't know.

TE But… you know, obviously the one there is different.

FL Yes, the hayden. OK.

TE	I know nothing about that.
FL	You don't know anything about the haydenintl, the hayden, this one? consultingintl., that's the one that you set up, is that correct? I think you mean this one here. And these emails, these emails that you were shown yesterday, when you said that you haven't been writing to…
TE	Well that's not me.
FL	OK. Do you want to sum this up?
TE	Well let me try to sum it up for you. I think when I first got started, I used this Gmail. I decided that it… that it was not a good idea to have Gmail.
FL	You mean in January 2012, when you started Hayden Consulting Group?
TE	Well, it was… it was least eight or ten years ago. I think that… I didn't like the Gmail, so then I changed it, and I may have… it may be this one that I changed it to, unless you have a different one there?
FL	No. Can I just… for the record, tell what address did you change it to?
TE	It says info@haydenconsultinginternational.com. So this was like eight years ago, this email that this gentleman refers that occurred in 16, I have no idea what that is.
FL	This is the email that Mark Bishop has the passwords for.
TE	I didn't set that up, I know nothing about it.
FL	OK. And was that the only…
TE	What are you trying to do, trick me?
FL	No. No, no, no. It's really confusing, I… It's confusing for us. You're not telling…
USA or FBI	They're not trying to… you know, I think…
TE	Well, I'm just being, I'm just being…
USA or FBI	Well, but I think, don't, you know… Their concern is you're trying to explain everything that you believe might be yours, and they're… they want your true recollection, because…
TE	Yeah, I understand
USA or FBI	…that may not be the case.
TE	Yeah, I understand.
USA or FBI	So, you know…
FL	So all the other email addresses, didn't you start them? The other hayden addresses. So it was just this, info@haydenconsultinginternational.com?
TE	I think that was perhaps the one I changed it to, with the help of my friend Paul.
FL	We were looking at this engagement letter yesterday, the valuation engagement letter, appendix 5.1 to 5.3, this valuation engagement letter between Traction Funds and, and Hayden Consulting. And I think you mentioned that this was something that you had… written.
TE	Well, this probably has a… different…

FL Yeah, we know a bit more about the email addresses you use now.

TE OK.

FL Is that correct, or is this a letter that you haven't written?

TE Yes. Yes, you asked me that same question yesterday, and…

FL Yes, but we were looking at quite many more documents after that that you said you had not been writing, so that's why we want to show you this again. We just want to know if this is something you have written.

TE You know, it's a… it's possible that I wrote this letter, but can't say with complete certainty. You know I, I don't even, you know, I remember… I think I said this yesterday as well… I remember the name Optimus, I don't even remember the name Traction Fonder. So obviously it's in this letter, but it certainly, and until I was shown this yesterday, it just didn't ring a bell with me. I've heard of Optimus, and that was about it. In conversation.

FL And if you didn't write this letter, who did?

TE You know, that's… my signature on this letter is authentic, but it doesn't have J in front of my name, like I normally have. So I don't know. I think… I could have had a hand in this letter. You know, sometimes when you write engagement letters, you know it's an exchange of ideas with a client, and they will sometimes make changes, and sometimes I make changes, it's a back and forth process, until…

FL You have this kind of process with… with this [mumbles], with this Ulf Deckmark?

TE Well no, I wouldn't have had it with him. The only… the only… no, I can tell you that for sure, I've never had any kind of discussion myself with him. But… you know, maybe Mark Bishop, I don't know what his position was, maybe he reviewed it and made some changes. I'd just like to believe he was owner operator of Optimus.

FL He was the owner of Optimus?

TE Is that true?

FL No, I don't… Bishop?

TE No, I said, I'm asking you if he was the owner. Maybe he… he… maybe this gentlemen asked Mark to review it.

FL What had Mark Bishop said to you, what was his role in Optimus Fonder?

TE I have no idea. No, I just assumed that… I knew he was involved. I assumed that he…

FL How did you know he was involved?

TE Because he told me that he was acquiring a… I think he told me he was acquiring a pension fund there. It's all I know about it. I don't know what his title was, I don't know if he was president, I don't know if he was a director, I don't know if he was owner, I just don't know.

FL But when Mark Bishop asked you to do these spot valuations, did he tell you about the purpose, or..?

TE Oh, I just assumed that he needed these spot valuations for activities that he was involved in in Europe. I don't even… I don't even think I knew it was Sweden.

FL OK. You didn't know?

TE Or maybe I did know, he was…

FL Did you have some kind of agreement with Mark Bishop regarding these spot valuations?

TE I don't know, I do not.

FL You don't know?

TE We're talking about 7–8 years ago, I can't remember everything.

FL But have you… but if you do… You must remember if you have an agreement with mark Bishop about the spot valuations, we've been talking about them for several hours yesterday?

TE Maybe… Maybe… Maybe this is the only agreement that exists. You know, my relationship with Mr. Bishop was not a real formal one, it was more informal, and, you know, the… the… you know, perhaps… perhaps he asked me to prepare an engagement letter for Mr. Deckmark, and, you know, after all parties reviewed it, you know, this is what the end result was. You know, that's all I can say. I can't… I can't add any more to that than that.

FL But who paid you for the valuations?

TE I received… I didn't receive any fees from Optimus, all my fees came from Mark Bishop.

FL From Mark Bishop personally, or..?

TE I'd have to go back and look and see what form it came in. But I'm pretty certain it wasn't… I'm pretty certain I didn't receive any direct payments from Optimus. I think I would remember that.

FL You… you said before that you get… you got monthly payments from Mark Bishop?

TE He usually… he usually paid me monthly, yes.

FL So would that include any tasks he would give you, or…

TE It could have. No, it was… it was… you know, we may have had some kind of handshake agreement that he would pay me for services to include, you know, two or three different things.

FL Was this one if them?

TE Could have been.

FL So you had this agreement with Mark Bishop and not with Optimus Fonder… funds?

TE Well, I didn't necessarily say that, I said that this… this agreement could be authentic, it's just that Mark Bishop paid me.

FL How much did he pay you?

TE I have no idea. I… we went over my income earlier in the day. It wasn't excessive.

FL You negotiated with Mark Bishop about payment?

TE I probably did. More so than Mr. Deckmark. I can't remember having any kind of professional fee discussion with Mr. Deckmark.

FL You can't remember?

TE No, I think I would have remembered if I had a discussion with Mr. Deckmark about fees, I think I would have remembered that.

FL We have another document, appendix 19. A valuation engagement letter.

TE It's dated the same day. But no letterhead, is it the same letter, I didn't even look.

FL It's saying, this is appendix 5, there is no letterhead.

TE It's dated on the same day. It could have been that this was a draft and then it was put on letterhead. That's what it looks like to me.

FL You can look at this amount in that document, in appendix 19. About the fee. How much is it in this, appendix 19?

TE It says 200 per RMBS.

FL Yeah. And this agreement, with the letterhead, appendix 5, there's a fee of 100.

TE Yeah, it looks like they gave me a cut in pay.

FL Once again?

TE They reduced the amount of my fee.

FL They're the same date. I mean, it's the same day, the 15th of…

TE Yeah, I think what could have happened, we came up with a draft, it could have gone back and forth, and… and then he…

FL Who get… Who are you talking about, the draft getting back and forth?

TE Yeah, it could have been that we exchanged this draft, a tentative agreement, it's not uncommon, and then we started negotiating fees.

FL Who are you talking about, you and..?

TE Well, probably Mr. Bishop.

FL Mr. Bishop?

TE I didn't negotiate with… even though Mr. Deckmark signed this letter ultimately, I didn't negotiate with him. It was Mr. Bishop.

FL OK, so you negotiated with Mr. Bishop about this fee?

TE Yeah. Apparently he must have been some kind of…

FL Did Mr. Bishop know that the one that was actually valuing these MBS was the analysts that were employed by ABSIG?

TE I'm sure he was aware that I was using my staff. You know, we didn't operate in a vacuum. You know, he spent the vast majority of his time in Europe.

FL So before you bought ABSIG from Mark Bishop, you didn't use the analysts on ABSIG?

TE You asked that question earlier, and I don't know exactly when these people became employed when. But under my watch, you know, we did our level best to do the very best job we could, with the information that was available.

FL But Mark Bishop, he didn't know these analysts, or?

TE I don't think he knew them well, but he may have known of them. I don't know how well he knew them. He didn't really chitchat with… and he's the kind of guy that would come in and have a meeting with somebody, he didn't want to mingle with…

FL Why did he ask you or Hayden Consulting to do these valuations when he could ask his people that were actually working at ABSIG, for himself? Why would he go through you, then?

TE That was the role that I played. If I wanted to come into the US Attorney's office and talk with somebody about a very high level matter, I don't start off with Stephanie. I start with this gentleman over here.

USA Well I don't know about that!

TE Or this young lady here, she was a commissioner. So he… he really, I guess, that's an analogy, but perhaps he just didn't talk to employees that much.

FL So he wasn't hiring Hayden Consulting Group because he thought that you could do these valuations?

TE Well, he hired…

FL …he was doing it because…

TE Well, he hired, he hired me…

FL He hired Hayden and your employees.

TE …probably because he had… we had known each quite a while, and he had some confidence in my ability.

FL Ability to do what?

TE Well, if you look at my résumé, I used to teach this nonsense.

FL Yes, but you're not the one doing these valuations, so…

TE No, I… I was involved in it, it was not like I had blinders on.

FL You were involved in it.

TE Of course I was.

FL So why did…

TE I dele… I delegated it, and there was never any issues, I got involved, and… and…

FL Couldn't there be some kind of conflict of interest in this matter for Mr. Bishop if…

TE Well there would be, there would be if he…

FL …he owns ABSIG and…

TE You know, that's the reason that we… you know, we went through that before. There was a separation. You know, people that worked for me… he… he... he had divested his interests in that earlier period. So, you know, it was… it was on my shoulders at that point.

FL From what point?

TE Well, I won't say I have a photographic memory, I can't tell you exactly what point.

FL OK. Because Mark Bishop told us that he sold his share… his part of ABSIG to another person in September 2013.

TE Oh, really? Who'd he sell it to?

FL Do you know?

TE Pardon me?

FL Do you know?

TE No! As I said before, I don't… I don't make up stories, I… I have… I've been reporting ABSIG on my tax return for several years. I don't know how many years…

FL How many years?

TE I don't know how many years. I could find out…

FL Was it in September 2013 you were buying this from Mark Bishop?

TE No. No, I would have to say that I actually just question the other date, it was prior to 2013. I don't know what year.

FL 2012? OK. So in November 2010, you got this engagement letter with Traction Fonder. Then you already owned…

TE No question about it, I did.

FL …ABSIG?

TE I did.

FL Is that correct?

TE Correct.

FL OK.

TE And I can prove it.

FL You can prove it? How?

TE With my tax returns.

FL So it's in your tax returns?

TE Absolutely.

FL Could you log on electronically to your tax return, could you do that, going on the internet, and you log onto the IRS system? I don't know how it works here, in Sweden you can do that.

TE I know there's a way to do that, but it's not as easy as it sounds.

FL OK, OK. Never mind.

TE Last time I tried… I don't mind providing Stephanie with a copy of my tax return for you.

FL Who owned Optimus Fonder?

TE You asked me that before. I have no idea, I just assumed Mark Bishop did.

FL Did ABSIG own…

TE No.

FL …Optimus Fonder?

TE No.

FL Are you sure about that?

TE Yes. I owned ABSIG, and… there was no… there was no ownership of Optimus. I think… I… you know, I thought perhaps that it was owned by ABS.

FL ABS, you mean ABS, Mark Bishop's own company?

TE Are you… are you going to be interviewing Craig Chang, he can also confirm the fact that I am an owner in this entity.

FL We have an agreement between ABSIG and Traction that changed names to Optimus Fonder later. And ABSIG got Optimus Fonder.

TE It's impossible.

FL So ABSIG is…

TE Mark Bishop had no ownership in ABSIG.

FL This was in 2012?

TE It's impossible.

FL Is it impossible in 2012?

TE He may have used the name, but he didn't have the legal right to do so.

FL Can I come in with a question? bought ABSIG from Mark Bishop, Optimus Fonder was not included among the assets?

TE No. If there's moneys coming to me, maybe I would say yes – I'm being sarcastic now – I told you that… I told you the… the four entities that I acquired, and I've been reporting them consistently.

FL Yesterday you were looking at a document, this daily confirmation, do you remember that was like a spreadsheet?

TE Yeah, it was…

FL It had exactly this font… Appendix 10. Looks like this. You can take this one.

TE You asked me who made this template. I said I didn't know, and…

FL Appendix 10. It's this. Did you [mumbled] this document?

TE Personally, know.

FL Who did?

TE I don't know. How would I know?

FL This is the kind of daily confirmations that were sent from Hayden, using the email address that you said that you set up, every day to Optimus Fonder… or Optimus Funds. Who sent them to Optimus Fonder?

TE You know, it kind of sounds like you're asking me the same question for the third time.

FL Yeah. You said you [mumbling]. Because yesterday when we showed you that, you first said that you don't know if this is a document that's coming from…

TE I don't know.

FL …Hayden to Optimus or from Optimus to Hayden.

TE I'm not… it's true… but…

FL But this is what the Hayden confirmations looked like that were going from Hayden to Optimus every day.

TE It would have been one…

FL So it's…

TE It would have probably been one of my bond analysts.

FL Yeah…

TE If they went from my office to that office.

FL Because we have gone through on Mark Bishop's computers, and we found over 600 daily confirmations like this, from Hayden, regarding holdings for Optimus Fonder and Falcon Funds. How can you explain that?

TE Well, I don't know how many business days are in a year… but, you know, as I said yesterday, I routinely provided Mark Bishop with spot valuations. You know, that is factual. And…

FL These kind of spot valuations, or what kind of information did you send to him?

TE Yeah, I wish I could remember.

FL Look at that.

TE I wish I could remember, but, you know, this was several years ago, I had people working with me.

FBI Yes sir.

TE I don't remember this.

FBI Can I come in for a second?

TE Yes.

FBI I think the issue is, you have a long letter where you're contracting to do these valuations. You had employees working for you who're sending supposedly daily… again, daily confirmations. Oh, somehow, right, they're getting into this company. You oversee these employees, whether they copied you, whether providing them yourself, this should be something that he has 600 of them on his computer. You might recognize. So if you don't recognize them, how would you explain that? Are you not as involved in this process that you're trying to explain? Is it possible your people weren't actually sending these, and they're from somewhere else? I think they're having a hard time understanding why

this doesn't look familiar to you, being that there are so many of them, and they're supposedly coming from your company. And the thing that you contracted to do, and there's these daily reports, so it's a little hard to fathom why this isn't as clear to you as they're asking you. So… either there's a disconnect there, or there's another explanation for why Mr. Bishop has these and you're not familiar with them.

TE Well, your point's well taken. 600 over a period of time.

FBI If they're dailies…

FL It's a couple… it's a couple of years.

TE It's a couple of years. Actually it's probably more than that.

FL Well they're daily, so when it comes to Optimus Fonder, they were every day during the time that you were… Hayden were doing this. It was, I think, from November 2012 until some… 2014.

TE You know, the reasons Stephanie included, I can't totally explain it. I had people working for me, I do know I was providing in spot valuations, these are daily, I don't remember how, you know, if you tell me they were daily, I guess they were daily. But I don't know, you know, I was not down in the trenches like these other people, and…

FBI Would you have expected your employees to copy you, if this was being sent, so you would know what was being sent under the agreement you had to provide these dailies?

TE I don't… I don't think I was copied on… These were under… these were under Hayden Consulting email?

FL Yes. I think we looked at one yesterday. But you say you provide Mark Bishop with spot valuations. Where did you send these spot valuations, did you send these personally, or was it your staff that sent them to Mark Bishop?

TE I use my personal email when I communicate with him, as I said yesterday, and I would use his personal email.

FL And what's his personal email? Maybe you have it on your cellphone, we can look at your contacts, maybe you have his email address in your contacts?

TE I think… I probably do.

FL Yeah?

TE But I don't have my cellphone.

FL You don't have your cellphone?

TE No.

FL You didn't bring it here?

TE No. I would say… the only thing I have is my wallet in my pocket. The one I remember is mailtobishop@gmail.com. Mailtobishop.

FL You said that maybe your analysts were sending these directly to Optimus Fonder. What did you… what did you tell your staff, what did you tell them? Where were they supposed to send these valuations that they were doing?

TE Well, we were, we were... we were constantly working on doing valuations for more than just Mark Bishop, so it was… it was… it was a very fast-paced

environment, and like I said, I don't remember them being sent daily, but if you tell me they were daily, you know, I have to take your word for it. I don't know what they came from me necessarily on a daily basis, but I do remember that… that I did send them for a period of time, on some kind of routine basis. That's all I remember. I'm not saying…

FL Did you do that, or did you staff do it?

TE My staff did exactly that.

FL And did they send the valuations to Mark Bishop or to Optimus?

TE I can't be sure.

FL But you… you must have been the one that told them where to send it?

TE Well, apparently they used the email that's on here.

FL '13… six– seven years ago, I'm sorry, that's the best I can do for you.

FBI Mr. Epperson, were you as involved as you're… you're portraying? You know, you're sort of the facilitator of this agreement to provide these dailies, right, you have your staff working on these daily… however often… valuations. You're a smart businessman, you've had many clients. You take on a job, you know the nature of that job. You know why you're doing it, what the outcome is, what the purpose is for, and if you're going to have staff do the work for you, they have to have an understanding of why they're doing that work. We haven't gotten anything from you that explains what's… that you understand why you were providing, or your business, Hayden, was providing, these daily reports to Optimus, or why you're employees were doing that on your company's behalf, although they were employed by another company name. So we're trying to understand… you have at least two years for work doing this. You must have had an understanding of… of why. What was the purpose, why did you…

TE What… what… what did the engagement letter say, in so far as frequency?

FL But I mean, you must remember.

FBI That's… that's a small point. They're asking you broadly. You… you did this for a couple of years. How… how you… you know. It seems like a pretty significant part of your business at the time. Generally, what was the point of you doing these daily valuations for Optimus? Not… not like what your associate paid or how, but generally, what was the purpose of you providing these. Why was Mark or Optimus or Ulf, asking you to provide…

TE Obviously they required… they required valuations on a routine basis, and we were providing them. I just… I'm not… I just can't remember if these things went out daily or not. Because…

FBI That's… that's… that's not the point of how often they went out, though, I think they're trying to get to the bottom of. You're providing something that's a service to a business. They must have communicated to you why they needed that service, or what would be the point of you doing it.

TE Well, they… I'm sure Mark Bishop needed them because they are required by his fund.

FBI OK, keep going. I mean, is there more to that? Did you have conversations with him? They're trying to get out of you more about this, and I think that's

why this is going and going and going. They're trying to really get to the bottom of what this agreement was, why, what was your involvement, to what extent, what was your understanding, those types of things. So… if you can elaborate on that?

TE Well, let me try. Whether they were daily or weekly, I can't remember. But they were routinely, that's for sure. Mark Bishop needed these… these valuations, because it was my understanding they were required by the fund, in Sweden, and, you know, we… I worked with staff, you know, I was, you know, not sitting here at my desk watching them do this every day, I'm a pretty mobile guy. I've clients in San Diego and Palm Desert and downtown Los Angeles, so I was… I was constantly mobile. And then…

FBI How were they sent, your employees were sending these?

TE Because I communicated with them. And… and they knew that it was their job to send these.

FL Send these to whom? Where were they supposed…?

TE Mark… I'm… I… It was either to Hayden or it was to Mark Bishop, I don't exactly…

FL To Hayden? Were they supposed to… Why were they sending these to Hayden?

TE No, I… and this is the email that's on this document.

FL I'm not asking you about the email on the document. I'm asking…

TE Well they were going…

FL …where the analysts were supposed to send them.

TE …they were either… they were going to Mark Bishop and/or Optimus, apparently. I'm not… you know, I'm doing the best I can.

FBI We're not trying to trick you, you know, into saying something… you just have to understand from our perspective, there were 600 of those reports on those services here.

TE Yeah, so…

FBI You were the one whose company was providing, or these employees were providing, these reports. You should, you know, hopefully have some understanding of how you were, if in fact they were sending them, were you copied, how were they being sent, to whom were they being sent.

TE Well I should…

FBI We just aren't… we're not getting a sense that there was a strong understanding on your part.

TE Unfortunately we don't have these computers, or we could check that. But they're not on my computer, I know that. 600…

FL So they're not on your computer, the valuations?

TE No, they're not om my computer. But as I said, I worked with staff… they must have been sending them to the same email every day.

FL But did you get a copy from your staff…

TE I do not…

FL …of the valuations?

TE I do not think they copied me.

FL You didn't get a copy?

TE I didn't get a copy. And, you know, I got involved when there was… I mainly got involved when there was an issue, we couldn't find a value.

FL But what was Hayden's role in this whole thing?

TE That was my business name that I used when I was doing valuations.

FL And do you consider yourself responsible for these declarations that you sent, or your staff sent, to either Bishop or Optimus or whatever?

TE I suppose you could say I was… I was ultimately responsible.

FL And how come you haven't asked us if there was something wrong with these valuations, since we've been talking about this for many hours?

TE Why wouldn't I ask you what?

FL If… What was wrong, there was something wrong with these valuations. Why… why are we sitting here and talking about it? It should be in your interest to ask us, OK, but...

TE Was anything wrong with them? I'll ask you the question.

FL Oh, I was just curios how come you…

TE It didn't occur to me that anything was wrong.

FL OK. How can you be sure that Mark Bishop wasn't involved in these documents, these valuations?

TE He very well would could have been. I mean…

FL Mark Bishop…

TE Fictitiously, that is.

FL …was CIO in ABSIG or manager in… he got the role in ABSIG, and the staff…

TE He never had an…

FL …who were hired by ABSIG?

TE He had… he had no role in ABSIG when I was the owner. He was… he was off in Europe doing stuff I don't know.

FL But these valuations are from November 2012?

TE Yeah. Maybe he faked some of them. I don't know that. Is there anything else you're telling me, I wouldn't be surprised.

FL Why would he fake them?

TE Because he faked all this other stuff. I don't know. I'm just raising a theory. How…

FL We got these 600 documents of daily valuations found in Mark Bishop's computers, and they are dated from November 2012. And what I understand, you… you bought ABSIG in 2013.

TE	You know, I didn't say that. I said "prior to" 2013.
FL	OK. But who did the valuations from Hayden that were sent to Optimus from November 2012?
TE	Well, me and my staff was actively involved in that, and we sent them… I can recall sending them to him routinely. I mean, that was…
FL	You don't say that you sent them to him?
TE	I said my staff…
FL	You said you don't remember seeing them. So you haven't sent anything?
TE	I said my staff usually communicated.
FL	And you don't know if they did that, because you never got a copy? So you don't know if they sent them, do you?
TE	To… who got copied?
FL	You didn't get a copy. You said you didn't get one.
TE	What is your question?
FL	How do you know that your staff was sending these to Optimus Funds?
TE	Well, because I would have heard about it if they were looking for something and they didn't receive it.
FL	But you never got a copy, so you don't know. You don't know what kind of valuations…
TE	No, I don't think I got copies on a daily basis, I can tell you that. And I…
FBI	You're saying your staff sent them, or should have, but you have… Do you have anything that confirms that in your mind, your staff was sending those regularly? Whether it was coming from you or your staff, you have any way to say you absolutely know that they were coming from one of… or that you were one of them?
TE	I can give you my testimony again, if you want me to, but I don't think we are making a lot of progress here, you know. Let me just say it again: I do remember sending these valuations to Mark Bishop on a routine basis, and through my staff. I know he was getting them, because, you know, we would have conversations from time to time. If he wasn't getting them, I would have heard about it. We had procedures that we followed to come up with this information. I tested my staff, in some places they got greater expertise than I did. They used several different softwares that's spelled out in the engagement letter and that's really all I can remember, Stephanie, I'm sorry.
FBI	And I'm not pushing you to try to get you to say something you did not, I just…
TE	Yeah, I understand.
FBI	OK.
FL	We just need this, it's… because we showed you two emails yesterday…
TE	You what?
FL	We showed you two emails yesterday that was communication between Hayden Consulting and…

TE Signed by me.

FL Yes.

TE And I told…

FL Jan Eriksson at Optimus, and you told us that you haven't wrote them.

TE I told you…

FL And the…

TE I told you in both cases that I did not send them.

FL Yes. They were sent from Tom Epperson, and you also said that none of your staff would ever use your name, or the name Tom Epperson, when sending this kind of emails.

TE No. No way. I'm positive that my staff would never…

FL These emails is about these valuations. It's regarding these valuations, these kind of valuations. So…

TE Well, they weren't specifically…

FL No, not exactly, but this once, as we said, but these were sent… sending on a daily basis, so… So who could have sent this kind of emails in your name?

TE You know, all we can do is speculate at this point, you know, because if somebody was using my email when sending that information, unbeknownst to me, how would I know who it was? That's a possibility, yes, that's what I think you're suggesting. Correct?

FL That someone did, and you didn't?

TE Well, it wasn't me. It wasn't me. Well, I mean, I participated in the process, but I didn't… I didn't, you know. I'm sorry to frustrate you, but.

FL No, it's OK.

TE I don't have a better answer right now.

FL That's OK. But still, you haven't sent them. It's a correct answer that you may…

TE On these emails, they're absolutely not my emails. No question in my mind.

FBI Ok. Mr. Epperson, we're going to let you finish, just… yes…

FL Maybe we should tell you, Mr. Epperson, that regarding these valuations that are supposed to come from your company, Hayden, that there are some problems with these valuations, that we are… we don't think that these valuations are correct. This is the reason why you're here. Mark Bishop told us that you were the one doing these calculations, or these valuations. And they could be considered as tools of crime to, you know, to… they have…

TE Well. As far as I'm concerned, I didn't commit any crime. I worked with… I worked with my staff in providing valuations, you know, just based on what information we had available using various financial data services.

FL I'm not saying that it is your intent, but in the whole picture, they are important. They are important to the…

TE I understand. You know, I read all the articles. I realize it is a very serious matter.

FBI	(Be reasonable, OK?) So Mr. Epperson, we'd like you to do just what we call a writing analysis, just so we have your penmanship down in comparison to some things that maybe you can show where is not your specific penmanship, so could… would you be willing to sign your name, write a few things for me? So you have a paper there in front of you. I'll give you a pen. So if you would want to sign your name a couple of times as you would, like a signature, at the top. Just at the top of that paper is fine. Yup, could you just do it two times. And then if you could print the alphabet just in all caps and maybe one time in all lower case. And then we'll have one thing that we're going to have you all read it to you, and if you could write it out for us. OK? You just start want to start A, B, C, D all in caps, and then A, B, C, D all in lower case.
FL	Could you please dial the interpreter, the line is…
FBI	Oh…
FL	There is something wrong. This is the number. We also do that. We were just finishing.
Interpreter	Ok, OK. Yeah, I'm not… I just missed like the last sentence... I sent a message, an email message right away, yeah. OK
FL	So if you can just stick around for a little more time…
Interpreter	You want me to stick around for a moment?
FL	Yes.
Interpreter	Sure, sure. I'm here.
FL	You are needed here, so…
FBI	Are you ready, sir? I'm going to read something to you, can you just tell me to slow down if I'm going to fast, you want to write it out. So. The first is "Jan", J-a-n, the name, and then a hyphen behind it, and then there's going to be a note written to that person to the right. And this will just be however you write, you know, in your standard writing, OK?
TE	Sure.
FBI	The and then capital quote mark, the quote marks?
TE	Quote marks?
FBI	Beginning accrual date. Quote marks again, behind it, and quote mark ending accrual date, quote mark.
TE	A new quote, "ending accrual date"?
FBI	Yes. All with a quote mark behind it. Four with a 4
TE	So f-o-u-r?
FBI	Yes, spelled out, and then a parenthesis with the number 4 inside the parenthesis. Bonds parenthesis and this is going to be all caps, MSAC
TE	MSAC
FBI	MSAC comma, FNLS comma, SAIL comma, NANA parenthesis were posted incorrectly period. The quote mark beginning accrual date
TE	This is a new sentence?

FBI Yes.

TE Say that again?

FBI So, The quote mark beginning accrual date quote mark for these bonds should be 25 slash 11 slash 2013

TE Should be 25 slash…

FBI 11 slash 2013, and the quote ending accrual date

TE Wait a minute, I'm just… the beginning of the quote was for these bonds should be 25/1172013, and the "ending accrual date"…

FBI Quote mark again.

TE Quite mark again?

FBI for those bonds

TE For those bonds…

FBI should be

TE should be

FBI 25 backslash 12, or slash 12, slash 2013, for it. Please find attached a corrected schedule. I guess you can flip it over or start a new page. All you need is… all we're missing is sincerely, TE. So signed sincerely, TE.

TE Interesting…

FBI OK?

TE Sincerely…

FBI Sincerely, TE.

TE T period, or just TE?

FBI Just TE.

TE OK

FBI All right. Anything else you guys would like on that?

TE Let's… let's revisit this… this… these… this bond valuation with, what? And I don't have anything new to say, you know, I sense that you're frustrated with my answer, but I can… I can honestly tell you, you know, during this time period, I was extremely busy doing a lot of other things, and I do know I was involved in sending him – Bishop – spot valuation information. You know, maybe I sent some of them myself, I just… I can't… and maybe my staff sent some of it. You know, I don't completely remember. Now that was a few years ago, but you would think with 600 of them, you know, that I would… should be aware of them. Well I'm simply not aware of these 600 daily confirmations, it's not that I had my head buried in the sand, you know, I kept pretty close tabs on the people that I worked with. Is it possible that someone else was outside the scope of my authority doing this? You know, I have to say it's a very real possibility, but you know, I just don't know. I think my answers frustrated you a little bit, but I don't know what else to say. You know, when it comes to honesty, you know, I kind of have zero tolerance. And that's the way I brought up my kids and, you know, that's the way I operate. You know, the… you know, if my kid, one of my children, even adults – they're all adults – they

know that if they don't tell the truth, they get hell from me. And I expect that with everybody else I do business with. There is just no tolerance for being lied… I can tolerate a lot, I can accept people's flaws, we're all human. That's just one thing that I think is basic human decency is to tell the truth, and so, you know… that's the way I live my life and, you know, I know that you have a job to do, and I wish I had a better answer for you on that, but, you know, I gave you… I gave you my best shot at it, and… you know… there's all kinds of possibilities out there, and like you said, you have a lot more information than I do. If you have these emails, you showed me where you have this, what's it called? This metapath. You should be able to track who sent it, correct? So… you know, just based on my recollection, you know, that's… that's all I know to say. So, you know, I thought Bishop was an honest man, apparently he wasn't, based on what I have learned today. And this is… there is really nothing I can do about it at this point, so you just move on and do the best you can. You know, I think I saw that, what you quoted me just, that was on the bottom of one of those… I think I saw that yesterday. That, yeah. So you can… you can go from this, that's not my handwriting.

FL OK. Were you finished, or do you want to say anything else?

TE No, I don't know that I have… if you have any… if you want to ask me anything else, I'm fine, if you want to.

FBI You guys are going..?

FL Yes, we stop this interview, and it's…

FBI So I'll be in touch with you, Mr. Epperson, if there is any docu…

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
INDEPENDENT ACCOUNTANTS' REVIEW REPORT
AND BALANCE SHEET

DECEMBER 31, 2015

J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

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J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

PO Box 491
Corona Del Mar, California 92625
(503) 510-9198
epperjt@gmail.com

INDEPENDENT ACCOUNTANTS' REVIEW REPORT

To the Owners
Optimus Socially Responsible Investments, LTD

We have reviewed the accompanying balance sheet of Optimus Socially Responsible Investments, LTD as of December 31, 2015. A review includes primarily applying analytical procedures to management's financial data and making inquiries of company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statement as a whole. Accordingly, we do not express such an opinion.

Management is responsible for the preparation and fair presentation of the financial statement in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statement.

Our responsibility is to conduct the review in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statement. We believe that the results of our procedures provide a reasonable basis for our report.

Based on our review, we are not aware of any material modifications that should be made to the accompanying balance sheet in order for it to be in conformity with accounting principles generally accepted in the United States of America.

Irvine, California
January 14, 2016

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
BALANCE SHEET
DECEMBER 31, 2015

Assets

Cash and Cash Equivalents	$	2,547,280
Notes Receivables (Note 2)		4,987,070
Public Corporate Bonds		928,000
Gothenburg Corporate Finance, Current Equity Valuation		352,000
Total assets	$	8,814,350

Owner's Equity

Owner's Equity:

Equity	$	8,814,350
Total owner's equity		8,814,350
Total Owner's equity	$	8,814,350

The accompanying notes are an integral part of these financial statements.

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015

NOTE 1—SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation
Optimus Socially Responsible Investments, LTD. (the "Company") was formed on July 24, 2013, in accordance with the Companies Act 2006, in the UK. The Company will make small business loans, business equity participating loans, small business equity investments, and further develop FX trading strategies. The Company will pursue short and long term revenue streams from debt and trading investments, and long term profits from appreciation through equity investments. Such investments will be targeted in the US, Canada, UK, and Sweden.

Use of estimates
In preparing financial statements in conformity with generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the balance sheet and reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash equivalents
Cash equivalents include interest-bearing deposits.

Residential mortgage-backed securities
Residential mortgage-backed securities acquired in the secondary market are carried at the lower of cost or estimated fair value in the aggregate. Net unrealized losses, if any, are recognized through a valuation allowance by charges to income. In determining fair value, consideration is given to commitments on hand from investors and prevailing market prices.

Transfers on financial assets
Transfers of financial assets are accounted for as sales, when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

Income taxes
The Company has elected to be taxed as a Private Limited Company. Accordingly, no provision has been made for federal income taxes. All income or loss is reported on the income tax returns of the respective owner.

Derivative financial instruments
On January 21, 2010, the Company adopted Statement of Financial Accounting Standards ("SFAS") No. 133, "Accounting for Derivative Instruments and Hedging Activities." This Statement requires that all derivatives be recognized as assets or liabilities in the balance sheet and measured at fair value.

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015

NOTE 2— NOTES RECEIVABLE DUE FROM RELATED COMPANIES

The Company has transacted business in the normal course with entities that are related. It is the Company's policy to conduct all transactions and settle balance with related parties on market terms and conditions. In management's opinion, these transactions were in the normal course of operations and were recorded at the exchange value, which was the amount of consideration established and agreed to by the related parties.

Due from related companies:	December 31, 2015
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	$ 1,110,000
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	1,220,000
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	1,657,070
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-9/30/2017	1,000,000
	$ 4,987,070

NOTE 3—CREDIT-RELATED FINANCIAL INSTRUMENTS

Financial instruments consist of recorded amounts of cash and investments in residential mortgage-backed securities which will result in future cash receipts, as well as accounts payable and accruals, accrued interest payable and bonds payable which will result in future cash outlays.

The Company is exposed to the following risks in respect of certain financial instruments held:

Credit risk
The Company defines its credit risk as the unexpected loss in cash and earnings resulting from the mortgage contracts, underlying its investments in residential mortgage-backed securities, failing to meet or pay their debt obligations in due time.

100% of the Company's investment in residential mortgage-backed securities are invested in formerly better than triple B plus rated securities as rated by Standard & Poor (S&P). These securities have been purchased at significant discounts due to their past performance. The Company, through its investment

management practice, has undertaken a due diligence process to look at the payment history and underlying asset of each mortgage that supports the cash flow of these investments.

NOTE 4—COMMITMENTS AND CONTINGENCIES

Legal contingencies

Various legal claims arise from time to time in the normal course of business which, in the opinion of management, will have no material effect on the Company's financial statements.

FEBRUARY 2016

LOAN AGREEMENT

between

Optimus Socially Responsible Investments LTD

and

ABS INVESTMENT GROUP LLC

THIS AGREEMENT is dated 5th February 2016

PARTIES

Optimus Socially Responsible Investments LTD incorporated in United Kingdom with company number 8623337 whose registered office is at 33 St James Square, London, England, SW1Y 4JS ("**Optimus**").

ABS INVESTMENT GROUP LLC incorporated in California, USA with a tax ID number 26-2119490, whose office is at 4770 Von Karman, Newport Beach, CA 92660 ("**ABS**").

BACKGROUND

Optimus is a company offering financial consulting services but does not carry on any regulated activities, as defined by Financial Services and Markets Act 2000 ("**FSMA**") and is not authorised by the Financial Conduct Authority (the "**FCA**") under FSMA, or any other competent regulatory body.

Optimus has agreed to loan proceeds (net of certain agreed costs), a Loan to be issued by **Optimus** (the "**Loan**").

Accordingly, **Optimus** has agreed to issue and **ABS** has agreed to accept the Loan on the terms and subject to the conditions of this Agreement.

AGREED TERMS

1. **INTERPRETATION**

The following definitions and rules of interpretation apply in this agreement.

1.1 Definitions:

Business Day: a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

Underlying: all of the assets of **ABS**

A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

1.2 A reference to a statute or statutory provision is a reference to it as it is in force as at the date of this agreement.

1.3 A reference to a statute or statutory provision shall include all subordinate legislation made as at the date of this agreement under that statute or statutory provision.

1.4 A reference to **writing** or **written** includes e-mail but not fax.

1.5 Any words following the terms **including**, **include**, **in particular**, **for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

1.6 References to clauses are to the clauses of this agreement.

2. SUBSCRIPTION FOR LOANS

2.1 **Optimus** hereby irrevocably and unconditionally undertakes to loan to **ABS** USD 5,000,000 (the "**Loan**" or the "**Monies**") for the purpose of **ABS** making investment/income producing loans.

2.2 All Monies are to be transmitted by telegraphic transfer for same day value to the account of **ABS**, details of which are:-

ABS Investment Group

[to be provided by **ABS**]

2.3 The Loan creates a direct, unsecured and unsubordinated obligations of **ABS** ranking pari passu among themselves and with all other outstanding unsecured and unsubordinated obligations of **ABS**.

2.4 The Loan is transferable and is capable of being assigned in any way at the sole option of **Optimus** only. No notification to or approval from **ABS** shall be in any way required.

2.5 The Loans will pay an annual coupon of 10% to be paid quarterly on 1st January, 1st April, 1st July, 1st October in arrears. Payment will be made by **ABS** to the bank account details specified in Clause 3.3. The first payment of interest will include interest from the date of the agreement to the date of the interest payment.

2.6 **ABS** agrees to provide quarterly management accounts by the end of the month following the quarterly interest payment dates and Audited Annual accounts within six (6) months of the company's financial year end. Communication of the accounts will be to the details provided in Clause 14 of this agreement.

3. REDEMPTION

3.1 The Loan will automatically redeem on the date which is the fifth anniversary of the date of this agreement (the "**Redemption Date**").

3.2 The Redemption Amount shall be calculated in accordance with clause 3.5. The calculations are (in the absence of manifest error) final and binding upon all parties to this agreement.

3.3 On the Redemption Date, **ABS** will arrange for the transfer of the Redemption Amount to the following bank account of **Optimus**:-

Optimus Socially Responsible Investments, Ltd

Acct. No.: 2010013240

Bank: First Foundation Bank

ABA # 122 287 581

3.4 The Redemption Amount shall be paid net of all applicable taxes, fees and other charges directly arising in connection therewith.

3.5 The Redemption Amount is determined as follows:

Value of the Loan on the Redemption Date, including outstanding Loan balance as of the Redemption Date, and accrued and any and all unpaid interest (per clause 2.5)

4. OBLIGATIONS OF OPTIMUS AND ABS

4.1 **Optimus** and **ABS** must at all material times act in good faith towards each other.

5. CONFIDENTIALITY

5.1 Each party undertakes that it shall not at any time disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party or of any member of the group of companies to which the other party belongs, except as permitted by clause 5.2.

5.2 Each party may disclose the other party's confidential information:

(a) to its employees, officers, representatives or advisers who need to know such information for the purposes of carrying out the party's obligations under this agreement. Each party shall procure that its employees, officers, representatives or advisers to whom it discloses the other party's confidential information comply with this clause 5; and

(b) as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

5.3 No party shall use any other party's confidential information for any purpose other than to perform its obligations under this agreement.

6. COMMENCEMENT AND DURATION

This agreement shall commence on the date hereof (the "**Commencement Date**") and shall continue until the Loan has been redeemed in full.

7. CONSEQUENCES OF TERMINATION

7.1 On termination of this agreement, the following clauses shall continue in force: clause 1, clause 5 and clause 7 to clause 16 (inclusive).

7.2 Termination of this agreement shall not affect any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination, including the right to claim damages in respect of any breach of the agreement, which existed at or before the date of termination.

8. NO PARTNERSHIP OR AGENCY

8.1 Nothing in this agreement is intended to, or shall be deemed to, establish any partnership or joint venture between any of the parties, constitute any party the agent of another party, or authorise any party to make or enter into any commitments for or on behalf of any other party.

8.2 Each party confirms it is acting on its own behalf and not for the benefit of any other person.

9. ENTIRE AGREEMENT

9.1 This agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

9.2 Each party acknowledges that in entering into this agreement it does not rely on, and shall have no remedies in respect of, any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement.

9.3 Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this agreement.

9.4 Nothing in this clause shall limit or exclude any liability for fraud.

10. VARIATION

No variation of this agreement shall be effective unless it is in writing and signed by the parties (or their authorised representatives).

11. ASSIGNMENT AND OTHER DEALINGS

11.1 Per clause 2.4, the Loan and this agreement is transferable and is capable of being assigned in any way at the sole option of **Optimus** only. No notification to or approval from **ABS** shall be in any way required. However, the Loan and this agreement is personal to **ABS** and **ABS** may not assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this agreement.

12. WAIVER

No failure or delay by a party to exercise any right or remedy provided under this agreement or by law shall constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

13. SEVERANCE

13.1 If any provision or part-provision of this agreement is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this clause shall not affect the validity and enforceability of the rest of this agreement.

13.2 If one party gives notice to the other of the possibility that any provision or part-provision of this agreement is invalid, illegal or unenforceable, the parties shall negotiate in good faith to amend such provision so that, as amended, it is legal, valid and enforceable, and, to the greatest extent possible, achieves the intended commercial result of the original provision.

14. NOTICES

14.1 Any notice given to a party under or in connection with this contract shall be in writing and shall be:

(a) Delivered by hand or by pre-paid first-class post or other next Business Day delivery service at its registered office (if a company) or its principal place of business (in any other case); or

(b) Sent by email to mark.bishop@optimusltd.co.uk in respect of **Optimus**, to tepperson@absig.com in respect of **ABS**.

14.2 Any notice shall be deemed to have been received:

(a) If delivered by hand, on signature of a delivery receipt;

(b) If sent by pre-paid first-class post or other next Business Day delivery service, at 9.00 am on the second Business Day after posting [or at the time recorded by the delivery service.

(c) If sent by email, at 9.00 am on the next Business Day after transmission.

14.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution.

15. THIRD PARTY RIGHTS

No one other than a party to this agreement and Argentarius shall have any right to enforce any of its terms.

16. GOVERNING LAW

This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England.

17. JURISDICTION

Each party irrevocably agrees that the courts of England shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

This agreement has been entered into on the date stated at the beginning of it.

By: Mark Bishop
for and on behalf of Optimus
Socially Responsible Investments
LTD

.....
Director

By: J. Thomas Epperson, Manager
for and on behalf of ABS
INVESTMENT GROUP LLC

.....
Director

FEBRUARY 2016

PERFORMANCE LINKED LOAN AGREEMENT

between

ABS Investment Group LLC

and

EMIL INGMANSON

THIS AGREEMENT is dated 5th February 2016

PARTIES

ABS Investment Group whose office is at 4770 Von Karman, Newport Beach, CA 92660 ("**ABS**").

EMIL INGMANSON, a Person (Swedish citizen with passport number 84541472), whose residence address is at Flat 9, The Trend, 239C Tower Road, Sliema, Malta SLM 1601 ("**INGMANSON**").

BACKGROUND

ABS is a company offering financial consulting services but does not carry on any regulated activities, and is not authorised by the SEC, or any other competent regulatory body. **ABS** has agreed to loan proceeds (net of certain agreed costs), certain Loans to be issued by **ABS** ("**Loans**").

Accordingly, **ABS** has agreed to issue and **INGMANSON** has agreed to accept the Loans on the terms and subject to the conditions of this Agreement.

AGREED TERMS

1. INTERPRETATION

The following definitions and rules of interpretation apply in this agreement.

1.1 Definitions:

Business Day: a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

Underlying: all of the assets of **INGMANSON**

A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

1.2 A reference to a statute or statutory provision is a reference to it as it is in force as at the date of this agreement.

1.3 A reference to a statute or statutory provision shall include all subordinate legislation made as at the date of this agreement under that statute or statutory provision.

1.4 A reference to **writing** or **written** includes e-mail but not fax.

1.5 Any words following the terms **including**, **include**, **in particular**, **for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

1.6 References to clauses are to the clauses of this agreement.

2. SUBSCRIPTION FOR LOANS

2.1 **ABS** hereby irrevocably and unconditionally undertakes to procure that **INGMANSON** does utilise all and any monies received by **ABS** (less an amount equal to any costs reasonably and properly incurred by **ABS** PLUS any monies retained for liquidity purposes) EUR 5,800,000 ("**Monies**") for the purpose of **INGMANSON** making income producing investments.

2.2 All Monies are to be transmitted by telegraphic transfer for same day value to the euro account of **INGMANSON**, details of which are:-

INGMANSON
UBS AG, Jersey
SWIFT UBSWJESH
GB65 UBSW 2323 2668 7634 01

2.3 The Loans create direct, unsecured and unsubordinated obligations of **INGMANSON** ranking pari passu among themselves and with all other outstanding unsecured and unsubordinated obligations of **INGMANSON**.

2.4 The Loans are not transferable or capable of assignment in any way and will remain personal to **INGMANSON**.

2.5 The Loans will pay an annual coupon of 9.75% to be paid quarterly on 1st January, 1st April, 1st July, 1st October in arrears. Payment will be made by **INGMANSON** to the bank account details specified in Clause 3.3. The first payment of interest will include interest from the date of the agreement to the date of the interest payment.

2.6 **INGMANSON** agrees to provide quarterly management accounts by the end of the month following the quarterly interest payment dates and Audited Annual accounts within six (6) months of the company's financial year end reports. Communication of the accounts will be to the details provided in Clause 14 of this agreement. **INGMANSON** agrees to provide quarterly management accounts by the end of the month following the quarterly interest payment dates and Audited Annual accounts within six (6) months of the company's financial year end. Communication of the accounts will be to the details provided in Clause 14 of this agreement.

2.7 **INGMANSON** agrees to pay an initial interest payment of 160,000 Euros on receipt of the first payment by **ABS** under this agreement.

3. REDEMPTION

3.1 The Loans will automatically redeem on the date which is the earliest of (i) the twentieth Business Day after **ABS** gives to **INGMANSON** written notice of its wish to redeem the Loans and (ii) the first anniversary of the date of this agreement (the "**Redemption Date**").

3.2 In the event that **INGMANSON** has or has purported to transfer or assign the Loans, then the Redemption Amount will be nil. In all other cases, the Redemption Amount shall be calculated by Argentarius ETI Management Limited ("**Argentarius**") in accordance with clause 3.5. The calculations are (in the Ingmansonence of manifest error) final and binding upon all parties to this agreement.

3.3 On the Redemption Date, **INGMANSON** will arrange for the transfer of the Redemption Amount to the following bank account of **ABS**:-

ABS Investment Group
Commerce West Bank, 2111 Business Center Drive, Irvine, CA 92612
ABA 122 243 334
Account Number 92200070

3.4 The Redemption Amount shall be paid net of all applicable taxes, fees and other charges directly arising in connection therewith.

3.5 Unless it is nil in accordance with clause 3.2, the Redemption Amount is determined as follows:

$$\text{Redemption Amount (t)} = \frac{\text{Underlying (t)}}{\text{Underlying (t0)}} * \text{Denomination}$$

Underlying (t) Value of the underlying at valuation day (t);

Underlying (t0) Value of the underlying at Initial Valuation Date

but subject always to a maximum rate of return of 12% per cent per annum.

4. OBLIGATIONS OF ABS AND INGMANSON

4.1 **ABS** and **INGMANSON** must at all material times act in good faith towards each other.

5. CONFIDENTIALITY

5.1 Each party undertakes that it shall not at any time disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party or of any member of the group of companies to which the other party belongs, except as permitted by clause 5.2.

5.2 Each party may disclose the other party's confidential information:

(a) to its employees, officers, representatives or advisers who need to know such information for the purposes of carrying out the party's obligations under this agreement. Each party shall procure that its employees, officers, representatives or advisers to whom it discloses the other party's confidential information comply with this clause 5; and

(b) as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

5.3 No party shall use any other party's confidential information for any purpose other than to perform its obligations under this agreement.

6. COMMENCEMENT AND DURATION

This agreement shall commence on the date hereof (the "**Commencement Date**") and shall continue until the Loans have been redeemed in full.

7. CONSEQUENCES OF TERMINATION

7.1 On termination of this agreement, the following clauses shall continue in force: clause 1, clause 5 and clause 7 to clause 16 (inclusive).

7.2 Termination of this agreement shall not affect any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination, including the right to claim damages in respect of any breach of the agreement which existed at or before the date of termination.

8. NO PARTNERSHIP OR AGENCY

8.1 Nothing in this agreement is intended to, or shall be deemed to, establish any partnership or joint venture between any of the parties, constitute any party the agent of another party, or authorise any party to make or enter into any commitments for or on behalf of any other party.

8.2 Each party confirms it is acting on its own behalf and not for the benefit of any other person.

9. ENTIRE AGREEMENT

9.1 This agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

9.2 Each party acknowledges that in entering into this agreement it does not rely on, and shall have no remedies in respect of, any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement.

9.3 Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this agreement.

9.4 Nothing in this clause shall limit or exclude any liability for fraud.

10. VARIATION

No variation of this agreement shall be effective unless it is in writing and signed by the parties (or their authorised representatives).

11. ASSIGNMENT AND OTHER DEALINGS

This agreement is personal to the parties and neither party shall assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any of its rights and obligations under this agreement.

12. WAIVER

No failure or delay by a party to exercise any right or remedy provided under this agreement or by law shall constitute a waiver of that or any other right or

OSRI 3 2016-02-05 Loan Agreement with ABS - Ingmanson - executed

remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall prevent or restrict the further exercise of that or any other right or remedy.

13. SEVERANCE

13.1 If any provision or part-provision of this agreement is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this clause shall not affect the validity and enforceability of the rest of this agreement.

13.2 If one party gives notice to the other of the possibility that any provision or part-provision of this agreement is invalid, illegal or unenforceable, the parties shall negotiate in good faith to amend such provision so that, as amended, it is legal, valid and enforceable, and, to the greatest extent possible, achieves the intended commercial result of the original provision.

14. NOTICES

14.1 Any notice given to a party under or in connection with this contract shall be in writing and shall be:

(a) Delivered by hand or by pre-paid first-class post or other next Business Day delivery service at its registered office (if a company) or its principal place of business (in any other case); or

(b) Sent by email to mark.bishop@absmgroup.com in respect of **ABS**, to emil@solidventurecapital.co.uk and amir77@me.com in respect of **INGMANSON**.

14.2 Any notice shall be deemed to have been received:

(a) If delivered by hand, on signature of a delivery receipt;

(b) If sent by pre-paid first-class post or other next Business Day delivery service, at 9.00 am on the second Business Day after posting [or at the time recorded by the delivery service.

(c) If sent by email, at 9.00 am on the next Business Day after transmission.

14.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution.

15. THIRD PARTY RIGHTS

No one other than a party to this agreement and Argentarius shall have any right to enforce any of its terms.

16. GOVERNING LAW

This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of California, USA.

17. JURISDICTION

Each party irrevocably agrees that the courts of California shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

This agreement has been entered into on the date stated at the beginning of it.

Signed by EMIL INGMANSON

.....
Emil Ingmanson

Signed by Mark Bishop
for and on behalf of ABS
INVESTMENT GROUP LLC

.....
Director

10TH OCTOBER, 2016

DEED OF SETTLEMENT

between

EMIL AMIR INGMANSON

and

ABS INVESTMENT GROUP, LLC

38 Hertford Street London W1J 7SG
Tel: 0207 529 5420 Fax: 0207 495 7450
www.burlingtonsllp.com

THIS DEED OF SETTLEMENT is made on

BETWEEN

(1) **EMIL AMIR INGMANSON** whose residence is at Flat 9, the Trend, 239C Tower Road, SLM 1601 Sliema, Malta ("**EAI**"); and

(2) **ABS INVESTMENT GROUP, LLC** whose office is at 4770, Von Karman, Newport Beach, CA 92660 ("**ABS**")

(together the "**Parties**" and each a "**Party**")

RECITALS

(A) On 5th February 2016, the Parties entered into a Performance Linked Loan Agreement ("**Loan Agreement**") in the amount of EUR 5.8 million, with a coupon of 9.75%, and a Redemption Date of 05 February 2017;

(B) The Parties hereby agree that ABS shall redeem all of the Loans (as defined in the Loan Agreement) ("**Loans**") in issue as at the date of this deed.

(C) The Parties hereby agree to amend clause 3.1 and 3.2 of the Loan Agreement as agreed to hereunder.

(D) Ingmanson has provided quarterly management accounts, per the terms of the Loan Agreement, and the Parties agree that Ingmanson is financially insolvent. In further consultation with EAI, ABS has formed the reasonable opinion that EAI will be unable to comply with the provisions of the Loan Agreement in the future.

(E) Ingmanson is in default of the Loan Agreement, and accordingly, ABS has formed the reasonable opinion that it is in its best interests, and EAI confirms that it is also in his best interests, that the Loan Agreement be varied and terminated on the terms of this deed.

DEFINITIONS

"**Related Parties**": any or either of the parent, subsidiaries, assigns, transferees, representatives, principals, agents, officers or directors of ABS or EAI, as the case may be.

AGREED TERMS

1. The Parties hereby agree to amend clause 3.1 of the Loan Agreement in that ABS hereby waives its right to receive notice from EAI of its wish to redeem the Loans pursuant to clause 3.1 of the Loan Agreement and the Parties hereby agree that the Redemption Date for the purposes of the Loan Agreement shall be the date of this deed.

2. The Parties hereby agree to amend clause 3.2 of the Loan Agreement to the extent that the Redemption Amount (as defined in the Loan Agreement) ("**Redemption Amount**") shall not be calculated by Argentarius ETI Management Ltd in accordance with clause 3.5 of the Loan Agreement.

3. The Parties hereby agree that the Redemption Amount shall be a fixed amount of USD 162,500, the payment of which by EAI to ABS shall be in full and final settlement of any sums now outstanding from EAI to ABS and shall be otherwise on the terms of and subject to the conditions of this deed.

4. EAI hereby undertakes to remit the sum of USD 162,500 to the following bank account of ABS within five (5) Business Days of the date of this deed, in consideration for the redemption of all the Loans held by ABS:

   Intermediary Bank: "Wells Fargo Bank Intl", San Francisco, CA

   SWIFT: "WFBIUS6S"

   Beneficiary Bank: "First Foundation Bank", Newport Beach, CA

   Beneficiary ABA: "//FW122287581"

   Further Credit: client name "ABS Management Group, LLC", client acct. no. "2010015238"

5. ABS irrevocably and unconditionally agrees that payment of the sum referred to in clause 3 above to ABS shall be in full and final settlement of all and/or any actions, claims, rights, demands and set-offs, whether in this jurisdiction or any other, whether or not presently known to ABS or to the law, and whether in law or in equity, that they or their Related Parties or any of them ever had, may have or hereafter can, shall or may have against EAI or any of its Related Parties arising out of or connected with the Loan Agreement or otherwise.

   (hereinafter called the "**Released Claims**")

6. ABS irrevocably and unconditionally agrees, on behalf of itself and on behalf of its Related Parties not to sue, commence, voluntarily aid in any way (unless required by law), prosecute or cause to be commenced or prosecuted against EAI or his Related Parties any action, suit or other proceedings concerning the Released Claims, in this jurisdiction or any other.

7. ABS hereby agree to jointly and severally indemnify EAI on demand in relation to all and any costs, liabilities, fees, commitments or obligations of any kind that EAI or his

Related Parties may suffer or incur arising out of any breach by ABS of clauses 5 and/or 6 above.

8. The Parties hereby agree to terminate the Loan Agreement as of the date of this deed, and the Parties hereby agree that only clauses 3.1 (as varied by this deed), clause 3.2 (as varied by this deed), clause 5 and (subject always to clause 5 and 6 of this deed) 7.2 shall remain in force.

9. This deed and any disputes or claims arising out of or in connection with its subject matter or formation (including non-contractual disputes or claims) are governed by and construed in accordance with the laws of England and the courts of England shall have exclusive jurisdiction in respect thereof.

This deed has been signed as a deed by the Parties on the date stated at the beginning of it.

Executed and delivered as a deed by:

EMIL AMIR INGMANSON .....

in the presence of:

Witness Signature .....

Witness Name Emma Amanda Lidberg

Witness Address Flat 2, 4 Courtfield Gardens SW5 0PA, London, UK

Executed and delivered as a deed by

ABS INVESTMENT GROUP LLC .....

Tom Epperson
Manager

in the presence of:
Witness Signature .....

Witness Name Steven C. Bishop

Witness Address 154 Sereno, Irvine, Ca 92780

Date 2/29/16 Page 1
Primary Account [redacted]0070

Abs Investment Group LLC
4770 Von Karman Ave
Newport Beach CA 92660

---- CHECKING ACCOUNTS ----

Abs Investment Group LLC

BUSINESS ANALYZED 1

Account No.	[redacted]0070	Statement Dates	2/01/16 thru 2/29/16
Previous Balance	29,027.53	Days in the statement period	29
3 Deposits/Credits	5,652,100.00	Average Ledger	593,882.08
46 Checks/Debits	5,560,617.32	Average Collected	593,882.08
Service Charge	.00		
Interest Paid	.00		
Current Balance	120,510.21		

	Total For This Period	Total Year-to-Date
NSF paid item fees statement to date	**$.00**	**$.00**
NSF return item fees statement to date	**$.00**	**$.00**

****

Deposits and Additions

Date	Description	Amount
2/01	IB Transfer from D ****769 to	14,000.00
2/03	WIRE-IN 20160340008200 ABS INVESTMENT GROUP	5,610,000.00
2/03	IB Transfer from D *****005 to	28,100.00

****

Checks and Withdrawals

Date	Description	Amount

BUSINESS ANALYZED [redacted]0070 (Continued)

Checks and Withdrawals

Date	Description	Amount
2/01	WIRE-OUT 20160320003100 CYNTHIA KNIGHT	13,000.00-
2/01	IB Transfer from D *****070 to	28,100.00-
2/02	Account Analysis Charge	476.81-
2/03	WIRE-OUT 20160340007400 INSPERITY	16,711.55-
2/04	WIRE-OUT 20160350015000 ROBERT P. LOWELL , APC	1,512.50-
2/04	WIRE-OUT 20160350008700 KLEIN & WILSON	3,500.00-
2/04	WIRE-OUT 20160350008900 ALEXIS BISHOP	5,000.00-
2/04	WIRE-OUT 20160350009500 SAMANTHA BISHOP	5,000.00-
2/04	WIRE-OUT 20160350008600 TOM EPPERSON	6,000.00-
2/04	WIRE-OUT 20160350009400 AN ANNIKA OLBIN	50,000.00-
2/04	WIRE-OUT 20160350008300 SO SOLID VENTURE CAPITAL	1,500,000.00-
2/04	WIRE-OUT 20160350007300 EM EMIL INGMANSON	3,200,000.00-
2/04	IB Transfer from D *****070 to	20,000.00-
2/04	IB Transfer from D *****070 to	28,100.00-
2/04	IB Transfer from D *****070 to	34,000.00-
2/08	WIRE-OUT 20160390001900 ALEXIS BISHOP	37,500.00-
2/09	WIRE-OUT 20160400002200 AN ANNIKA OLBIN	50,000.00-
2/10	WIRE-OUT 20160410001600 OP OPTIMUS FONDER AB	29,750.00-
2/10	WIRE-OUT 20160410001700 OP OPTIMUS FONDER AB	53,250.00-
2/12	WIRE-OUT 20160430002000 MARK BISHOP	12,000.00-
2/16	WIRE-OUT 20160470003300 YASMIN SADIGHI STATUTORY M	1,360.08-
2/16	WIRE-OUT 20160470003200 LPL FINANCIAL	1,364.86-
2/16	WIRE-OUT 20160470003100 PRISCILLA MARCONI	2,266.79-
2/16	WIRE-OUT 20160470004300 LORI DAVIS-TOEPFER	3,000.00-
2/16	WIRE-OUT 20160470003700 TOM EPPERSON	6,000.00-

Date 2/29/16 Page 3
Primary Account [redacted]0070

BUSINESS ANALYZED [redacted]0070 (Continued)

Checks and Withdrawals

Date	Description	Amount
2/16	WIRE-OUT 20160470003400 LPL FINANCIAL	13,600.75-
2/16	WIRE-OUT 20160470003600 CHARLES ROSENBERG	14,286.42-
2/16	WIRE-OUT 20160470002900 INSPERITY	16,519.70-
2/16	WIRE-OUT 20160470003500 MEHRDAD ELIE	21,406.58-
2/16	WIRE-OUT 20160470002800 AN ANNIKA OLBIN	50,000.00-
2/16	WIRE-OUT 20160470008900 OM OMNIARCH FIXED INCOME LP	100,000.00-
2/16	INTERNAL TRF 2016047000300 MARTHA PARRINO	911.28-
2/22	WIRE-OUT 20160530002300 MARK BISHOP	12,000.00-
2/24	WIRE-OUT 20160550002300 THEODORE BISHOP	2,000.00-
2/24	WIRE-OUT 20160550002400 ALEXIS BISHOP	5,000.00-
2/24	WIRE-OUT 20160550002500 FLORENCE BISHOP	5,000.00-
2/24	WIRE-OUT 20160550002600 SAMANTHA BISHOP	5,000.00-
2/24	WIRE-OUT 20160550001800 AN ANNIKA OLBIN	50,000.00-
2/24	IB Transfer from D *****070 to	100,000.00-
2/25	WIRE-OUT 20160560002400 MARK BISHOP	12,000.00-
2/25	WIRE-OUT 20160560001600 MA MARK BISHOP	10,000.00-
2/26	WIRE-OUT 20160570003300 KLEIN & WILSON	3,500.00-
2/29	WIRE-OUT 20160600004700 TOM EPPERSON	5,000.00-
2/29	WIRE-OUT 20160600006600 LPL FINANCIAL	6,500.00-
2/29	WIRE-OUT 20160600002400 CYNTHIA KNIGHT	13,000.00-

****

Checks in Serial Number Order

Date	Check No	Amount
2/03		7,000.00

* Indicates skip in Check Number

Date 2/29/16 Page 4
Primary Account [redacted]0070

BUSINESS ANALYZED [redacted]0070 (Continued)

****

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
2/01	1,927.53	2/09	675,226.67	2/24	170,510.21
2/02	1,450.72	2/10	592,226.67	2/25	148,510.21
2/03	5,615,839.17	2/12	580,226.67	2/26	145,010.21
2/04	762,726.67	2/16	349,510.21	2/29	120,510.21
2/08	725,226.67	2/22	337,510.21		

For inquiries please call 949-251-6959

EMIL INGMANSON
Independent Fund Advisory Roll-up (the"Roll-up" TBD)
Internal Summary Business Plan

SECTION I

1 THE BUSINESS OF THE ROLL-UP

1.1 Overview.

The ROLL-UP will be a leading provider of investment advisory services and investment management products to the independent fund advisory (IFA) sector and private investors in the UK. In addition, ROLL-UP will provide residential mortgage loan services, consumer finance products, legal services and advisory, insurance products, comprehensive foreign exchange ("FX") trading solutions, and a corporate compliance solution for related and unrelated businesses as a specialist financial services compliance firm.

ROLL-UP will establish a reputation for providing high quality service and value-for-money products to independent fund advisors and private investors. The Roll-up is in confidential discussions with IFA businesses (the "Business" or "Businesses") that have over £700 million in AUM and over 65,000 active clients.

The Roll-up will also provide a direct-to-private investor fund supermarket and wrap platform. ROLL-UP Businesses offer clients the administrative convenience of being able to hold and manage their investments, including unit trusts, OEICs, equities, bonds, investment trusts and cash, irrespective of the tax vehicle, in one place with consolidated valuation reports. ROLL-UP will not disintermediate the financial advisors and managers, but instead will add tremendous value to the IFA sector by providing a higher level of service and touch, client retention through this added value, and additional revenue streams, and will also act as a tool to capture additional market share both on the IFA side and within the private retail sector

ROLL-UP has circled IFA Roll-ups with established records of delivering strong financial performance:

* Annualized turnover for the first year of acquisitions of ROLL-UP is approximately £32.7 million, and the Roll-up operating profit (Roll-up operating profit excluding exceptional, non-recurring administrative expenses) is approximately £15.2 million.

* The business has stable, predictable and reliable income in order to manage its operations, fund future growth out of retained earnings, and pay predictable dividends. Furthermore, the business presents tremendous share appreciation and upside potential for its shareholders, clients and employees.

- ROLL-UP will issue a personal loan from Emil Ingmanson (personal net worth of

EUR 8 million) to effectuate the execution of its business plan.

The Roll-up will be based in London.

1.2 Business model.

ROLL-UP's business model is focused on the financial advisor and private investor, and covers a wide range of activities including distribution, wrap platform provision, investment management, research, provision of tax wrappers, stockbroking, advisory services, residential mortgage finance, consumer finance products, legal services and advisory, insurance products, and a corporate compliance solution for related and unrelated businesses as a specialist financial services compliance firm.

In providing this breadth of services direct to the financial advisor and private investor, ROLL-UP's Business acquisitions offer a compelling proposition for clients. It also represents a differentiated business model, which enables it to capture a greater proportion of the revenues arising from each client's portfolio of investments. This diversifies ROLL-UP's earnings streams, enhances its margins and improves financial advisor, and client recruitment and retention.

Fund supermarkets and wrap platforms typically focus on servicing the IFA community and are remunerated for acting as administrator. The IFA using the platform is remunerated for acting as distributor. ROLL-UP provides its financial service and fund supermarket and wrap platform both to the financial advisor sector and direct to the private investor, thereby performing the role, and capturing the economics, of several financial intermediators including the platform provider, distributor, and boutique private banks.

The Directors believe that this business model, together with the Roll-up's significant purchasing power, enables its Businesses to retain a greater share of the annual management charge, also known as renewal commission, from fund providers than it would through acting solely as a fund distributor or a fund platform provider, and captures a greater share of the financial services revenue stream from all clients, while increasing market share. ROLL-UP Businesses in turn strengthen their ability to win and retain clients by discounting initial charges and passing on a portion of the annual management charge to the financial advisory and private clients as a loyalty bonus.

The ROLL-UP business model therefore allows the Roll-up to offer highly competitive prices to its clients and achieve strong profitability.

ROLL-UP's operations will be divided into the following business units: web-based Business products (including residential mortgage finance, consumer finance, legal, insurance, and private client access to all fund advisory products and services), Advisory and Discretionary, FX-ROLL-UP, and Corporate Compliance Solutions.

The proforma contribution of each of the business units to roll-up revenue may be as follows:

	Year 1 (annualized)		Year 2 (annualized)	
	GBP (,000)	%	GBP (,000)	%

Emil Ingmanson
Flat 9, The Trend, 239C Tower Road, Sliema SLM 1601, Malta
+356 99938099

Web-based ROLL-UP:				
Direct Advisory				
Residential Mortgage Fin				
Consumer Finance				
Legal				
Insurance				
[Total]	0	0	0	0
Advisory and Discretionary:	26,455	81	43,184	85
FX-ROLL-UP	275	1	280	1
Corporate Compliance Solutions:	6,000	18	7,316	14
TOTAL	32,730	100	50,780	100

1.3 Key strengths.

The ROLL-UP's key strengths include the following:

i. a differentiated direct business model;
ii. a robust business model with resilient wholesale and retail assets predominantly invested in tax efficient wrappers;
iii. an incumbent position in a wholesale and direct-to-private investor fund supermarket and wrap platform in the UK;
iv. inclusion of differentiated financial services;
v. a strong and visible brand;
vi. client focus with wholesale and direct client relationships;
vii. a powerful distribution capability;
viii. a track record of performance within its IFA and DFN network;
ix. strong technology;
x. an established compliance culture and risk management procedures;
xi. a long track record of strong and profitable organic growth within its acquired IFA and DFM network;
xii. a high proportion of recurring revenues;
xiii. a high Operating Profit Margin and scalable business model;
xiv. strong cash generation;
xv. excellent growth prospects;
xvi. an experienced management team with a proven track record; and
xvii. significant management and employee ownership.

1.4 Business strategy.

ROLL-UP's strategy is to increase revenue and earnings and create shareholder value by acquiring Businesses that will become the best-in-class leading provider of investment management products and financial services to the independent fund

advisory sector and private investors in the UK.

In particular, ROLL-UP will focus on:

i. growing assets held in Web-based ROLL-UP;

ii. increasing funds under management in ROLL-UP's IFA network of companies, multi-manager funds and discretionary portfolio management service;

iii. improving the share of annual management charges received from fund providers;

iv. enhancing earnings' quality with the diversified stream of revenue from its financial services platform;

v. heightening the visibility of the ROLL-UP brand;

vi. continuing to provide high quality services to its clients and increasing online usage; and

vii. cost control and increasing operating efficiency.

1.5 Market background.

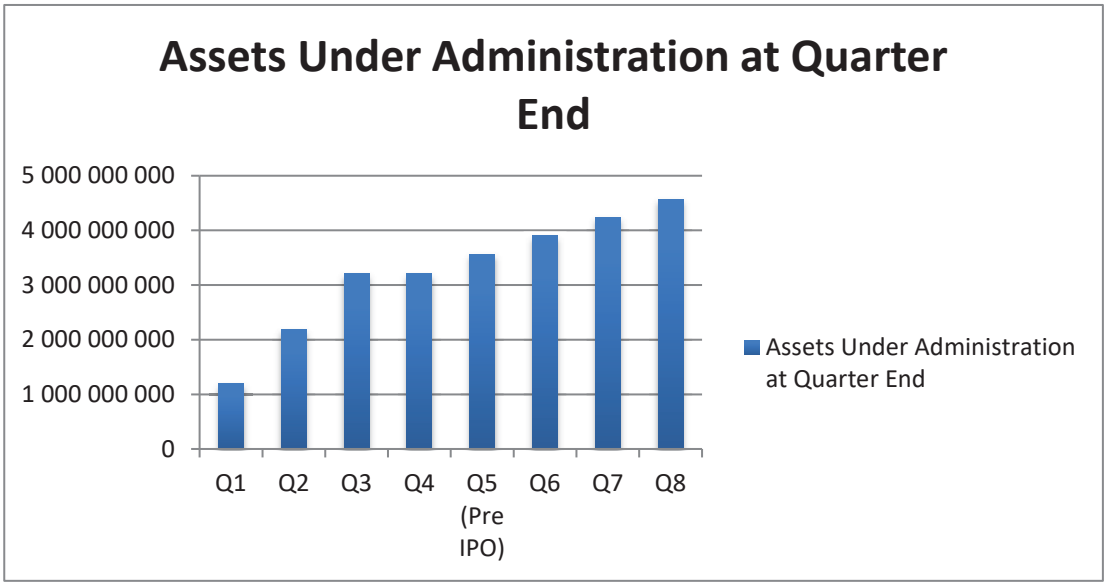
We believe that a combination of demographic and fiscal factors, including an ageing and increasingly wealthy population, pressure on state pension provision, pensions reforms and a growing awareness of the need to save for retirement, are likely to underpin growing demand for investment and pension products, and the increasing use of wrap platforms by private investors, and the cross-selling of other significant financial services and products will drive revenue growth, market share growth and client retention.

SECTION II

2 SUMMARY FINANCIAL INFORMATION

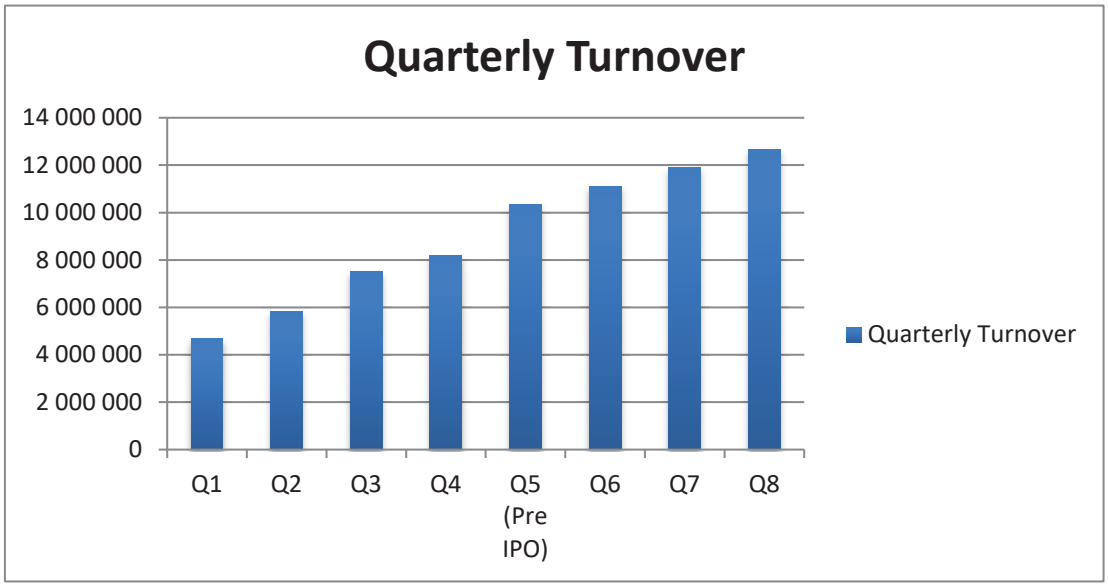
2.1 Summary assets under administration and selected financial information.

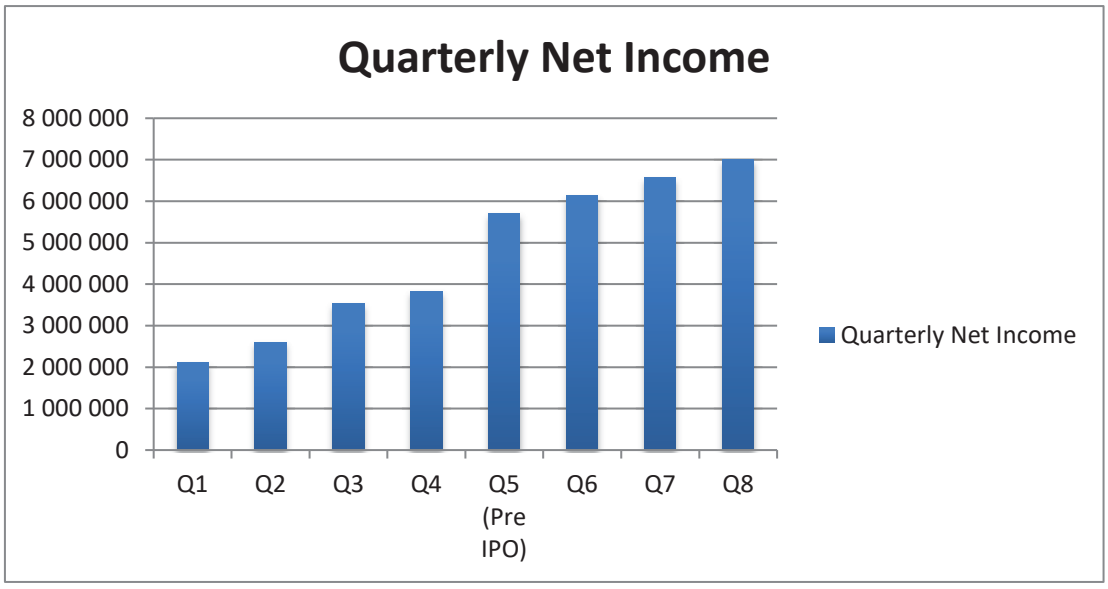
The following table shows the potential proforma change in the Roll-up's end of quarter assets under administration for the next 24-months:



Emil Ingmanson
Flat 9, The Trend, 239C Tower Road, Sliema SLM 1601, Malta
+356 99938099

The following tables show the potential proforma change in the Roll-up's quarterly turnover and net income, respectively, for the next 24-months. The summary financial information set out below has been extracted from our financial proforma:





The potential proforma summary financial information above is in respect of continuing operations.

2.2 Current trading and prospects.

The Directors believe that the Roll-up's business model allows further scope to expand its Operating Profit Margin.

SECTION III

3 THE OFFER

3.1 Details of the Offer.

Any potential Offer will comprise of an offer to certain clients and employees of the Roll-up in the United Kingdom and to institutional investors in the United Kingdom and elsewhere, including the United States. The Offer will be a debt structure to Ingmanson, with personal guarantees.

3.2 Reasons for the Offer.

The Offer will enhance the Roll-up's profile and status with existing and potential clients, and provide the liquidity necessary to execute this business plan. In addition, obtaining liquidity will enhance the Roll-up's strategic flexibility and provide as an additional incentive mechanism for retaining and attracting existing and future IFA Roll-ups and employees to meet the Roll-up's proforma growth plans.

SECTION IV

4 KEY STRENGTHS

Ingmanson believes that the ROLL-UP's key strengths are:

4.1 A differentiated IFA product offering and direct business model.

ROLL-UP's business model is focused on providing investment advisory services and investment management products to the independent fund advisory (IFA) sector and private investors in the UK, covering a wide range of activities including distribution, wrap platform provision, investment management, research, provision of tax wrappers, stockbroking and advisory services through its Businesses.

In providing this breadth of services, ROLL-UP offers a differentiated model and is able to capture enhanced margins in both the IFA sector and the direct private investor sector.

In particular, fund supermarkets and wrap platforms typically focus on servicing the IFA community and are remunerated for acting as administrator. The IFA using the platform is remunerated for acting as distributor. In providing its fund supermarket and wrap platform direct to the private investor, ROLL-UP performs the role, and captures the economics, of both the platform provider and distributor.

This business model, together with the Roll-up's significant purchasing power, enables it to retain a greater share of the annual management charge, also known as renewal commission, from fund providers than it would through acting solely as a fund distributor or a fund platform provider. ROLL-UP Businesses in turn strengthens its ability to win and retain clients by passing on a portion of the

renewal commission to its clients in the form of a loyalty bonus (paid on eligible funds held within the web-based ROLL-UP).

The ROLL-UP business model therefore allows the Roll-up both to offer highly competitive prices to its clients and achieve strong profitability.

4.2 A strong and visible brand.

ROLL-UP will build a strong brand with a reputation for high quality service and good value products amongst the investment advisory sector and private investor community.

4.3 Client focused with direct client relationships.

ROLL-UP is an investment advisory and client focused business. Putting the interests of its clients first, and understanding and responding to their investment needs, will be central to the Roll-up's business culture.

Unlike most fund supermarkets and wrap platforms, ROLL-UP will also have a direct, non-intermediated relationship with a portion of its private investors. This allows it to be proactive and targeted in delivering relevant information quickly to its clients in order to increase product take-up and retention.

4.4 Powerful distribution capability.

Through the Roll-up's website, email marketing and regular commentary in the media, ROLL-UP's distribution strategy will be flexible, low-cost and scalable.

4.5 Managements' track record of innovation.

The Roll-up's strengths in innovation are explained by its entrepreneurial culture and its willingness and ability to take decisions quickly, which encourage ideas generation.

4.6 Strong technology.

Robust, scalable technology forms a key part of ROLL-UP's business model (see Section VIII). ROLL-UP's approach, where possible, has been to develop and maintain bespoke systems in-house. This has allowed the Roll-up much closer control over costs and the suitability of its systems as well as the service provided to clients.

4.7 An established compliance culture and risk management procedures.

ROLL-UP places a strong emphasis on risk management, encompassing legal, regulatory and reputational risk and compliance (see Section IX).

Treating customers fairly, which is the subject of a key initiative by the FCA, is an established and fundamental component of the Roll-up's business culture and has been instrumental to the development of the Roll-up's excellent reputation amongst private investors.

ROLL-UP has a strong compliance culture (through its relationship with Thistle Initiatives) and maintains a close dialogue with the FCA to manage regulatory risk.

4.8 High proportion of recurring revenues.

ROLL-UP's business model is focused on favoring recurring revenues over initial commissions.

4.9 A high Operating Profit Margin and scalable business.

The Roll-up's business model allows further scope to take advantage of scale efficiencies as the Roll-up's assets under administration and management, new business volumes and proportion of business transacted online increase, enabling it to expand its Operating Profit Margin.

4.10 Strong cash generation.

ROLL-UP is a highly cash generative business. The Roll-up's cash generative characteristics should be able to support an attractive dividend payment relative to earnings and a progressive dividend policy.

4.11 Highly experienced management team with a proven track record.

The senior management team of ROLL-UP is very experienced and has a proven track record.

SECTION V

5 BUSINESS STRATEGY

ROLL-UP's strategy is to increase revenue and earnings and create shareholder value by rolling up Businesses and being the leading provider of investment management products and other financial services products to the IFS sector and private investors in the UK.

In particular, ROLL-UP will focus on:

5.1 Improving renewal commissions received from fund providers.

The opportunity exists for the Roll-up to improve further its share of the annual management charge from fund providers, subject to continuing growth in assets under administration.

5.2 Enhancing earnings' quality.

Through increasing assets under administration in Web-based ROLL-UP and assets under management in the Roll-up's multi-manager funds, and thereby increasing the level of recurring income, ROLL-UP intends to target continued improvement in the quality of its earnings over time.

5.3 Heightening the visibility of the ROLL-UP brand.

The Roll-up intends to increase its brand visibility in the national press as well as in specialist investment publications and on the internet in order to support ongoing generation of new client business.

5.4 Provide high quality services to its clients and to increase online usage.

The Roll-up's success will be predicated on a business culture of putting the client first and providing a wide range of products and a high quality service to its clients. Maintaining this culture, breadth of products and quality of service will remain a core feature of ROLL-UP's strategy.

The Roll-up will continue to invest in maintaining a strong online presence. Through its comprehensive and easy-to-use website, the Roll-up will seek to

increase the level of transactions and portfolio management undertaken by clients online in order to support further expansion in the Roll-up's Operating Profit Margin.

5.5 Cost control and increasing operational efficiency.

As a private, owner-managed company, active management of costs will be a key element of ROLL-UP's culture.

When the Roll-up potentially becomes a public company, the Roll-up intends to continue its focus on tight cost control, while ensuring that the Roll-up remains well positioned to take advantage of the significant future growth opportunities available to it.

SECTION VI

6 MARKET BACKGROUND

6.1 Overview: A growing market for ROLL-UP's products and services.

The prospects and growth outlook for the UK wealth management industry (particularly collective investment funds) are positive, as the regulatory environment continues to tighten, state pension funding comes under greater pressure and the government expects the savings and investment industry to provide increasingly transparent and low margin products to encourage savings and retirement planning. The well-documented pressure on state pension provision and the closure of a large number of defined benefit pension schemes is leading to a greater awareness amongst consumers of the need to save and plan for retirement and has also encouraged consumers to take more active control of their investments.

The Roll-up also sees tremendous opportunities in purchasing quality IFA businesses with "compliance challenges". Mid-size IFAs have difficulty keeping up with stricter compliance rules and a disciplined compliance regime. The Roll-up's compliance division will become a leading inducement for selling firms to choose ROLL-UP as an acquirer, and our FCA compliance management solutions will further aid in FCA approval of these acquisitions.

In addition, demographic trends are likely to underpin demand for investment management products and services. The age profile of the UK's population is gradually rising with the number of people aged 60 and over expected to represent 30 per cent of the population by 2036, up from 21 per cent today. This ageing population is also expected to become increasingly wealthy. The number of individuals with liquid assets of between £50,000 and £200,000 is expected to reach 7 million by 2016, representing a compound annual growth rate of approximately 7 per cent.

This combination of fiscal, regulatory, and demographic factors has led to predictions of strong growth in retail demand for investment and pension products and use of wrap platforms, all of which are core areas of expertise for ROLL-UP.

As a leading provider of investment products and services to the UK private investor, the Directors believe that ROLL-UP is well placed to capitalize on the opportunities available, offering self-determining investors and the IFA sector the capability to manage their investments actively and conveniently, and providing a discretionary portfolio management service and multi- manager funds for those who

wish to hand over their investments for professional management.

6.2 Distribution channels.

Collective investment funds are sold by fund providers to private investors primarily through intermediaries such as independent financial advisers, discretionary and advisory stockbrokers and, in some instances, by the sales forces of banking Roll-ups and life assurance companies.

Since the advent of fund supermarkets in 2000, sales of collective investment funds have increasingly been conducted by intermediaries through fund supermarkets. Fund supermarkets offer a wide range of third party funds, facilitate their sale and purchase and provide administrative services to intermediaries and investors. Fund supermarkets typically allow intermediaries to execute collective investment fund transactions online and view valuations of clients' fund investments via the internet whenever they choose. In some cases, the fund supermarket will provide a white label service to an intermediary, allowing that intermediary to make the electronic valuation service available to the underlying private investor under that intermediary's brand.

More recently, these platforms have begun to widen their available range of asset classes beyond collective investment funds (which can, for example, include equities, bonds and cash) and increase their tax wrappers beyond savings to include life and pensions products and offer a range of planning tools. In doing so, they have also become known as wrap platforms. In addition, a number of the major life assurers and other firms in the UK have developed or are developing wrap platforms to service the IFA community.

The Directors believe that private investors and the IFA sector will continue to be encouraged by the government and the financial services industry to monitor more closely their savings and retirement planning. As a result, the Directors believe that ROLL-UP is strongly positioned to benefit as private investors and financial advisors continue to appreciate the convenience of wrap platforms and the opportunity that the Web-based ROLL-UP platform offers them for making their own investment decisions.

6.3 Competition.

The markets in which ROLL-UP operates are highly fragmented. ROLL-UP competes with other businesses providing investment products and services through its investment advisory network and direct to the private investor. These include IFAs, execution-only brokers, banks, building societies, life assurers and those fund supermarkets and wrap platforms, which are available directly to the private investor.

SECTION VII

7 Advisory, Brokerage, Financial Services, Legal, and Compliance

7.1 Advisory.

IFA Advisory Businesses represent the main portion of ROLL-UP's business line and is an attractive complement to the rest of the Roll-up's activities.

The Advisory activities will be undertaken by ROLL-UP Business Financial

Practitioners based in the Roll-up's offices, including but not limited to London, Poole, and Gerrards Cross, and working from home in locations across the UK. The Financial Practitioners are salaried indirect employees of ROLL-UP who are independent and not tied to any bank, investment house or insurance company. They are backed by a team of administrators to ensure a high level of client service.

The Advisory business also provides a wide range of advisory services to clients including retirement options and planning, savings and investments, inheritance tax planning, life assurance and protection, pensions management including pensions transfers, and annuities.
Research suggests there are declining numbers of IFAs servicing the population as IFAs seek to contend with costly insurance cover and increasing regulation. Given its scale and breadth of activities, this presents an opportunity for ROLL-UP.

7.2 Financial services.

The Roll-up will offer consumer finance products through its financial services division. The Roll-up will provide fast, convenient, easily understood and flexible credit solutions under its brand to retail customers in the UK, and primarily its own clients. The Roll-up plans to advance approximately GBP 5 million of loan principal in 2015, approximately GBP 15 million of loan principal in 2016, and approximately GBP 30 million of loan principal in 2017, generating net profits of break-even, GBP 0.8 million, and GBP 2.5 million, respectively.

The Roll-up will strive to become one of the leading participants in the non-standard segment of the consumer credit sector. This segment is typically under-served by larger financial institutions, and attracts customers who value the flexibility, speed and convenience of the products offered. Products will include unsecured installment loans up to GBP 10.000 to qualifying customers, with maturities up to two years. Loans and credit facilities are designed with simple and transparent terms and flexible repayment schedules.

Applications are made through the Roll-up's to be branded website in the UK. The application process is designed to be straightforward, time efficient and secure. The credit and CRM systems shall be highly automated, and as a result the application and credit extension process can be completed in minutes.

7.3 FX trading solutions.

ROLL-UP has proven technology, and support to deliver cost-effective, comprehensive trading solutions to our own customers through a to be branded channel.

7.4 Legal services.

In today's highly competitive market place, the ability to offer our customers "added value" and an efficient and high quality service is vital in retaining their business. Understanding this, we have developed a range of legal services that our centralized legal staff offers to all of our customers. These services include:

Legal Advice Helpline;
Conveyancing;
Insurance;
Law Support;
Lending;

Partnering and Joint Venture;
Wills.

7.5 Compliance solutions.

The Roll-up offers financial firms of all sizes and types, strategy, planning and solutions, FCA authorization, compliance solutions, enforcement, FCA accounting, resourcing, venture capital, and consumer credit services. Through this we can help companies address all sorts of compliance issues, from assessing how robust their systems and processes are, to making recommendations for improvements, training staff and communicating a culture of compliance within an organizations or helping to resolve issues and problems which may arise.

The current compliance practice ranges from companies including but not limited to consumer insurances sold over the phone, to firms organizing spread betting, offering their clients Unauthorised Collective Investment Schemes (UCIS), IFA's offering more general financial advice, DFM's, accountancies, and large well known publicly traded companies.

7.6 Marketing and distribution.

Marketing:

ROLL-UP Businesses will have a strong brand and a reputation for providing high quality, transparent and good value investment products and services on competitive terms.

The Roll-up adopts a focused and direct marketing strategy which incorporates selective advertising, public relations activity and targeted direct mail and online marketing to carefully selected segments of its database.

The key values of ROLL-UP's marketing strategy are to provide high quality, relevant investment information in an uncomplicated, jargon-free manner.

In order to maintain client satisfaction and encourage new business, the Roll-up strives to ensure that the mailings sent are relevant and that any application procedures are easy to follow, and are consistent throughout the Roll-up's network.

Distribution:

The Roll-up should have powerful distribution capability through its position as a large investment advisor in the UK.

In addition, the Roll-up's business model enables it to reach large numbers of prospective private investors quickly and easily to take advantage of new investment opportunities.

SECTION VIII

8 OPERATIONS AND INFORMATION TECHNOLOGY

ROLL-UP's operations and information technology strategy is designed to provide scalability to, and facilitate the efficient growth of, the Roll-up's business. To achieve this, the Roll-up has preferred to develop and maintain key systems in-house.

In an industry characterized by the continual development of new facilities and

functionality to respond to increasing product and client sophistication, in-house infrastructure capabilities afford the Roll-up greater flexibility and control over its administrative services and allow the delivery of high quality client service and financial products.

ROLL-UP IT requirements and IT integration will initially be as follows:

ROLL-UP's IT systems requirements and integration plan will combine and/or supplement, compliment or replace existing software solutions into single, robust and highly-efficient System.

We need to evaluate existing IFA systems and decide on incorporating them in the Odin.

i. List of existing IT systems and description of what they are used for
ii. List of existing processes
iii. Data/Documents exchanged between IFA and DFM
iv. What reports and documents are generated stored

IT Vision

Starting a new company from scratch (as in the case of ROLL-UP) gives us an excellent opportunity to set up the IT systems and infrastructure the right way from the beginning.

Our in-house IT competence gives us unique opportunity to design and implement the tailor-made software systems that will separate us from the competition.

Our vision is to have a small, highly efficient IT department that would serve the entire ROLL-UP Roll-up. This department would take care of all the technology related needs of all the branches and employees within the organization.

IT department would take care of basic needs such as:

i. Setting up websites for all the IFAs and later on integrating it with the centralized ROLL-UP web environment
ii. Setting up email system for all employees
iii. Taking care of the infrastructure and software licenses
iv. Taking care of the desktop/laptop machines of individual employees (mostly through remote help-desk)
v. Ticket system for IT-problems so the submitter can see ETA for help and support.

As well as designing and building IT systems and tools:

i. Phone apps for the end-users
ii. Integration of white-label services

iii. Building tailor-made systems when appropriate
iv. Building centralized Odin system
v. IFA online services for clients (“My account”) + phone app
vi. IFA tools for reporting of sales and activities to the management
vii. DFM tools for communication (exchanging documents) with IFA
viii. Statistics and graphs for sales managers
ix. Full monitoring of the organization's activities for the management
x. Instant messaging for all the employees (chat)

One of our highest priorities is availability (up-time) of the systems and employee-computers. We will strive to achieve near 100% uptime of all the systems under our control.

All the systems maintained up by us will be set up with availability in mind. Web-servers and email-servers will have failover, redundant machines that will take over the operations in case of failure. We will strive to have high availability because our second priority is efficiency.

We plan to put in place systems for constant synchronization of employee-computers to the server. This setup will allow employee who dropped his laptop to take a spare machine from the cupboard and restore his work within 20 minutes.

Odin system

Odin system is a custom-built, centralized Enterprise Resource Planning (ERP) system for the ROLL-UP Roll-up. It's the heart of the organization. It links together all the employees under the ROLL-UP umbrella. This is an efficient and robust system that enables everyone to focus on their core tasks, without administrative overhead.

Each user will be assigned different permissions depending on the role he/she has in the company. Example roles:

i. Sales
ii. Sales manager
iii. IFA manager
iv. DFM manager
v. Accounting
vi. many others

Centralized, custom-built solution brings many benefits:

i. High flexibility. System is fully controlled by us and can be changed and extended easily to facilitate future needs.
ii. System does exactly what it is designed to do – not overly complicated.

iii. Centralization reduces the total cost of infrastructure (hardware) and maintenance of software systems.
iv. Easy administration – management of all system from a single place
v. Full control – single system enables the managers to have a full overview of the entire corporation and its activities

Odin system will be designed with the IT-mantra in mind:

i. Secure
ii. Using SSL certificates for encrypting network traffic
iii. Built using state of the art programming technologies and industry standards
iv. Enforced VPN connection to reach any of the "office systems"
v. High standards of passwords and encryption on handheld devices.
vi. Redundant
vii. Using redundant hardware infrastructure for maximum availability in case of hardware failure.
viii. Database replication
ix. Professional
x. Using latest and best technologies to separate itself from the competition
xi. Simple to use
xii. Custom-built solution that is designed with users in mind.
xiii. Users see only the functionality they are allowed to use – not the entire system.
xiv. Always accessible
xv. We want to give everyone the ability to work whenever, where ever.

All the Independent Financial Advisers have similar IT needs. The basic ones are:

i. Website
ii. E-mail accounts
iii. Online "My account" system for clients
iv. Phone app ("My account" system)

The "My account" system is a sub-module of the Odin system. It's a web-based system that enables IFA customer to:

i. Log in directly on the IFA website (the system will be branded to match each IFA website)
ii. Monitor the investment portfolio
iii. Monitor Equity market in real time
iv. Access the past performance of the portfolio and historical data
v. Access knowledge base
vi. Investment guides
vii. Articles

viii. Market analysis
ix. Expert opinion
x. Strategy simulator
xi. Pick & Choose the Equities and simulate the performance based on the past data
xii. Modify the existing model portfolio to personalize the investment strategy
xiii. Request changes the current portfolio without the need of calling the office.
xiv. Online chat with the sales
xv. Ability to buy add-on products
xvi. consumer finance
xvii. mortgage services
xviii. legal services
xix. consulting
xx. will, inheritance
xxi. insurance
xxii. life insurance
xxiii. property insurance

Another sub-module of Odin will be named Thor. Thor enables the sales-force to:

i. Have easy access to the latest DFM recommendations.
ii. Be able to present the web based "My account" system to the client and help him understand the benefits of the real time reporting and investment customization
iii. Have full and detailed report of the managed customers
iv. Current investment portfolio + performance graph
v. Current value of the portfolio
vi. Past performance
vii. When/What changes have been made to the portfolio
viii. Suggest different strategy to the customer
ix. Meeting calendar
x. Report work-hours
xi. (Suggestions and changes are welcome here)
xii. Fully automated digital onboarding for new customers. Where evaluation, signing and printing is done from a tablet or a laptop.

Another sub-module of Odin system (Baldr) is designed for the IFA administrator. It enables the management of the IFA activities:

i. Create reports
ii. Sales
iii. Capital under management
iv. Monitor sales-force activities
v. Assign new customer-tasks to salesrep

The Odin sub-module for the DFM company is called Váli. It enables the DFM administrator to:

i. Send investment recommendation to IFAs
ii. Receive reports from various IFAs
iii. Access aggregated statistics
iv. Amount of sales during the day/month/quarter
v. Monitor IFAs activities
vi. Portfolio Statistics, (which are popular, which are not), revenue streams.

4.0 Handling of workstations and laptops

All the employee computers will be set up with Active Directory. This technology will allow us to:

i. Remote access for the instant maintenance and help
ii. Remote help-desk
iii. Remote virus removal and updates
iv. Constant synchronization of the machine state to the server.
v. Enables the state of the computer to be restored on fresh machine after a failure or upgrade.
vi. All programs and files will be restored. Crashed or lost computer can be replaced almost instantly without any loss of data
vii. Full backup of all files and programs.
viii. Allows the IT department to install new programs and upgrade the operating systems automatically.
ix. Remote erasing of lost handheld devices.

By preferring in-house administration to outsourcing, the Roll-up has potentially better control to development costs while continuing to benefit from its scalable business model. Cost efficiencies will be achieved as a result of a high proportion of the internally developed IT infrastructure being applied for the benefit of more than one division of the Roll-up, which helps to ensure that the Roll-up maximizes its economies of scale.

Substantial investment will be made in the Roll-up's internet trading platform. The Directors believe that the substantial investment in this platform will create a robust and easy-to-use client interface, which provides an important competitive advantage to ROLL-UP for attracting and retaining financial advisory and private clients.

SECTION IX

9 MANAGERS OF THE ROLL-UP

Ingmanson CV:

SECTION X

CONCLUSION

ROLL-UP, in the short term, will be potentially profitable having turnover of approximately £32 million and net profits of approximately £15 million. The private raise of capital will enhance the Roll-up's profile and status with existing and potential clients, and enhance the Roll-up's purchasing power and strategic flexibility to purchase additional IFA businesses, provide an additional incentivization mechanism for retaining and attracting existing and future employees, and provide the needed liquidity to execute the businesses business plan.

The core competency that is required to execute the business plan as described herein, currently exists within Ingmanson's management team, and the IFAs, DFMs and vendors that ROLL-UP is in active confidential discussions.

ROLL-UP Businesses will be leading providers of investment advisory services and investment management products to the independent fund advisory sector and private investors in the UK, providing residential mortgage loan services, consumer finance products, legal services, advisory, and insurance products. ROLL-UP is differentiated from other advisory and investment management companies because it truly is a "one-stop" shop for sophisticated and robust financial services.

Emil Ingmanson
Flat 9, The Trend, 239C Tower Road, Sliema SLM 1601, Malta
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OPTIMUS SOCIALLY RESPONSIBLE INVESTMENT, LTD
INDEPENDENT ACCOUNTANTS' REVIEW REPORT
AND BALANCE SHEET

SEPTEMBER 30, 2016

J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

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J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT ACCOUNTANTS' REVIEW REPORT

To the Owners
Optimus Socially Responsible Investments, LTD

We have reviewed the accompanying balance sheet of Optimus Socially Responsible Investments, LTD as of September 30, 2016. A review includes primarily applying analytical procedures to management's financial data and making inquiries of company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statement as a whole. Accordingly, we do not express such an opinion.

Management is responsible for the preparation and fair presentation of the financial statement in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statement.

Our responsibility is to conduct the review in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statement. We believe that the results of our procedures provide a reasonable basis for our report.

Based on our review, we are not aware of any material modifications that should be made to the accompanying balance sheet in order for it to be in conformity with accounting principles generally accepted in the United States of America.



Irvine, California
October 6, 2016

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
BALANCE SHEET
SEPTEMBER 30, 2016

Assets

Cash and Cash equivalents	$	125,000
Notes Receivables (Note 2)		3,145,060
Total assets	$	3,270,060

Owner's Equity

Bond Payable (Note 3)	$	6,515,256
Owner's Equity:		
Equity		(3,245,196)
Total Liabilities and Owner's Equity	$	3,270,060

The accompanying notes are an integral part of these financial statements.

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OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2016

NOTE 1—SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation
Optimus Socially Responsible Investments, LTD. (the "Company") was formed on July 24, 2013, in accordance with the Companies Act 2006, in the UK. The Company will make small business loans, business equity participating loans, small business equity investments, and further develop FX trading strategies. The Company will pursue short and long term revenue streams from debt and trading investments, and long term profits from appreciation through equity investments. Such investments will be targeted in the US, Canada, UK, and Sweden.

Use of estimates
In preparing financial statements in conformity with generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the balance sheet and reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash equivalents
Cash equivalents include interest-bearing deposits.

Residential mortgage-backed securities
Residential mortgage-backed securities acquired in the secondary market are carried at the lower of cost or estimated fair value in the aggregate. Net unrealized losses, if any, are recognized through a valuation allowance by charges to income. In determining fair value, consideration is given to commitments on hand from investors and prevailing market prices.

Transfers on financial assets
Transfers of financial assets are accounted for as sales, when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

Income taxes
The Company has elected to be taxed as a Private Limited Company. Accordingly, no provision has been made for federal income taxes. All income or loss is reported on the income tax returns of the respective owner.

Derivative financial instruments
On January 21, 2010, the Company adopted Statement of Financial Accounting Standards ("SFAS") No. 133, "Accounting for Derivative Instruments and Hedging Activities." This Statement requires that all derivatives be recognized as assets or liabilities in the balance sheet and measured at fair value.

OPTIMUS SOCIALLY RESPONSIBLE INVESTMENTS, LTD
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2016

NOTE 2— NOTES RECEIVABLE DUE FROM RELATED COMPANIES

The Company has transacted business in the normal course with entities that are related. It is the Company's policy to conduct all transactions and settle balance with related parties on market terms and conditions. In management's opinion, these transactions were in the normal course of operations and were recorded at the exchange value, which was the amount of consideration established and agreed to by the related parties.

Due from related companies:	September 30, 2016
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	$ 555,000
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	610,000
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-10/31/2017	828,535
Note Receivable, Main Street Films Secured by Pledge and Collateral Agreement, Interest Rate at 10%, payable at maturity-9/30/2017	500,000
Note Receivable, ABS Investment Group Secured by Pledge and Collateral Agreement, Interest Rate at 9.75%, payable at maturity-6/30/2017	651,525
	$ 3,145,060

NOTE 3—BOND PAYABLE

Bond payable in "AI Undertaking VIII" represents a debt certificate of EUR 5.8 million, with an annual interest rate of 7.75% due on January 31, 2017. Registration is with Commonwealth Securities PLC, Malta. Based on closing exchange rate as of September 30, 2016 (EUR/USD 1.12332), $6,515,256.

NOTE 4—CREDIT-RELATED FINANCIAL INSTRUMENTS

Financial instruments consist of recorded amounts of cash and investments in residential mortgage-backed securities which will result in future cash receipts, as well as accounts payable and accruals, accrued interest payable and bonds payable which will result in future cash outlays.

The Company is exposed to the following risks in respect of certain financial instruments held:

Credit risk
The Company defines its credit risk as the unexpected loss in cash and earnings resulting from the mortgage contracts underlying its investments in residential mortgage-backed securities, and note and/or bond payments backed by corporate obligations, failing to meet or pay their debt obligations in due time.

The Company had poor performance on legacy and new investments during the first 9-months of 2016. The Company does not have the cash to pay its quarterly interest payments under its Performance Linked Bond Agreement with AI Undertaking VIII Inc, and is currently in default relating to those interest payments.

Legacy loans to Main Street Films are currently in default and the Company is analyzing steps to exit the collateral. At this financial reporting, the MSF loans are marked down to 50%.

Brexit also created shocking results for the Company on Friday, June 24, 2016. The Company's trading positions experienced losses and margin calls, which the company has not been able to recover from.

The ETI investments experienced a loss of value due to the US Fed delaying interest rate hikes, risk-off attitudes, and continued risk in the oil and gas markets, sending bond valuations significantly lower. The Company's loan to ABS Investment Group written down to 10%. The Company's investments in mortgage-backed securities and loans performed especially poorly due to the prolonged effects of QE on the housing and mortgage markets and wrong-way bet on US interest rates.

NOTE 5—COMMITMENTS AND CONTINGENCIES

Legal contingencies
Various legal claims arise from time to time in the normal course of business which, in the opinion of management, will have no material effect on the Company's financial statements.

ENERGY EVERYTHING INVESTMENTS, PLC
INDEPENDENT ACCOUNTANTS' REVIEW REPORT
AND BALANCE SHEET

MARCH 31, 2016

J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

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J. Thomas Epperson & Co
CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT AUDITORS' REPORT

To the Owners
Energy Everything Investments, PLC

We have audited the accompanying balance sheet of Energy Everything Investments, PLC as of March 31, 2016. This financial statement is the responsibility of the Company's management. Our responsibility is to express an opinion on this financial statement based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the balance sheet is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the balance sheet. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall balance sheet presentation. We believe that our audit of the balance sheet provides a reasonable basis for our opinion.

In our opinion, the balance sheet referred to above, presents fairly, in all material respects, the financial position of Energy Everything Investments, PLC as of March 31, 2016, in conformity with accounting principles generally accepted in the Unites States of America.

J. Thomas Epperson
Newport Beach, California
April 15, 2016

ENERGY EVERYTHING INVESTMENTS, PLC
BALANCE SHEET
MARCH 31, 2016

Assets

Cash and Cash equivalents	€	477,747
Investment in Corporate Bonds - Diversified Gas and Oil (Note 2)		812,182
Investment in Corporate Stock - 1000 Werel AB Shares (Note 2)		4,500,000
Total assets	€	5,789,929

Liabilities and Owner's Equity

Liabilities

Bond Payable - Nordic Power (Note 2)	€	5,000,000
Total liabilities		5,000,000

Owner's Equity

Equity, 50,000 shares issued and outstanding		5,000
Paid-in capital		784,929
Total owner's equity		789,929
Total Liabilities and Owner's equity	€	5,789,929

The accompanying notes are an integral part of these financial statements.

ENERGY EVERYTHING INVESTMENTS, PLC
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

NOTE 1—SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation
Energy Everything Investments, PLC. (the "Company") was formed on November 25, 2015, in accordance with the Companies Act 2006, in the UK. The Company will provide investment capital to businesses active in the alternative energy and green-tech sectors, including but not limited to the research and development, infrastructure, services and fintech related to these sectors, in the form of loans and other debt obligations, equity and equity-related instruments. The company is owned 100% by ABS Management Group, LLC. The Company will pursue short and long term revenue streams from debt and trading investments, and long term profits from appreciation through equity investments. Such investments will be primarily targeted in North America and the EU.

Use of estimates
In preparing financial statements in conformity with generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the balance sheet and reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash equivalents
Cash equivalents include interest-bearing deposits. The financial statements are presented in Euro. Cash is denominated in USD and the DGO Bond is denominated in GBP. The company does not employ any currency hedging at the present time. For the purpose of this audit, exchange rates at the close of 31 March 2016 were utilized.

Transfers on financial assets
Transfers of financial assets are accounted for as sales, when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

Income taxes
The Company has elected to be taxed as a Private Limited Company. Accordingly, no provision has been made for federal income taxes. All income or loss is reported on the income tax returns of the respective owner.

Derivative financial instruments
On inception, the Company adopted Statement of Financial Accounting Standards ("SFAS") No. 133, "Accounting for Derivative Instruments and Hedging Activities." This Statement requires that all derivatives be recognized as assets or liabilities in the balance sheet and measured at fair value.

ENERGY EVERYTHING INVESTMENTS, PLC
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

NOTE 2—INVESTMENTS

Investment in Diversified Oil and Gas Bond represents ISDX 8.5% unsecured corporate bond [Registered Number 09156132] Admission to ISDX Growth Market. The company was incorporated on 31 July 2014 in England and Wales as a public limited company by its founders.

Investment in WEREL AB, Corporate Stock represents 1000 shares (8.69% equity) purchased from Gergeo Holding AB (seller). The company registration number is 556935-7048. The company is based in Sweden.

Bond Payable in Nordic Power represents a EUR 5,000,000 debt certificate with an annual interest rate of 6.0% due on January 2021. Registration is with Commonwealth Securitisations PLC, Malta.

NOTE 3—CREDIT-RELATED FINANCIAL INSTRUMENTS

Financial instruments consist of recorded amounts of cash and investments which will result in future cash receipts, as well as accounts payable and accruals, accrued interest payable and bonds payable which will result in future cash outlays.

The Company is exposed to the following risks in respect of certain financial instruments held:

Credit risk
The Company defines its credit risk as the unexpected loss in cash and earnings resulting from its investments, failing to meet or pay their debt obligations in due time.

NOTE 4—COMMITMENTS AND CONTINGENCIES

Legal contingencies
Various legal claims arise from time to time in the normal course of business which, in the opinion of management, will have no material effect on the Company's financial statements.

March 2016

ENERGY EVERYTHING INVESTMENTS, PLC ("ENERGY EVERYTHING")
Internal Summary Business Plan

SECTION I

1 THE BUSINESS OF ENERGY EVERYTHING

1.1 Overview.

ENERGY EVERYTHING (the "Company") will be a leading provider of investment capital in the form of debt to seasoned mezzanine size businesses and R&D groups within the energy business sector, with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, services, traditional energy, and alternative energy on the market. In addition, the Company will invest in state-owned investments or will create co-investment opportunities with sovereigns ("SWF investments"). ENERGY EVERYTHING is differentiated from other investment companies because it is an investment company that specifically supports revenue-generating businesses involved in the energy sector.

ENERGY EVERYTHING has circled energy development groups with established records of delivering strong financial performance within the energy sector:

* Annualized turnover for the first year of acquisitions of ENERGY EVERYTHING will be approximately £5M in year one and £21M in year two, and the Company operating profit (Company operating profit after operating expenses and bond investor payments) will be approximately £570K in year one and £14.3M in year two. [Such bond sized at £100+ million, with a 6.75% coupon (quarterly payments), and a seven-year (7) maturity.]

* The business has stable, predictable and reliable income in order to manage its operations, fund future growth out of retained earnings, fund additional rated and not-rated debt transactions to target businesses, pay any corporate debt, and pay predictable dividends. Furthermore, the business presents appreciation and upside potential for its bondholders.

* The Company has existing operational cash flow and owner equity that supports the Company, and provides a current cash flow and principal hedge for the Company's bond investors.

The Company is based in London with offices in London and Stockholm.

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1.2 Business model.

ENERGY EVERYTHING's business model is focused on the revenue generating businesses involved in the energy sector, including SWF investments. The Company will invest in target businesses utilizing debt instruments. Target businesses may be involved in a narrow range of activities including energy efficiency, innovation and technology, and energy sources (i.e.: fossil and renewables).

In diversifying within the energy sector, the Company's investments offer a compelling proposition for potential investors. It also represents a differentiated business model, which enables the Company to capture a greater proportion of the dramatic upside arising from this investment sector. This diversifies ENERGY EVERYTHING's earnings streams, enhances its margins, and improves client and investor recruitment and retention.

The Company additionally has identified and available investments that will debt service the Bond and operations, even if the Bond is fully subscribed and funded in month-one. This provides bondholder comfort, in that bond payments and operational expense are made from Company revenues.

Company debt-service-ratios are 1.1:1 at the end of year-one and stabilize around 1.3:1.

ENERGY EVERYTHING is focused on increasing the proportion of its revenues, which are predictable and recurring in nature.

Investment Targets:

Target1

The Target1 has developed a lamp post mounted, micro wind power generation array, conditioning the generated electricity for supply to the National Grid, and suitable for councils worldwide. The technology and system is efficiently connected into existing electrical infrastructure, creates long-term savings for Councils, and green-sustainable electricity revenue for Target1. The technology is patented in 138 countries worldwide, and meets all European design and electrical connection standards.

In addition, the technology has beneficial attributes: Locally produced green-electricity, free green-energy for local Councils, one-half ton carbon reduction per lamp post annually, and assists local Councils in "keeping the lights on".

The Target1's projected 2016 revenue is GBP 13.080M, and its EBIT is GBP 2.920M. The Target1 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target1. The investment would carry a 10.50% coupon, payable quarterly, with a 7-year term, and a conversion to 10% equity.

Such investment falls within the business plan of the Company, services its corporate bond

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payment, and the arbitrage contributes to the operating cash flow of the Company.

Target2

The Target2 has developed the patented technology (granted in 2012 – Calibration of Upgrader for creating radicals and cracking of bonds, and adding additional Frequencies to the Upgrading Units to enhance cracking of bonds), and the mechanical and chemical processes for the transformation of hydrocarbon liquids at its molecular structure, by inciting the atom and spinning the bounding electrons into a higher orbit thereby separating and cracking the elemental bond. This creates a radical chain reaction which recombines the hydrogen and carbon radicals into new shorter hydrocarbon chemical chains and separates the minerals and sulfur from the hydrocarbon liquids.

The Target2's technology resolves the problems that refineries face in a cost effective way: Reducing the viscosity to allow easy transportation, minimizing the quantity of costly diluents to be added, and upgrades and converts the crude to a higher value refinery oil.

In addition, the technology and processes have environmentally beneficial attributes: Efficiently eliminating sulfur, no super-heating, and eliminating high amounts of costly and environmentally harmful diluents.

The Target2's projected 2016 revenue is EUR 19.800M, and its EBIT is EUR 10.464M. The Target2 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target2. The investment would carry a 9.50% coupon, payable quarterly, with a term of 5-years and a conversion to 5% equity.

Such investment falls within the business plan of the Company, services its corporate bond payment, and the arbitrage contributes to the operating cash flow of the Company.

Target3

The Target3 manufactures and distributes Low Temperature Low Pressure Catalytic Reformer (LTLP Catalytic Reformer). The Target3 has patented technology and mechanical/chemical processes to produce catalysis reforming and recombination of aqueous and hydrocarbon species into a single phase extended hydrocarbon like liquid. The technology has been tested to EN590 standard, and effectively "extends" fuels and is a "black swan" technology.

The Target3's projected 2016 revenue is GBP 30.618M, and its EBIT is GBP 2.733M. The Target3 shall be underwritten to ensure that it has sufficient cash flow and equity to maintain its operations and pay the current coupon of the investment by the Company with an acceptable debt-service-coverage-ratio.

The Company is contemplating a GBP 5M investment in Target3. The investment would carry a 10.00% coupon, payable quarterly, with a 5-year term, and a conversion to 5%

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equity.

Such investment falls within the business plan of the Company, services its corporate bond payment, and the arbitrage contributes to the operating cash flow of the Company.

1.3 Key strengths.

The Directors believe that ENERGY EVERYTHING's key strengths include the following:

i. a differentiated direct business model;
ii. strong technology;
iii. an established compliance culture and risk management procedures;
iv. a high proportion of recurring revenues through predictable debt structures;
v. a high Operating Profit Margin and scalable business model;
vi. strong cash generation;
vii. excellent growth prospects;
viii. an experienced management team with a proven track record;
ix. significant management and employee ownership;
x. an identified pipeline of acceptable investments, and;
xi. a strong debt-service-coverage ratio.

1.4 Business strategy.

ENERGY EVERYTHING's strategy is to increase revenue and earnings and create shareholder value by executing debt transactions with target Businesses that will become the best-in-class providers of energy related products, technology and services.

In particular, ENERGY EVERYTHING will focus on:

i. increasing loans to target businesses;
ii. enhancing earnings' quality with the diversified stream of revenue from its target businesses;
iii. heightening the visibility of the ENERGY EVERYTHING brand;
iv. continuing to provide high quality services and added value to its clients where applicable; and
v. cost control and increasing operating efficiency.

1.5 Market Focus.

Energy Efficiency: Every year, much of the energy that businesses, industries and consumers use is wasted through transmission, heat loss and inefficient technology, costing significant money, and leading to increased carbon pollution. Energy efficiency is one of the easiest and most cost effective ways to combat climate change, clean the air we breathe, improve the competitiveness of our businesses and reduce energy costs for consumers.

ENERGY EVERYTHING will work with seasoned businesses and R&D groups to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, services, traditional energy, and alternative energy on the market.

Energy Sources: ENERGY EVERYTHING will invest in businesses with fully developed business plans and current revenue, that are involved in primary energy sources (i.e.: fossil energy, and renewable).

Fossil: Fossil energy sources, including oil, coal and natural gas, are non-renewable resources that formed when prehistoric plants and animals died and were gradually buried by layers of rock. Over millions of years, different types of fossil fuels formed, depending on what combination of organic matter was present, how long it was buried and what temperature and pressure conditions existed as time passed. Today, fossil fuel industries drill or mine for these energy sources, burn them to produce electricity, or refine them for use as fuel for heating or transportation. Over the past 20 years, nearly three-fourths of human-caused emissions came from the burning of fossil fuels. We are interested in businesses that are developing oil and gas resources, but at the same time we are interested in businesses that are developing technologies to reduce carbon emissions and ensure fossil energy sources play a role in a clean energy future.

Renewables: A clean energy revolution is taking place across the world, underscored by the steady expansion of the renewable energy sector. The clean energy industry generates hundreds of billions in economic activity, and is expected to continue to grow rapidly in the coming years. There is tremendous economic opportunity for the countries that invent, manufacture and export clean energy technologies, and for the successful businesses with this sector.

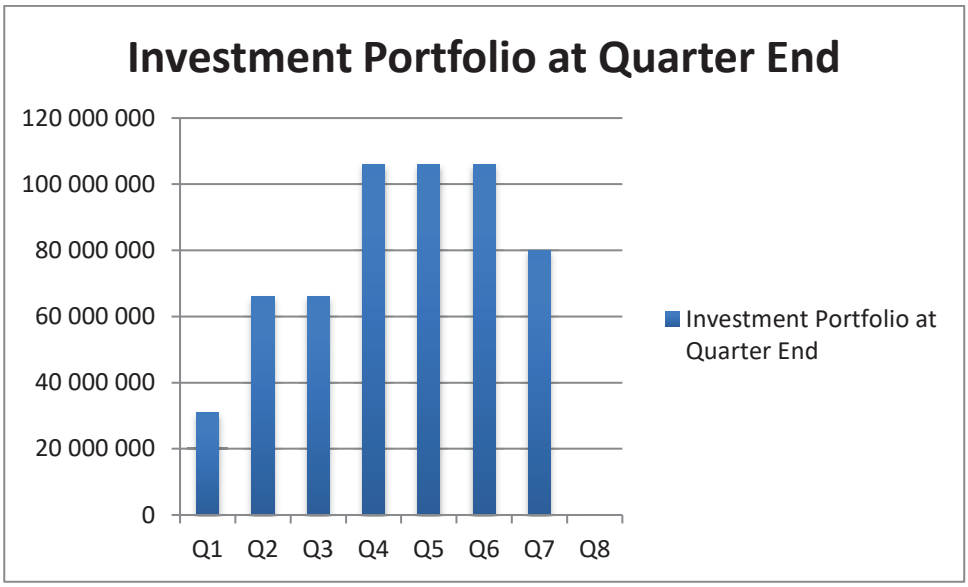
SECTION II

2 SUMMARY FINANCIAL INFORMATION

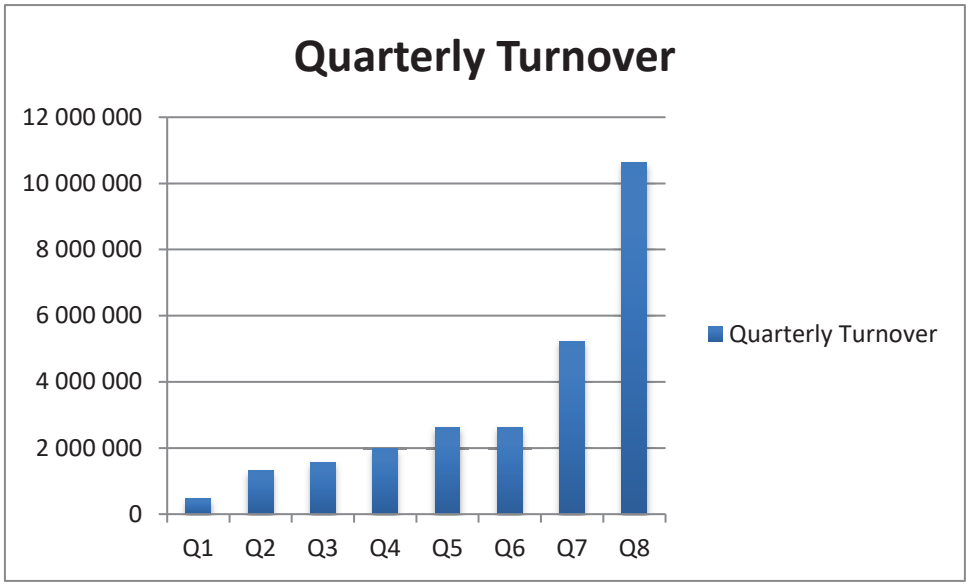
2.1 Summary assets under administration and selected financial information.

The following table shows the proforma change in the Company's end of quarter investment portfolio for the next 24-months:

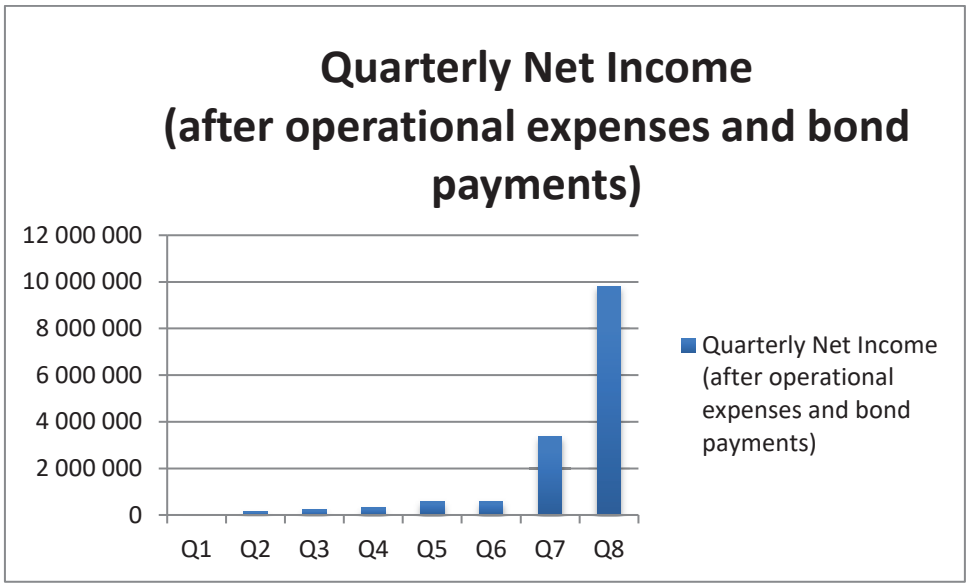
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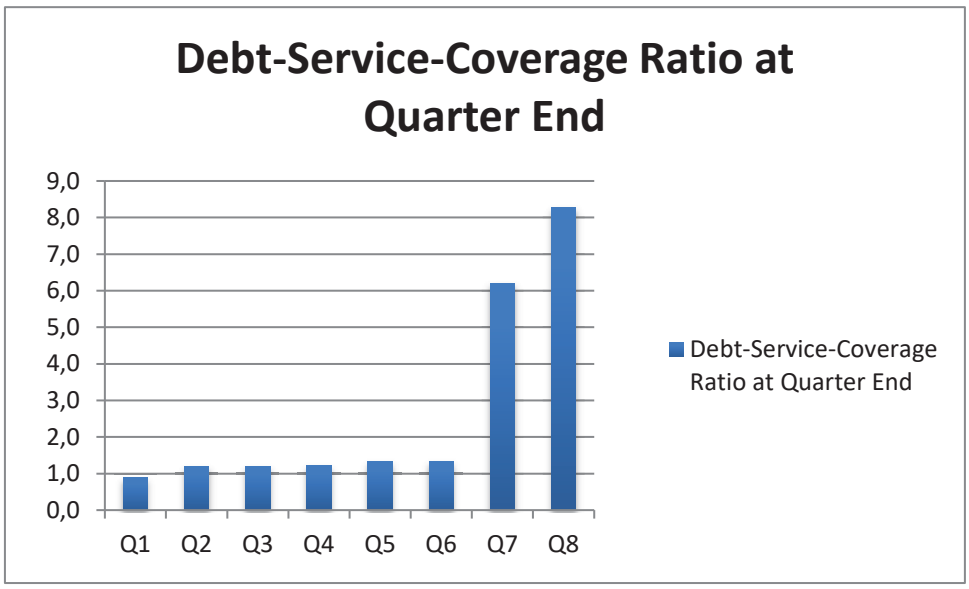


The following tables show the proforma change in the Company's quarterly turnover, net income (after operational expenses and bond payments), and debt-service-coverage ratio for bond payments against net income, respectively, for the next 24-months. The summary financial information set out below has been extracted from our financial proforma:



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The proforma summary financial information above is in respect of continuing operations.

2.2 Current trading and prospects.

The Directors believe that the Company's business model allows further growth, diversification, and scalability with respect to expanding its Operating Profit Margin.

Looking ahead, the Directors believe that the growth prospects for ENERGY EVERYTHING are attractive, subject to satisfactory market conditions.

2.3 Dividend policy.

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The Directors intend to adopt a progressive dividend policy that will reflect the long-term earnings and cash flow potential of the Company as well as the Company's currently modest investment and regulatory capital requirements.

In circumstances where capital is accumulated in the Company, which the Directors believe to be surplus to the Company's requirements, the Directors intend to return surplus capital to shareholders in an appropriate manner, including by way of special dividend.

SECTION III

3 THE POTENTIAL OFFER

3.1 Details of any potential bond offer.

Any potential Offer will comprise of an offer to certain clients and employees of the Company in the United Kingdom and to institutional investors in the European Union and elsewhere outside the United States. The Offer is corporate debt of the Company, sized at £100 million, with a 6.75% coupon (quarterly payments), and a seven-year (7) maturity.

The Bond will be listed on the Main Market of the ISE (the "Market"), a recognized, regulated, and liquid exchange.

3.2 Reasons for the potential offer.

Admission of the Bond to the Market will enhance the Company's profile and status with existing and potential clients. In addition, obtaining a market quotation for the Bonds will enhance the Company's strategic flexibility and provide as an additional incentive mechanism for retaining and attracting existing and future energy related businesses to meet the Company's proforma growth plans.

SECTION IV

4 KEY STRENGTHS

The Directors believe that ENERGY EVERYTHING's key strengths are:

4.1 A differentiated product offering.

ENERGY EVERYTHING's business model is focused on providing investment capital to the energy business sector. The Company focuses on seasoned businesses and R&D groups, including SWF investments, with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, and alternative energy on the market. The Company is differentiated from other investment companies because it is an investment company that specifically supports revenue-generating businesses.

The ENERGY EVERYTHING business model allows the Company to offer highly competitive debt financing to its clients and achieve strong profitability.

4.2 A strong and visible brand.

ENERGY EVERYTHING will build a strong brand with a reputation for high quality service and good value capital amongst the business sector in which it is active and

private investor community.

4.3 Managements' track record of innovation.

The Directors believe that the Company's strengths in this specific sector of energy, innovation and technology are explained by its entrepreneurial culture and its willingness and ability to critically and robustly analyze, and take decisions quickly, which encourages idea generation, and secure and reliable earnings.

4.4 An established compliance culture and risk management procedures.

ENERGY EVERYTHING places a strong emphasis on critical and robust analysis, risk management, encompassing legal, regulatory and reputational risk and compliance.

ENERGY EVERYTHING has a strong compliance culture.

4.5 High proportion of recurring revenues.

ENERGY EVERYTHING's business model is focused on favoring recurring revenues.

4.6 A high Operating Profit Margin and scalable business.

The Directors believe that the Company's business model allows further scope to take advantage of scale efficiencies as the Company's new business volumes increase, enabling it to expand its Operating Profit Margin.

4.7 Current cash flow and principal hedge. The Company has made a $1 million investment in "traditional oil" which underpins a portion of the cash flow of the Company, and provides a current cash flow and principal hedge for the Company's bond investors.

4.8 **Strong cash generation**. ENERGY EVERYTHING is a highly cash generative business. The Directors believe that the Company's cash generative characteristics should be able to support an attractive dividend payment relative to earnings and a progressive dividend policy.

4.9 Highly experienced management team with a proven track record.

The senior management team of ENERGY EVERYTHING is very experienced and has a proven track record.

4.10 Pipeline of acceptable investments.

The Company additionally has identified and available investments that will debt service the Bond and operations, even it the Bond is fully subscribed and funded in month-one. This provides bondholder comfort, in that bond payments and operational expense are made from Company revenues.

4.11 Strong debt-service-coverage ratio.

ENERGY EVERYTHING's debt-service-ratios are 1.1:1 at the end of year-one and 1.4:1 at the end of year-two.

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SECTION V

5 BUSINESS STRATEGY

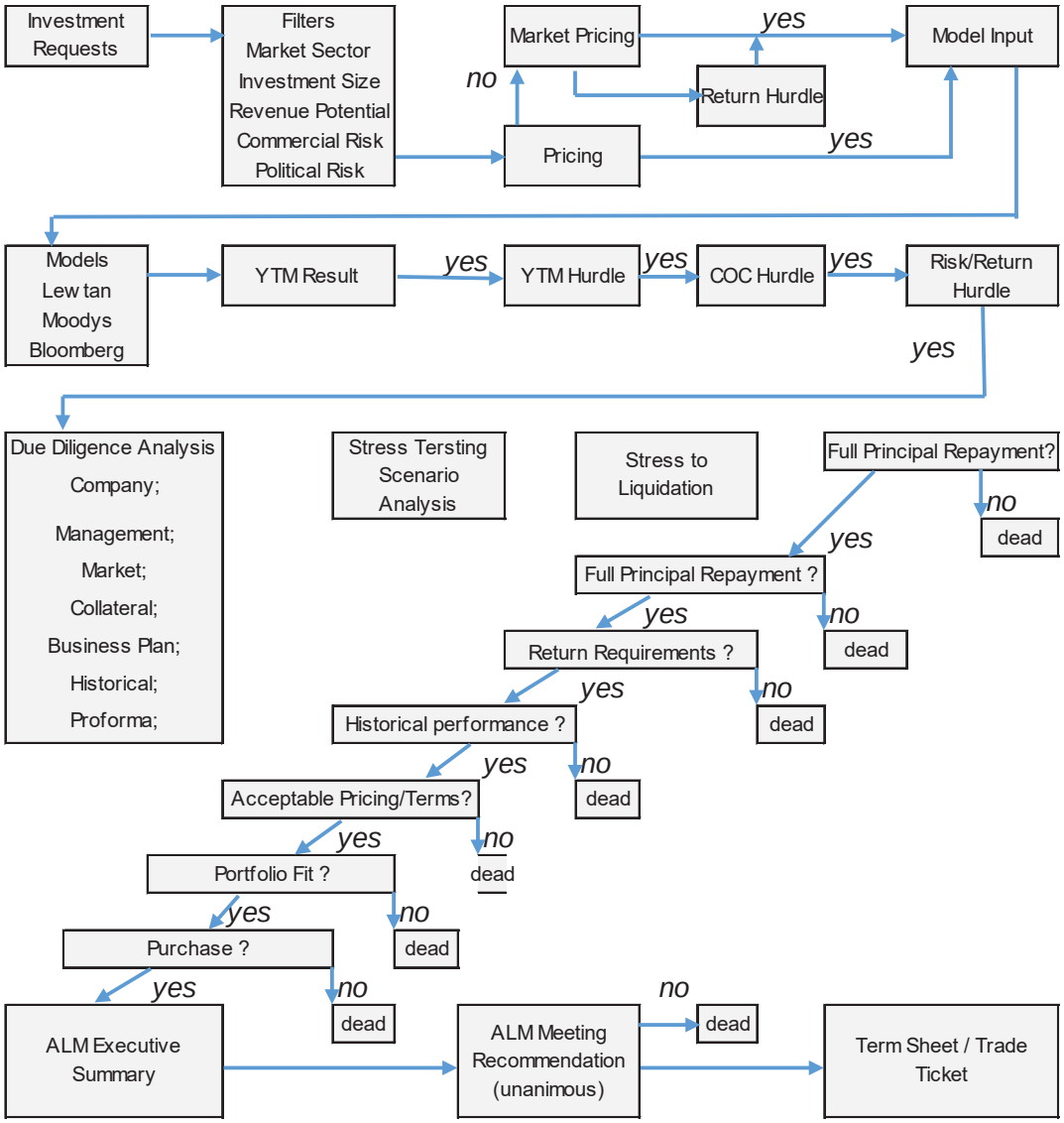
ENERGY EVERYTHING's strategy is to increase revenue and earnings and create bondholder value by being a leading provider of investment capital to the energy business sector.

ENERGY EVERYTHING (the "Company") will be a leading provider of debt instruments to seasoned businesses, R&D groups, and SWF investments with fully developed business plans and current revenue, to assist in the development of new, energy-efficient technologies while boosting the efficiency of current technologies, and alternative energy on the market. ENERGY EVERYTHING is differentiated from other investment companies because it is an investment company that specifically supports revenue generating businesses involved in the energy sector.

The Company will utilize debt instruments and in some cases will require a position on the board of directors of its target businesses. All investments will additionally be underwritten to have a reasonable and believable exit strategy, which in most cases will be an IPO. This arrangement provides for (i) current income, (ii) potential profit from appreciation, (iii) an exit strategy, and (iv) modest control, oversight, and transparency of the Company's investments.

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Due Diligence Investment Assessment Flow Chart.



SECTION VI

6 OPERATIONS AND INFORMATION TECHNOLOGY

ENERGY EVERYTHING's operations and information technology strategy is designed to provide scalability to, and facilitate the efficient growth of, the Company's business. To achieve this, the Company has preferred to develop and maintain key systems in-house.

In an industry characterized by the continual development and innovation, and to respond to increasing product and client sophistication, the Directors believe that in-house infrastructure capabilities afford the Company greater flexibility and control over its administrative and operational services.

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ENERGY EVERYTHING IT requirements and IT integration will initially be as follows:

ENERGY EVERYTHING's IT systems requirements and integration plan will combine and/or supplement, compliment or replace existing software solutions into single, robust and highly-efficient System.

We need to evaluate existing target business systems and decide on incorporating them in the Company's system.

i. List of existing IT systems and description of what they are used for
ii. List of existing processes
iii. Data/Documents exchanged between target businesses and the Company
iv. What reports and documents are generated stored

IT Vision

Starting a new company from scratch (as in the case of ENERGY EVERYTHING) gives us an excellent opportunity to set up the IT systems and infrastructure the right way from the beginning.

Our in-house IT competence gives us unique opportunity to design and implement the tailor-made software systems that will separate us from the competition.

Our vision is to have a small, highly efficient IT department that would serve the entire ENERGY EVERYTHING. This department would take care of all the technology related needs of all the businesses and employees within the organization.

IT department would take care of basic needs such as:

i. Setting up websites for all the target businesses and later on integrating them with the centralized Company's web environment
ii. Setting up email system for all employees
iii. Taking care of the infrastructure and software licenses
iv. Taking care of the desktop/laptop machines of individual employees (mostly through remote help-desk)
v. Ticket system for IT-problems so the submitter can see ETA for help and support.
vi. Etc.

As well as designing and building IT systems and tools:

i. Phone apps for the end-users

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ii. Integration of white-label services
iii. Building tailor-made and e-commerce systems when appropriate
iv. Statistics and graphs for managers
v. Full monitoring of the organization's activities for the management
vi. Instant messaging for all the employees (chat)

One of our highest priorities is availability (up-time) of the systems and employee-computers. We will strive to achieve near 100% uptime of all the systems under our control.

All the systems maintained up by us will be set up with availability in mind. Web-servers and email-servers will have failover, redundant machines that will take over the operations in case of failure. We will strive to have high availability because our second priority is efficiency. We plan to put in place systems for constant synchronization of employee-computers to the server.

By preferring in-house administration to outsourcing, the Directors believe the Company will be better able to control development costs while continuing to benefit from its scalable business model. Cost efficiencies will be achieved as a result of a high proportion of the internally developed IT infrastructure being applied for the benefit of more than one division of the Company, which helps to ensure that the Company maximizes its economies of scale. The Directors believe that the substantial investment in this platform will create a robust and easy-to-use Company/target business interface, which provides an important competitive advantage to ENERGY EVERYTHING for attracting, retaining, and exiting target business investments.

This strategy also produces modest revenue for the Company, but more importantly, the strategy may help create value for the target businesses.

SECTION VII

7 DIRECTORS AND SENIOR MANAGERS OF THE COMPANY

Details of the Company's Directors and Senior Managers are set out below:

7.1 The Board of Directors.

Mark Bishop (Chairman of the Board)

Mr. Bishop has 30 years of experience as a leader in the asset-backed securitization markets. His Wall Street career began with Drexel Burnham Lambert in the early 1980's, structuring and trading high yield bonds and fixed income products. He syndicated the financing of several regional power plants in Central America as manager of the structured finance group of SPNB. As a partner of Bethany Oil, Mr. Bishop provided the seed capital for the wind farm of Arkhangelsk. Besides financial services and project finance, Mr. Bishop has been an active investor in the industrial and IT business sectors of high profile companies such as Koenigsegg Automotive AB. Mr. Bishop serves as an advisory board member of Marconi Foundation for Kids, Irvine, California, a charitable organization committed to providing Special Event proceeds to local children's charities for at-risk youth.

Martin Keith Thomas (Non-Executive Director)

Martin is a lawyer based in the city of London. Martin has built a strong reputation for advising companies and investment banks on flotations and other transactions on the markets of the London Stock Exchange. For the past twenty years, Martin has been one of the most active lawyers advising on public offerings of shares in London.

7.2 Senior Managers.

Christopher Hutton (Finance Director)

Chris is currently a non-executive director of Queros Capital Partners Plc and a finance director for the City of London Academy (Southwark) Federation, a centre of educational excellence in North Southwark. Chris' previous finance appointments include working for the Conservative party central office and the Rugby Football Union.

Pawel Suwala (IT Manager)

Mr. Suwala has been Director of Software Engineering at Optimus Socially Responsible Investments Ltd, Optimus Fonder AB, and Omniarch Ventures. His responsibilities include: Development and maintenance of in-house, trading and reporting systems, and algorithm development (front-end to back-end)

- Development of various tools and scripts for in-house use
- Automation of manual tasks and processes
- System administration
- Development and maintenance of several websites/web applications
- Android app development
- Integration of the CRM system with various services/APIs

Mark Bishop (CEO)

Mr. Bishop has 30 years of experience as a leader in the asset-backed securitization markets. His Wall Street career began with Drexel Burnham Lambert in the early 1980's, structuring and trading high yield bonds and fixed income products. He syndicated the financing of several regional power plants in Central America as manager of the structured finance group of SPNB. As a partner of Bethany Oil, Mr. Bishop provided the seed capital for the wind farm of Arkhangelsk. Besides financial services and project finance, Mr. Bishop has been an active investor in the industrial and IT business sectors of high profile companies such as Koenigsegg Automotive AB, and SAAB Automobile AB. Mr. Bishop serves as an advisory board member of Marconi Foundation for Kids, Irvine, California, a charitable organization committed to providing Special Event proceeds to local children's charities for at-risk youth.

Daniel Ungheanu (Analytics)

Mr. Ungheanu is the manager of the investment team for the Company. Prior to joining the Company Mr. Ungheanu was Managing Director of fixed income securities for ABS Management Group with responsibilities that include corporate bond analysis, pricing, and scenario analysis. Prior to joining the Company, Mr. Ungheanu was responsible for the

analytics of Volt Information Science's Business Units, where he was responsible for financial forecasting, identifying trends, statements analysis and constructing foreign currency adjustments for reporting purposes. Previously, Mr. Ungheanu was an Analyst for PIMCO where he evaluated prospective non-rated corporate loan and equity investments with various risk tolerances. He holds a Bachelor of Arts in Economics and a Master of Science in Economics from California Polytechnic University, Pomona.

SECTION IX

8 CORPORATE GOVERNANCE

8.1 The Board is responsible for the proper management of ENERGY EVERYTHING and will meet monthly.

The Board has overall responsibility for controlling the Company, making decisions relating to the Company's strategic direction and measuring progress towards these goals. In order to ensure it has effective control over the Company's activities, the Board has established an Audit Committee, an Investment Performance Committee, a Remuneration Committee and a Nominations Committee, as sub-committees of the Board, which, on Admission, will have formally delegated duties and responsibilities under written terms of reference.

8.2 Remuneration Committee.

The Remuneration Committee will be responsible for the framework or broad policy for the fair remuneration of the Executive Directors as well as their performance management. These will be determined with due regard to the interests of the Company and the Shareholders. The Remuneration Committee will meet at least four times per year.

8.3 Audit Committee.

The Audit Committee will be responsible for assisting the Board in discharging its responsibilities for financial reporting including the integrity of the annual and interim reports, preliminary results and any other formal announcements relating to financial performance, risk reporting and reviewing the Company's internal corporate control.

Within the scope of its terms of reference, the Audit Committee will report to the Board on any matter on which it considers that action is required and make recommendations for steps to be taken. In addition, the Audit Committee will have authority to investigate any activity within its terms of reference and is responsible for the resolution of disagreements between management and the external auditor. The Audit Committee will meet at least four times per year.

8.4 Nominations Committee.

The Nominations Committee will be responsible for making recommendations to the Board concerning the composition of the Board including proposed appointees to the Board, whether to fill any vacancies that may arise or to change the number of Board members.

8.5 Compliance with Combined Code.

The Board supports high standards of corporate governance. Following Admission, the Board intends to comply with the requirements of the Combined Code, other than as set out below.

The Combined Code recommends that the board of directors of a UK public company should include a balance of executive and non-executive directors and that at least half the board, excluding the chairman, should comprise non-executive directors determined by the board to be independent, and that one non-executive director should be nominated as the senior independent director.

SECTION XIII

CONCLUSION

ENERGY EVERYTHING will be profitable shortly after issuing bonds (within 60-days) having turnover in the first year of approximately £4.1M and net profits of approximately £400K. Admission of the Bond to the Market will enhance the Company's profile and status with existing and potential target businesses, and enhance the Company's investing power and strategic flexibility to offer debt instruments to additional target businesses within the Company's investment sector, and provide an additional incentivization mechanism for retaining and attracting existing and future investments and employees.

The core competency that is required to execute the business plan as described herein, currently exists within the ENERGY EVERYTHING, including the Directors, Senior Management, and the target businesses that ENERGY EVERYTHING is in active confidential discussions.

ENERGY EVERYTHING Businesses/investments will be leading providers of innovation, technology, and energy sources within the energy investment sector. ENERGY EVERYTHING is differentiated from other investment companies because it truly is a "one-stop" diversified investment company for sophisticated and robust energy investments that have current cash flow and appreciation.

ENERGY EVERYTHING INVESTMENTS, PLC, 33 St James's Square, London SW1Y 4JS
+44 (0) 20 7129 1436

From: hayden haydenintl.com hayden@haydenintl.com
Subject: Hayden valuation emails...
Date: Feb 23, 2016 at 6:46:50 AM
To: epperjt epperjt@gmail.com, danungheanu danungheanu@absmgroup.com, sbishop sbishop@absmgroup.com, mbishop mbishop@absmgroup.com

---

Guys -

Put the following information into your bookmarks in your browser area.

We have a domain and two email addresses for Hayden. The domain is "@haydenintl.com", and the two email addresses are "hayden@haydenintl.com", and "tom@haydenintl.com".

For our webmail, go to "webmail4.networksolutionsemail.com". Then:

1. Type in the mailbox "hayden@haydenintl.com", and the password "Valuations01".

2. Type in the mailbox "tom@haydenintl.com", and the password "Valuations02".

Contact me with any questions...!!!

==========

Hayden Consulting International

4770 Von Karman, Newport Beach, CA 92660

hayden@haydenintl.com

+1 949 398 7971

From: **Daniel Ungheanu** danungheanu@gmail.com
Subject: RE:
Date: 24 February 2016 at 20:26
To: Mark Bishop mailtobishop@gmail.com, Steve Bishop mailtosbishop@gmail.com, Tom Epperson epperjt@gmail.com

Sounds good. Let me know if you want me to put a call together to discuss.

Daniel

From: Mark Bishop [mailto:mailtobishop@gmail.com]
Sent: Wednesday, February 24, 2016 6:49 AM
To: Daniel Ungheanu <danungheanu@gmail.com>; Steve Bishop <mailtosbishop@gmail.com>; John Epperson <epperjt@gmail.com>
Subject:

Guys -

You now need to monitor "hayden@haydenintl.com" email (webmail and also put it on your mobile devices).

I am in contact with Barbaros through hayden email as "Tom" for now. Will need to hand off this assignment soon...

Also today need to discuss:

MSF (Brenda);
Synertial (a lot of movement);
PFM;
Omniarch (Refi Fund IV bonds, buy HY corp for Fund VI).

Regards,

Mark

--
Mark Bishop
+1 949 678 9574
+44 7493 150056

From: dungheanu@absmgroup.com
Subject: Re: Hayden valuations for
Date: Feb 17, 2016 at 11:22:28 PM
To: MARK BISHOP mbishop@absmgroup.com
Cc: Tepperson tepperson@absmgroup.com, Sbishop sbishop@absmgroup.com

Mark,

Please see attached ETI Valuation draft with multiple tabs for each ETI. I was not able to pull any valuation information from Argentarius for the Nordic ETI so I created a temporary template. Please let me know if anything needs to be changed or adjusted.

Thanks,

Daniel

> On 2016-02-12 10:47, MARK BISHOP wrote:
> Guys -
> Also, put your heads together, and we will be responsible for providing an additional "third-party" monthly valuation for the 4-ETIs that I have listed below. All information for the ETIs can be found on the "argentarius-group.com" website (go to the "EITs" section).
> The valuations should be from "HAYDEN", on a HAYDEN form, from a HAYDEN email.
> The 4-ETIs are as follow:
> Nordic Power
> Boardwalk
> Pro Mittlestand
> Solid Venture
> Examples of valuations for three of them from Argentarius are attached

here,,, for you to use as a template. Hayden's valuations should always "approximate" the Agrentarius-Group valuations.
Please prepare draft examples for me by next Tuesday, and a process and responsible party for this valuation process, as over time, there will be more ETIs.
Thanks,
M
==========
Mark Bishop
ABS Management Group
4770 Von Karman Avenue
Newport Beach, CA 92660
mbishop@absmgroup.com
+1 949 398 7971 (O)
+1 949 678 9574 (M)

Tap to Download
ETI Valuation Draft.xlsx
72.8 KB

From: Barbaros Okten barbaros.okten@falconfunds.eu
Subject: RE: ETI valuations
Date: Feb 24, 2016 at 2:39:06 PM
To: hayden haydenintl.com hayden@haydenintl.com

Dear Tom,

Thanks for getting back to me.

I look forward to a draft contract.

Moreover, can you also provide a little more background on Hayden and your credentials to perform such valuations, as this is needed for compliance purposes.

Thanks,
Barbaros

From: hayden haydenintl.com [mailto:hayden@haydenintl.com]
Sent: 24 February 2016 14:33
To: barbaros.okten <barbaros.okten@temple.com.mt>
Subject: ETI valuations

Mr. Barbaros Okten:

I am sorry for the delay in getting back to you. We have revamped our hardware, and have changed our extension on email in addition (please see below).

I understand that we may be providing monthly valuations for you on various ETIs. I will follow-up today with our contract, which you may review and comment.

We are in a position to begin providing valuations for you immediately.

Thank you.

Sincerely,

Tom

==========

Hayden Consulting International

4770 Von Karman, Newport Beach, CA 92660

hayden@haydenintl.com

+1 949 398 7971

From: Barbaros Okten barbaros.okten@falconfunds.eu
Subject: RE: ETI valuations
Date: Feb 25, 2016 at 10:52:50 AM
To: hayden haydenintl.com hayden@haydenintl.com
Cc: Anthony Farrell anthony.farrell@falconfunds.eu

Hi Tom,

We need to have valuation on the following ISINS:

AT0000A1CV21
AT0000A1CV47
AT0000A193N8
DE000A18MP98

All but the last are listed on Bloomberg. They are all listed on the European Wholesale Market www.ewsm.eu where you can get more information from.

Also, I suggest you contact Andreas Woelfl at Argentarius to get some more information of the products themselves. You can contact them at andreas@argentrarius-group.com or by calling +356 201 67 300

I have also cc:ed our CEO Anthony Farrell whom is the person who can sign off on the Valuation Engagament. If you need more information about the securities, please don't hesitate to contact us.

Thanks,
Barbaros

From: hayden haydenintl.com [mailto:hayden@haydenintl.com]
Sent: 25 February 2016 05:48
To: Barbaros Okten <barbaros.okten@falconfunds.eu>
Subject: RE: ETI valuations

Barbaros -

Please find attached an (i) introduction letter, (ii) our analysis information summary, and (iii) an engagement letter.

Let me know the list of securities that you would like us to value for you. We will then immediately provide a base valuation for you on those securities to review, and make sure that we are providing you with the information that you require for your portfolio needs.

Sincerely,

Tom

On February 24, 2016 at 8:39 AM Barbaros Okten <barbaros.okten@falconfunds.eu> wrote:

Dear Tom,

Thanks for getting back to me.

I look forward to a draft contract.

Moreover, can you also provide a little more background on Hayden and your credentials to perform such valuations, as this is needed for compliance purposes.

Thanks,
Barbaros

From: hayden haydenintl.com [mailto:hayden@haydenintl.com]
Sent: 24 February 2016 14:33
To: barbaros.okten <barbaros.okten@temple.com.mt>
Subject: ETI valuations

Mr. Barbaros Okten:

I am sorry for the delay in getting back to you. We have revamped our hardware, and have changed our extension on email in addition (please see below).

I understand that we may be providing monthly valuations for you on various ETIs. I will follow-up today with our contract, which you may review and comment.

We are in a position to begin providing valuations for you immediately.

Thank you.

Sincerely,

Tom

==========

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==========

Hayden Consulting International

4770 Von Karman, Newport Beach, CA 92660

hayden@haydenintl.com

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

4770 Von Karman Avenue
Newport Beach, California 92660
949.398.7971
hayden@haydenintl.com



NORDIC POWER ETI	
ISIN:	DE000A18MP98
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	267 574,07
Long Term Assets	
Nordic Power Investment	9 712 720,65
Intangible Assets	19 541,07
Other Assets	0,00
Total Assets	**9 999 835,79**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Investment Structuring Fees	431,74
SIV & Investment Structuring	314,56
Total Fees and Expenses	**1 195,62**
Net Asset Value (NAV)	**9 998 640**
ETIs Outstanding	10000
NAV per ETI	**1 000**

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

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Newport Beach, California 92660
949.398.7971
hayden@haydenintl.com



Boardwalk Real Estate ETI	
ISIN:	AT0000A1CV21
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	391 477,29
Long Term Assets	
Werel AB Corporate Bond	5 000 000,00
Werel AB Reg 5 Shares	10 000 000,00
Intangible Assets	20 761,53
Other Assets	0,00
Total Assets	**15 412 238,82**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Management and Asset Structuring Fees	186,30
SIV & Investment Structuring	1 017,61
Total Fees and Expenses	**1 653,23**
Net Asset Value (NAV)	**15 410 586**
ETIs Outstanding	147
NAV per ETI	**104 834**

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

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Newport Beach, California 92660
949.398.7971
hayden@haydenintl.com



WSV Pro Mittlestand ETI	
ISIN:	AT0000A193N8
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	29 841,02
Long Term Assets	
Optimus Socially Resposible Investments	5 808 308,76
Intangible Assets	14 817,95
Other Assets	0,00
Total Assets	**5 852 967,73**
Fees and Expense Breakdown	
Fixed Servicing Fee	438,36
Management and Asset Structuring Fees	384,86
Total Fees and Expenses	**823,22**
Net Asset Value (NAV)	**5 852 145**
ETIs Outstanding	60
NAV per ETI	**97 536**

HAYDEN CONSULTING GROUP LLC
VALUATION AND CONSULTING SERVICES

4770 Von Karman Avenue
Newport Beach, California 92660
949.398.7971
hayden@haydenintl.com



Solid Venture ETI	
ISIN:	AT0000A1CV47
Currency:	EUR
Client Name:	Falcon Funds
Client Account Number:	HEV335
Client Contact:	Barbaros.Okten@FalconFunds.eu
DATE	2-26-2016
Current Assets	
Cash & Equivalents	548 085,04
Long Term Assets	
Bonds held for collateral	10 441 409,10
Intangible Assets	21 843,24
Other Assets	0,00
Total Assets	**11 011 337,38**
Fees and Expense Breakdown	
Fixed Servicing Fee	449,32
Management and Asset Structuring Fees	724,05
SIV & Investment Structuring	131,51
Total Fees and Expenses	**1 304,88**
Net Asset Value (NAV)	**11 010 033**
ETIs Outstanding	100
NAV per ETI	**110 100**

BG 1105-9

Gmail

Forex Application (KMM96018822V90117L0KM)

TD Ameritrade Client Services <clientservices@tdameritrade.com> Tue, Nov 7, 2017 at 10:32 PM
To: mailtobishop@gmail.com

Dear John Epperson,

Congratulations on taking the first steps to trading forex in your account ending 2047. You're almost finished with the application process. Here's what we need you to do:

1) Since ABSIG LLC and Craig Chang are listed as the only partners on Question 4 of the Forex Entity Questionnaire, they will need to be the only ones listed on the bottom section of the Forex Partnership Resolution. Please submit a corrected form.

2) On the online application, you listed ABSIG LLC as the General Partner, but listed the LLC as a Limited Partner on Question 4 of the Forex Entity Questionnaire. Please update Question 4 to reflect ABSIG LLC as the General Partner.

Please call us at 866-839-1100 and press option 4 or reply to this email when you have completed these steps or if you have any questions.

Thank you,

Curtis DiMartino
Client Services
TD Ameritrade, Inc.

TD Ameritrade understands the importance of protecting your privacy. From time to time we need to send you notifications like this one to provide you with important information regarding your account. If you've elected to opt out of receiving promotional marketing communications from us, containing news about new and valuable TD Ameritrade services, we will continue to honor your request.

Market volatility, volume, and system availability may delay account access and trade executions.

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Distributed by: TD Ameritrade, Inc., 200 South 108th Avenue, Omaha, NE 68154-2631

Regarding your question #1 of your email to me:

(1) Resolution of limited partnership was executed on Sept 27 and sent to you on Sept 28. ~~I am the~~ The resolution was prepared by our attorney, and I am the correct signatory as I am the only managing member, and the signatories that you suggest (ABSIG LLC and Craig Chang) are only limited partners and as such are not signatories to the resolution.

Also, please note that I was asked to prepare a Forex Entity Questionnaire for the limited partner, ABSIG LLC. Question #1 of the

EVENTID: 145488491

2017-11-09, kl. 16:00:23
Samtalets längd: 3 min 6 sek

Från +46733345545, Mark Bishop
Till +18668391100, TD Ameritrade

Nedan utskrift av samtalet är: 0:00:45–0:01:35
0:02:40–0:03:06

0:00:27–0:01:35

Mark: …that's scallions..'cause I can't even read your handwriting….olives, I understand those things Annika.
Chad: TD Ameritrade, is Chad speaking. How may I help you today?
Mark: Yeah, hi Chad. I got you again. This is John Epperson calling and ahm… can you try and hook me up with Oscar Martinez one more time, please?
Chad: Yeah, I can try. I'm sorry, I need you to reverify your account. What's the account number?
Mark: Okay. The account number is 4 8 9 9 9 2 0 4 7.
Chad: Thank you, sir. And you got the last four digits to the tax-ID number and the estimate bount to the account?
Mark: Eh… Okay. 4 2 9 1 for the tax-ID on ABS Investment fund five and about 34 000.
Chad: Alright perfect Sir. I'll see if Oscar is available if you don't mind…
Mark: Thank you.
Chad: … holding for another minute or two…
Mark: Absolutely.
Chad: … I'll take a look if he's available.
Mark: No problem. Thank you.

0:01:55–0:03:06

Mark: Oatly…maybe I should look at it then before I go because I don't know it.

Mark: Oatly what is it?

Chad: Thank's for holding, sir.

Mark: Thank you.

Chad: This time it looks like Oscar is away from his desk.

Mark: Okay.

Chad: I can go ahead and just basically e-mail him to give you a call back if you like or I can bring you over to somebody in his department, whatever is more convenient.

Mark: Aaa… I will… I, I guess I'll try him again in a… in a little bit. That probably would be easier. Okay. Eh…

Chad: Okay. No problem, sir.

Mark: Thank you very much.

Chad: Yeah. My pleasure, have a good rest of the day. Thank's for calling in.

Mark: Talk to you later. Bye-bye.

Chad: Bye.

Mail från Epperson till FBI 190617.pdf

Forsmark Anna

Från: Schuld, Stephanie (SD) (FBI) <sschuld@fbi.gov>
Skickat: måndag den 17 juni 2019 21:41
Till: Larsten Camilla; Axsäter Emma; Anderling Norell Lena; Forsmark Anna
Kopia: Sanniti, Lisa J. (USACAS)
Ämne: FW: Records

See below.

-----Original Message-----
From: John Epperson [mailto:epperjt@gmail.com]
Sent: Monday, June 17, 2019 9:14 AM
To: Schuld, Stephanie (SD) (FBI) <sschuld@fbi.gov>
Subject: Re: Records

Good morning,

I wanted to respond briefly to your document request.
As I said in my interview, I was not the managing member of any entity.
Therefore, I do not have access to payroll records. The best person to ask is Craig Chang, With respect to names, I called Chang and he told me Rachel's last name is Gerber.
They already have Daniel's last name. I called Daniel, but got no reply.

I told you that I would provide you my tax returns. I am happy to do so. However, I don't see the need to provide my tax returns to Sweden?? I have never heard of such a thing!

With respect to fees, I did not keep any detailed cash receipts records. When I am paid, the monies go into my bank account.
I did a substantial amount of work for the various entities including M Bishop and Craig Chang. I was paid about 8-10,000 a month. I am almost certain that I did not receive any monies from Optimus. It seems it would be easier to see if they paid me anything from their end instead of putting that burden on me/

Even though I provided financial information to Bishop routinely, I honestly don't remember the substance of what I sent. All I can do is search for it.
In my interview, I was advised not to assume or speculate. Everybody was aggravated including you that I was not willing to make assumptions and speculate.

By the way, I am curious why you took my handwriting sample? If it helps in your analyses Bishop is left handed.

Currently, I'm on the East Coast and hope never to return. lol. I'm doing some some training for a new job. I'm not sure how long I will be here.
However, I will start sending some tax return information soon.

With everything that I have going on, I will do my best to accommodate you.
Feel free to call me any thime.

Sincerely,

Tom

On Fri, Jun 14, 2019 at 6:59 PM John Epperson <epperjt@gmail.com> wrote:
>

> I was reviewing some records today and I found a reference to Temple Asset Mgmt. I just wanted to correct the record. However, I have never done any business with them.
> T
>
> Sent from my iPhone
>
> On Jun 14, 2019, at 11:59 AM, John Epperson <epperjt@gmail.com> wrote:
>
> To be clear, I acquired Main St, 982 Media,
> 982 Raging Bull, and ABSIG from ABS.
> Bishop continued to use ABS, as an operating entity. I have reported these other entities under my personal name on my TR for the last several years. Initially , I did not know that ABS had other assets.
>
> I have some of this info and some stuff I may have to search for. The TR's are easy.
>
> I plan to be away for about three weeks. I'm starting a new job. We
> better talk about all of this,
>
> Tom
>
> Sent from my iPhone
>
> On Jun 14, 2019, at 10:52 AM, Schuld, Stephanie (SD) (FBI) <sschuld@fbi.gov> wrote:
>
> Mr. Epperson,
>
>
>
> Thank you again for your cooperation this week. We would be grateful if you would volunteer the following documents/records:
>
>
>
> · Records or documents (i.e. payroll stubs) showing the names of the Hayden/ABSIG analysts/employees who assisted you in providing valuations to Mark Bishop, Optimus or any Bishop-associated entities;
>
> · Purchase agreements for ABS Investment Group, LLC and any other entities you acquired from Mark Bishop;
>
> · Your tax returns beginning the year(s) you acquired ABS Investment Group, LLC and any other entities you acquired from Mark Bishop to present;
>
> · Examples of spot valuations (discussed during the interview) that you or your employees sent to Mark Bishop, Optimus, or any of Bishop's entities;
>
> · Records showing payments you or your entities received from Optimus, Mark Bishop, or Bishop's entities from 2011 to present.
>
>
>
> Please feel free to call me with any questions at 858-320-8504.
>
>
>
> Thank you again,
>
> Steph

>
>
>
> Stephanie Schuld
>
> Special Agent
>
> FBI
>
> 10385 Vista Sorrento Parkway
>
> San Diego, CA 92121
>
> Desk: (858) 320-8504
>
>

Mail från Epperson till FBI 190620 Fw. Request.pdf

Från: Schuld, Stephanie (SD) (FBI)
Till: Forsmark Anna; Anderling Norell Lena; Larsten Camilla; Axsäter Emma
Kopia: Sanniti, Lisa J. (USACAS)
Ärende: FW: Request
Datum: torsdag den 20 juni 2019 23:42:20

See below.

-----Original Message-----
From: John Epperson [mailto:epperjt@gmail.com]
Sent: Thursday, June 20, 2019 12:55 PM
To: Schuld, Stephanie (SD) (FBI) <sschuld@fbi.gov>
Subject: Request

Stephanie
I just wanted to respond briefly to your requests for records.
Is this your requests or the Swedish Authorities?

First of all, as I have said, I do not have access to Payroll information. The two analysts were probably paid about $60,000 each. I do NOT know exactly. They were not Hayden employees.
It is an assumption on your part that they assisted in providing valuations to Mark or Mark related entities. I feel certain that I did not or did I direct them to provide any information to Optimus.
(After much thought)

It was the first time that I saw a signed engagement letter with Optimus. I believe that I prepared it, but do not remember receiving it signed. I know nothing about 600 emails.

The aforementioned employees were involved primarily in tracking valuation data on Funds that were managed in house by ABSIG.

I am looking for the Purchase agreement. I specifically mentioned the four entities that I acquired from Bishop. It is clear that I did NOT acquire ABS Investment Group. (At the time, I may have thought that I did). The entities that I acquired I have reported under my name on my tax returns. The returns that you have bear this out. I will try to locate the others.

In my interview, I indicated that I was sending financial information to Bishop routinely. I just don't remember exactly what I sent. I have not been able to locate any spot valuations sent to Bishop.

So far as I know, I did not receive any professional fees from Optimus!
I received fees from Chang and Bishop until 12/31/2015. 2016 was the last year I received fees from Bishop.

I have tried to make clarifications, but I think my testimony remains the same.

Sincerely,

Tom