

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:
Telexfree, LLC,
Telefree, Inc., and
Telexfree Financial, Inc.,
Debtors.

Chapter 11
Case No. 14-40987-MSH
Case No. 14-40988-MSH
Case No. 14-40989-MSH

(Jointly Administered)

**ADDITIONAL RESPONSE TO THE TRUSTEE'S SIXTH AND SEVENTH OMNIBUS
OBJECTION OF CLAIMS [DOC #2899 & #2900]**

NOW COMES Claimants, Robert Jackier (Claim #122721-000); Khaled Saleh (Claim #121667-000); Abdelhadi Almohamadi (Claim #49800-000); Abdelkhalak Toqi (Claim #82999-000); Rafet Elanzeh (Claim # 42017-000); and Samir Laqtib (Claim #121707-000) by and through counsel, in accordance with the Sixth and Seventh Omnibus Objection by Chapter 11 Trustee to Disputed Participant Claims and files this additional response to dispute the Chapter 11 Trustee's ("Trustee") disallowance of their claim and further states:

1. Participants deny being a net winner. Participants dispute the user activity attributed to them by the Telexfree records. Participants submit affidavits along with documents in support of their claim. Because facts are disputed, Participants request a brief period for discovery and then assignment of this matter for trial.

WHEREFORE, Claimants Robert Jackier, Khaled Saleh, Abdelhadi Almohamadi, Abdelkhalak Toqi, Rafet Elanzeh, and Samir Laqtib dispute the disallowance of their respective claims insofar as they are a valid claim and requests entry of an Order allowing



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their respective claims or in the alternative a brief period for discovery and then assignment of this matter for trial.

Respectfully submitted,
Robert Jackier, Khaled Saleh, Abdelhadi
Almohamadi, Abdelkhalak Toqi, Rafet
Elananzeh, and Samit Laqtib,

by their attorney,

/s/ Jordan L. Shapiro

JORDAN L. SHAPIRO
SHAPIRO & HENDER
105 Salem Street
Malden, MA 02148
(781) 324-5200
BBO#: 454240
jslawma@aol.com

Dated: April 16, 2020

CERTIFICATE OF SERVICE

I, Dilce H. Goncalves, certify that I forwarded a copy of the within Additional Response to Trustee's Sixth and Seventh Omnibus Objections through the Court's EM/ECF system to the following:

- **William R. Baldiga** wbaldiga@brownrudnick.com
- **Charles R. Bennett** cbennett@murphyking.com,
bankruptcy@murphyking.com; imccormack@murphyking.com; ecf-ca5a5ac33a04@ecf.pacerpro.com
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- **Evans J. Carter** ejcatty1@verizon.net
- **Brian Casaceli** bcasaceli@mirickoconnell.com

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- **James P. Ehrhard** ehrhard@ehrhardlaw.com, cote@ehrhardlaw.com
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- **Sarah W. Walsh** sarah.walsh@jacksonlewis.com
- **Elton Watkins** watkinslaw@comcast.net
- **Jason C. Weida** Jason.weida@usdoj.gov

Signed under the penalties of perjury this 16th Day of April 2020.

/s/ Dilce H. Goncalves

Dilce H. Goncalves

AFFIDAVIT

1. I ROBERT H. JACKIER of 2418 DORCHESTER DR. APT. 204 TRCY, MI. 48084 (Address) am an investor in Telex-Free.
2. I first became interested in becoming an investor after talking to JOE CREMENS (Name) of BOSTON, MA. (DECEASED) (Address).
3. ~~He~~he convinced me to invest \$ \$15,701.00 which I paid to ~~her/him~~ on or about 3/11, 3/12, 3/13 2014 (date) in ~~cash/check~~ DEBIT TRANSACTION (Circle what method of payment you used).
4. The money came from my bank account located at FIFTH THIRD BANK (name of bank), being account number ending in 5177 (Last 4 numbers).
- * 5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.
6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).
7. Then I invested another \$ N/A which I paid to N/A (Name) on or about _____ (Date).
8. I received payments from TELEX in the amounts of \$ 0 on NONE - NEVER (dates), which I deposited to my account at the _____ (Name of Bank) on _____ (dates). I attach records.

9. Here is what else I did (Personal Statement- attach additional pages if needed):

SEE ATTACHED

10. Therefore, I am a "net loser" in the sum of \$ 5,701⁰⁰ + 171⁰⁴ ^{INTERNATIONAL TRANS FEE} and pray that my

proof of claim in that amount be allowed.

SEE ATTACHED BANK STATEMENT

Signed under the penalties of perjury February 22, 2020 (date)

/s/ Robert M. Jackson (Signature)


FIFTH THIRD BANK
 (EASTERN MICHIGAN)
 P.O. BOX 630900 CINCINNATI OH 45263-0900
 ROBERT H JACKIER
 232 RANDALL DR.
 TROY MI 48065-5504



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3485

Statement Period Date: 2/20/2014 - 3/19/2014
 Account Type: 5/3 Essential Ckg
 Account Number: 5177
 Banking Center: Orion Township
 Customer Service: 1-800-972-3030
 Internet Banking & Bill Payment: www.53.com

STAY ORGANIZED AND HELP THE ENVIRONMENT WITH PAPERLESS STATEMENTS. VISIT 53.COM/GOPAPERLESS TO LEARN MORE.

Account Summary - 5177

02/20	Beginning Balance	\$1,162.64	Number of Days in Period	28
9	Checks	\$(5,164.71)		
35	Withdrawals / Debits	\$(13,182.36)		
12	Deposits / Credits	\$18,122.95		
03/19	Ending Balance	\$938.52		

Fee Summary	This Period	2014 Year To Date	2013 Fee Totals
Total Overdraft Fees	(\$37.00)	(\$37.00)	(\$259.00)
Total Return Item Fees	\$0.00	\$0.00	\$0.00
Total Reversed, Overdraft and Return Item Fees	\$37.00	\$37.00	\$74.00

Monthly service charge associated with your 5/3 ESSENTIAL CKG account \$11.00
 Your monthly service charge was WAIVED or DISCOUNTED because: -\$11.00
 BALANCE CRITERIA MET
 Amount to be withdrawn on first business day after this statement \$0.00

REMEMBER, NO MONTHLY SERVICE CHARGE IF:

You maintain a total monthly average balance of \$1,500 across your checking and savings accounts.
 OR you are a current or former U.S. military member with a monthly direct deposit totaling \$500 or more.
 OR you are a student.

Your Accounts	Monthly Avg. Bal.
(Statement Period: 02/20/14 - 03/19/14)	
CHECKING X5177	\$3,628.75
SAVINGS X6625	\$30.20
Total Combined Monthly Average Balance	\$3,658.95

Checks 9 checks totaling \$5,164.71

* Indicates gap in check sequence i = Electronic Image s = Substitute Check

Number	Date Paid	Amount	Number	Date Paid	Amount	Number	Date Paid	Amount
0000 i	02/20	200.00	2178 i	03/04	80.00	9118 i	03/03	1,500.00
0000*i	03/17	1,500.00	2180*i	03/10	858.00	9119 i	03/03	141.59
2177*i	02/20	121.33	9117*i	02/21	130.00	9120 i	03/17	633.79



Withdrawals / Debits			35 items totaling \$13,182.36
Date	Amount	Description	
02/24	73.11	WEB INITIATED PAYMENT AT NORDSTROM PAYMENT 122187617058200 022414	
02/25	255.37	BCBS Michigan PREMIUM 892353788 022514	
02/25	96.00	5/3 ONLINE PYMT TO CONSUMERS- ACCT XXXXXXXX5182	
03/03	7.99	RECURRING PURCHASE AT NETFLIX.COM, NETFLIX.COM, CA ON 022814 FROM CARD#: XXXXXXXXXXXX4394	
03/03	29.99	WEB INITIATED PAYMENT AT COMCAST CABLE 3809707 030314	
03/03	55.00	WEB INITIATED PAYMENT AT MERRICK BANK COR ONLINEPYMT 666600026180224 030314	
03/03	83.40	86301 CHESAPEAKE PAYMENT 8385652129 030314	
03/04	107.46	GOLDEN RULE INS INS. PREM. 093092813 030414	
03/05	200.00	5/3 JEANIE WITHDRAWAL AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/05	117.87	WEB INITIATED PAYMENT AT DTE Energy 8004774747 000000479769565 030514	
03/05	3,000.00	DEBIT ADJUSTMENT TO DEPOSIT	
03/06	175.70	WEB INITIATED PAYMENT AT VZ WIRELESS VE VZW-WEBPAY 6286650 030614	
03/11	1,425.25	DEBIT CARD PURCHASE AT AW*telexfreeinc, 5082630733, GB ON 030714 FROM CARD#: XXXXXXXXXXXX4394	
03/11	1,425.25	DEBIT CARD PURCHASE AT AW*telexfreeinc, 5082630733, GB ON 030814 FROM CARD#: XXXXXXXXXXXX4394	
03/11	30.00	WEB INITIATED PAYMENT AT Credit One Bank Payment 0000070713496 031114	
03/11	42.76	INTERNATIONAL TRANS FEE	
03/11	42.76	INTERNATIONAL TRANS FEE	
03/12	1,425.25	DEBIT CARD PURCHASE AT AW*telexfreeinc, 5082630733, GB ON 030914 FROM CARD#: XXXXXXXXXXXX4394	
03/12	50.00	ST. OF MI. TREAS ST OF MICH SXXXXX820250087 031214	
03/12	42.76	INTERNATIONAL TRANS FEE	
03/13	1,425.25	DEBIT CARD PURCHASE AT AW*telexfreeinc, 5082630733, GB ON 031014 FROM CARD#: XXXXXXXXXXXX4394	
03/13	42.76	INTERNATIONAL TRANS FEE	
03/13	35.00	5/3 ONLINE TRANSFER TO CC: XXXXXXXXXXXX0955 REF # 00342012370	
03/14	111.11	5/3 ONLINE PYMT TO GE MONEY B- ACCT XXXXXXXXXXXX9077	
03/14	37.00	OVERDRAFT FEE	
03/17	240.00	5/3 JEANIE WITHDRAWAL AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/17	30.00	WEB INITIATED PAYMENT AT LEGACY VISA PYMT PAYMENT 423980104098704 031714	
03/18	19.00	DEBIT CARD PURCHASE AT CITY OF TROY - COM, TROY, MI ON 031714 FROM CARD#: XXXXXXXXXXXX4394	
03/18	31.00	DEBIT CARD PURCHASE AT CITY OF TROY - COM, TROY, MI ON 031714 FROM CARD#: XXXXXXXXXXXX4394	
03/18	25.00	WEB INITIATED PAYMENT AT MACYS WEB PYMT ONLINE PMT 31867 031814	
03/18	50.00	WEB INITIATED PAYMENT AT CAPITAL ONE ONLINE PMT 407639919424018 031814	
03/18	239.70	21STCENTURY PNOT.DED. 201587550000 031814	
03/19	7.94	DEBIT CARD PURCHASE AT HIGHLIGHTS PUZZLE, 800-962-3661, OH ON 031814 FROM CARD#: XXXXXXXXXXXX4394	
03/19	200.00	WEB INITIATED PAYMENT AT IRS USATAXPYMT 270447893718701 031914	
03/19	2,002.68	WEB INITIATED PAYMENT AT AMEX EPayment ACH PMT M7844 031914	

Deposits / Credits			12 items totaling \$18,122.95
Date	Amount	Description	
02/20	2,851.46	DEPOSIT	
03/03	757.69	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/03	3,040.00	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/05	3,000.00	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/07	500.00	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/07	1,300.00	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/11	110.00	5/3 JEANIE DEPOSIT AT LOC 001808 3754 ROCHESTER RD TROY MI	
03/12	205.90	DEPOSIT	
03/13	3,000.00	DEPOSIT	
03/17	3,279.90	DEPOSIT	
03/17	37.00	OVERDRAFT/RETURN ITEM(S) FEE REVERSED	
03/18	41.00	FUNDS TRANSFER CREDIT REF # 00606087873 PROVISIONAL CREDIT FOR DISPUTED ITEM	



ROBERT H JACKIER
232 RANDALL DR.
TROY MI 48065-5504

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3485

Statement Period Date: 2/20/2014 - 3/19/2014
Account Type: 5/3 Essential Ckg
Account Number: 5177

Banking Center: Orion Township
Customer Service: 1-800-972-3030
Internet Banking & Bill Payment: www.53.com

Daily Balance Summary

Date	Amount	Date	Amount	Date	Amount
02/20	3,692.77	03/05	4,612.68	03/13	2,742.84
02/21	3,562.77	03/06	4,436.98	03/14	2,559.73
02/24	3,489.66	03/07	6,236.98	03/17	3,472.84
02/25	3,138.29	03/10	5,378.98	03/18	3,149.14
03/03	5,118.01	03/11	2,522.96	03/19	938.52
03/04	4,930.55	03/12	1,210.85		

OPEN A FIFTH THIRD CD AND LOCK IN A GUARANTEED RATE OF RETURN WITH SOME OF THE BEST RATES IN THE INDUSTRY. DON'T MISS OUT. VISIT YOUR NEAREST BANKING CENTER TODAY. OR EXPLORE YOUR OPTIONS AT WWW.53.COM/CDPROMO. MEMBER FDIC.

February 22, 2020

TO: BANKRUPTCY TRUSTEE
FROM: ROBERT H JACKIER
RE: TELEXFREE INVESTMENT

Dear Sir/Madam,

In March of 2014, a personal friend of mine, Joe Cremens of Boston MA, introduced me to an investment opportunity with TelexFree. Joe was not an employee nor otherwise affiliated with TelexFree other than as an investor. Joe passed away approximately 3 years ago or so. During the process of my investing I spoke with a gentleman, a representative of TelexFree, who gave me instructions which mirrored Joe's instructions on how much the cost would be, where to send the money, etc. I do not recall the man's name but I am fairly certain that he was Portuge

On March 11, 2014 I sent 2 payments to TelexFree, each in the amount of \$1,425.25. I sent 2 more payments the following 2 days (March 12 & 13, 2014), both in the same amount of \$1,425.25. Each of those 4 payments had an associated International transaction fee of \$42.76. The payments & fees were all sent from my checking account at Fifth Third Bank, Routing # [REDACTED] 5455, Account ending in 5177. Attached is a copy of my Feb. 20, 2014- March 19, 2014 bank statement evidencing all of the above!

These payments were to create accounts that would return handsome dividends. The Usernames on my 4 accounts were Detroitrob; Detroitrob1; Detroitrob2 and Detroitlls. I believe the password for all 4 accounts was, borabora1354.

At the time of my investment I lived at 232 Randall Dr. Troy, MI 48085.
I now live at 2418 Dorchester Dr. N, Apt.204 Troy, MI 48084. My phone
remains (248) 765-2525. My SS# is [REDACTED] 8202.

The amount of my investment lost is $\$1,425.25 \times 4 = \$5,701$
If the 4 International Transaction Fees of \$42.76 are allowed, then an
additional **\$171.04** for a total loss of **\$5,872.04**

I look forward to a positive response in this matter. If there is any other
information I can provide, please don't hesitate to contact me!!

Yours,

A handwritten signature in cursive script that reads "Robert H. Jackier". The signature is written in dark ink and is positioned above the printed name.

Robert H Jackier

February 22, 2020

Addendum to my previous Affidavit Statement

I forgot to make perfectly clear in my previous statement that I have not received back from TelexFree 1 penny of the money that I sent to them....NEVER!!

A handwritten signature in cursive script, appearing to read "Robert H. Jackier".

Robert H Jackier

AFFIDAVIT

1. I Khaled Sadeh of 9 Abby Rd Westford (Address) am an investor in Telex-Free. MA 01886
2. I first became interested in becoming an investor after talking to Ibrahim Abu Hasa (Name) of Andover MA (Address).
3. S/he convinced me to invest \$ 15,675.00 which I paid to her/him on or about ~~Feb 24/14~~ 2/24/2014 (date) in cash/check (Circle what method of payment you used).
4. The money came from my bank account located at Bank of America (name of bank), being account number ending in [REDACTED] 3617 (Last 4 numbers).
5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.
6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).
7. Then I invested another \$ 0 which I paid to NA (Name) on or about NA (Date).
8. I received payments from TELEX in the amounts of \$ 245.00 on 2/23/14 and 2/24/14 (dates), which I deposited to my account at the wasn't cashed, it stayed in the account (Name of Bank) on because it wasn't eligible to withdraw (dates). I attach records. yes.

9. Here is what else I did (Personal Statement- attach additional pages if needed):

Ibrahim Abuhasan convinced me to invest in this program, and the more I recite the more I get back.

I gave him the cash as a transfer to his Account from my Account directly. Since he is my manager in that program.

I don't have the statement because of the date. I have inquired about them but it takes 3 weeks. which would put me past the due ~~date~~ date.

but I will have it upon request.

10. Therefore, I am a "net loser" in the sum of \$ 16,896.00 and pray that my proof of claim in that amount be allowed.

Signed under the penalties of perjury 1/4/2020 (date)

A handwritten signature in black ink, appearing to read 'Khated Saleh', written in a cursive style.

M/S/ Khated Saleh (Name)

AFFIDAVIT

1. I Abdelhadi Al-MOHAMMADI of 47 Jones Rd, Rensselaer, MA 01511 (Address) am an investor in Telex-Free.
2. I first became interested in becoming an investor after talking to HAMID J. (Name) of 66 Bellingham Ave, Rensselaer, MA 01511 (Address).
3. S/he convinced me to invest \$ 15,500 which I paid to her/him on or about 02/10/2013 (date) in cash/check (circle what method of payment you used).
4. The money came from my bank account located at 15 American Legion (name of bank), being account number ending in 5090 (last 4 numbers ONLY).
5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.
6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).
7. Then I invested another \$ 10,000 which I paid to Togi A. (Name) on or about 03/25/2013 (Date).
8. I received payments from TELEX in the amounts of \$ 0 on _____ (dates), which I deposited to my account at the _____ (Name of Bank) on _____ (dates). I attach records.

9. Here is what else I did (Personal Statement- attach additional pages if needed):

On 02/10/2013 my Friend HAMID LOUFANI
Approached me and introduced me to
Telex Free
he convinced me to invest, I invested the
Total Amount of 25,000
which ended up as a scam, and I lost
a Total of 25,000

10. I am disputing the transaction(s) and/or user account(s) activity attributed to me by the TelexFree books and records.

11. Therefore, I am a "net loser" in the sum of \$ 25,000.00 and pray that my proof of claim in that amount be allowed.

12. I request some brief additional time to take discovery from Telex and to examine their records of any alleged income.

13. I request a hearing and full trial on the merits of this matter so that I can prove the payments I made and the loss I suffered.




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Signed under the penalties of perjury 03/05/2020 (date)

/s/ escl (Signature)

5/3/2014

telexfree

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abdel dhak

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TelexFREE

To Me

Hello, baba1111

Registration successful.

Welcome to Telexfree.

Your registration was successful, to continue, click the button below to validate your email.

>

or copy and paste into your browser.

You are receiving this email because you made a registration on the site Telexfree Inc.
Telexfree Inc. - Copyright © 2013. Telexfree Inc. All rights reserved.

or

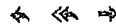
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3/3/2014

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NextAdvisor

Credit Cards with No Interest for
18 Months? Yep.

Confirmação de cadastro - 2013-12-03 21:35:12

TelexFREE

To Me

Hello, bencharki

Registration successful.

Welcome to Telexfree.

Your registration was successful, to continue, click the button below to validate your email.

>

or copy and paste into your browser.


You are receiving this email because you made your registration on the site Telexfree Inc.
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or

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telexfree

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First Data

\$0 Setup Merchant Account for
Payment Processing

Search results

Confirmação de cadastro - 2014-01-23 10:52:59

TelexFREE

To ABDEL71US@YAHOO.COM

**Hello, oudada**

Registration successful.

Welcome to Telexfree.

Your registration was successful, to continue, click the button below to validate your email.


or copy and paste into your browser.

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




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Start earning your
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Confirmação de cadastro - 2013-09-28 16:07:24

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Hello, nour22

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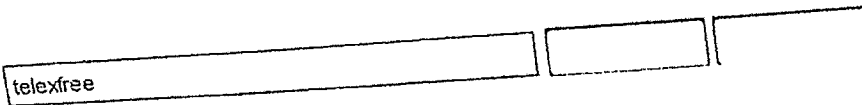
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Hello, nour11

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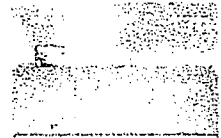
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CompareCards.comCredit Cards Now Offering 0%
APR for 18 Months.

Confirmação de cadastro - 2013-08-27 19:51:27

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2013-08-27 19:51:27
2013-08-27 19:51:27Credit Card
Companies
Now Offering
0% APR for
18 Months**Hello, Nacer**

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Compare

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Paying Credit Card Interest? Big
Mistake

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#6054157 Nova senha secundária - 2014-03-15 12:42:57

TelexFREE

To Me

saida

Foi solicitado através do seu Escritório Virtual a criação da sua senha secundária.

Nova Senha: 226958

Atenciosamente,
Departamento de Suporte - TelexFREE

www.telexfree.com
contato@telexfree.com

Você está recebendo este e-mail porque se registrou na TelexFree.
Se você preferir não receber esse email, você pode sempre se [descadastrar clicando aqui](#).

or

5/3/2014

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TelexFREE

To Me

Hello, malak1

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Welcome to Telexfree.

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TelexFREE

To: Me

Hello, badr1

Registration successful.

Welcome to Telexfree.

Your registration was successful, to continue, click the button below to validate your email.

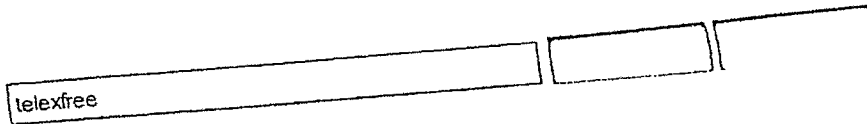
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GEOO

GEOO - Car Insurance

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TelexFREE

To Me

Hello, nadir111

Registration successful.

Welcome to Telexfree.

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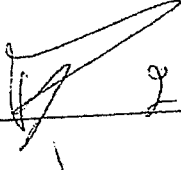
|

AFFIDAVIT

1. I ABDELKHALEK TOUMPA of 375 BROADWAY 5PC344 (Address) am an investor in Telex-Free.
LYNNFIELD, MA, 01940
2. I first became interested in becoming an investor after talking to FERNANDES (Name) of NORTH BOROUGH. (Address).
3. S/he convinced me to invest \$ 17 000 which I paid to her/him on or about 17 000 (date) in (cash) (Circle what method of payment you used).
4. The money came from my bank account located at Loan from FRIEN (name of bank), being account number ending in BANK OF AMERICA (Last 4 numbers).
5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.
6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).
7. Then I invested another \$ 1425 (CREDIT CARD) which I paid to TELEX FREE (Name) on or about 8/29/2013 (Date).
8. I received payments from TELEX in the amounts of \$ N/A on MA (dates), which I deposited to my account at the MA (Name of Bank) on N/A (dates). I attach records.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

10. Therefore, I am a "net loser" in the sum of \$ 17,100.00 and pray that my proof of claim in that amount be allowed.

Signed under the penalties of perjury  2/10/2020 (date)

/s/ ABDEKHAIR TOOP (Name)



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date: 10/17/13
New Balance: \$3,919.70
Minimum Payment: \$39.00
Account number: 8316

22692 BEX 8 26313 G
ABDELKHALAK TOQI
29 MCCOBA ST
APT 4
REVERE MA 02151-1215

\$ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 8316

Previous Balance	\$1,276.43
Payment, Credits	-\$100.00
Purchases	+\$2,743.27
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,919.70

Opening/Closing Date	08/21/13 - 09/20/13
Credit Limit	\$4,000
Available Credit	\$80
Cash Access Line	\$800
Available for Cash	\$80
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$3,919.70
Payment Due Date	10/17/13
Minimum Payment Due	\$39.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$7,159
\$124	3 years	\$4,460 (Savings=\$2,699)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through your billing cycle ending with the expiration month and year shown in the Interest Charge section. You must continue to make your required Minimum Payment Due in order to continue to receive applicable APRs.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	11,836	Redeeming your points for cash back is easy! For example, 2,000 points = \$20 cash back. To review your reward options visit www.chase.com/freedom
+ 1% (1 Pt)/\$1 earned on all purchases	2,744	
+ Bonus points from Ultimate Rewards Mail	0	
+ Bonus from 3Q 5% category: Gas stations	194	
= Total points available for redemption	14,774	

You always earn an unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter, and you'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 spent. Activate for free at chase.com/freedom.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
09/04	Payment Thank You Check	-50.00
09/07	Payment Thank You - Web	-50.00
PURCHASES		
08/20	GULF OIL #2048858 WELLESLEY MA	1.59
08/22	STARBUCKS #08988 MEDFORD Medford MA	1.87
08/21	DD/BR #339569 Q35 NEWTON MA	2.84
08/22	PIZZERIA REGINA OF MEDFORD MA	46.71
08/24	FAMILY DOLLAR #5230 REVERE MA	12.75
08/23	CASABLANCA THE HOU REVERE MA	14.20

freedom



www.chase.com/freedom



Page 36 of 59

MOBILE: visit chase.com on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/24	SUNOCO 0005178906 REVERE MA	46.79
08/23	BARN CAR WASH - REVERE REVERE MA	8.00
08/26	MASSPIKE 00200055 888-5253278 MA	37.25
08/30	STARBUCKS #07544 BOSTON U Boston MA	5.03
08/31	CASABLANCA THE HOU REVERE MA	9.00
09/30	BUNKER HILL COMMUNITY BOSTON MA	458.00
08/31	WALGREENS #9319 MEDFORD MA	9.34
08/29	TELEFREE 508-2630733 MA	1,425.00
08/31	MASSPIKE 00200055 888-5253278 MA	50.20
08/31	IDEAL CLEANERS REVERE MA	15.00
09/03	MASSPIKE 00200055 888-5253278 MA	36.70
09/07	H&M #23 BOSTON MA	50.85
09/07	STARBUCKS #08988 MEDFORD Medford MA	6.31
09/07	STOP & SHOP #043 REVERE MA	7.15
09/08	MRKT BSKT 32 00000323 CHELSEA MA	152.21
09/07	Black Seed Cafe and Grill Boston MA	23.25
09/09	MASSPIKE 00200055 888-5253278 MA	33.90
09/09	ZULILY 877-779-5615 WA	26.93
09/11	BARN CAR WASH - REVERE REVERE MA	8.00
09/13	MASSPIKE 00200055 888-5253278 MA	95.75
09/17	MASSPIKE 00200055 888-5253278 MA	158.65

2013 Totals Year-to-Date

Total fees charged in 2013	\$0.00
Total interest charged in 2013	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Expiration Date	Balance Subject To Interest Rate	Interest Charges
PURCHASES				
Introductory Purchases	0.00%	10/2014	\$2,972.15	-0-
Purchases	13.99%(v)	-	-0-	-0-
CASH ADVANCES				
Cash Advances	23.99%(v)	-	-0-	-0-
BALANCE TRANSFERS				
Introductory Balance Transfers	0.00%	10/2014	-0-	-0-
Balance Transfers	13.99%(v)	-	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

E-mail Address: _____

To service and manage any of your account(s), we, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information and/or visit our website shown below to provide us with additional contact information.

To contact us regarding your account:

<p>By Telephone:</p> <p>In U.S. 1-800-524-3880 Español 1-888-446-3308 TTY 1-800-955-8060 Pay by phone 1-800-426-7958 Outside U.S. call collect 1-302-594-8200</p>	<p>?</p> <p>Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>	<p>✉</p> <p>Mail Payments to: P.O. Box 15150 Wilmington, DE 19886-5150</p>	<p>🌐</p> <p>Visit Our Website: www.chase.com/headm</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reported in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): We, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19850-5040. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our right to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including current transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including current transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.50, or such amount stated in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

AFFIDAVIT

1. I Rafet Elananzeh of 3 Turning mill Rd (Address) am an investor in Telex-Free.
Lexington, ma 02420

2. I first became interested in becoming an investor after talking to David Hackett & Zaid Thwaib
(Name) of David Hackett firm (Address).

3. S/he convinced me to invest \$ 16,000.00 which I paid to her/him on or about
21 2014 / cash (date) in cash (Circle what method of payment you used).

4. The money came from my bank account located at Cash (name of bank), being account number ending in _____ (Last 4 numbers).

5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.

6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).

7. Then I invested another \$ _____ which I paid to _____
(Name) on or about _____ (Date).

8. I received payments from TELEX in the amounts of \$ _____ on
_____ (dates), which I deposited to my account at the
_____ (Name of Bank) on _____ (dates). I
attach records.

9. Here is what else I did (Personal Statement- attach additional pages if needed):

The way the Reinstated
the investment is to be paid
Cash only! NO Receipt
except out of telex free
Wallet Account.

Raffi Junt

2/19/2020

10. Therefore, I am a "net loser" in the sum of \$ 16,000.00 and pray that my proof of claim in that amount be allowed.

Signed under the penalties of perjury Rafet Elananzeti (date)

/s/ Rafet Elananzeti (Name)

Rafet Elananzeti

Rafet Elananzeh

3 Turning mill Rd, Lexington Ma, 02420, Phone: 617 529 2939, Email: rafet.elananzeh@gmail.com

To whom it may concern,

Back on around October 2013, I got a call from my friend Atef Hamdi, Phone # [REDACTED]-4005, Email [REDACTED]@aol.com

Atef informed me about Telex free investment through his friend's names (Zaid) and (David). Atef knows their full names and addresses. Atef explained to me what Telex free all about, and he arranged a meeting for me with David at David's house, we talked about telex free then David asked me to meet with his office manager and co-owner for a telex free seminar at their office in Stoneham I believe.

Here are the names and home address for David and Zaid, at the time of investment both lived at the same address, and I visited David at his house at least (5) five time:

David Hackett

Zaid Thwaib

97 Bellevue Ave # 99, Melrose MA 02176-3215

PHONE NUMBERS: (781) 620-1441, (781) 620-0168

I agreed to invest \$ 16000.00, but it must be a cash payment. So around December 2013 and January 2014, I started to roll up my coins and dollars from my saving jar, and after four weeks of wrapping up coins I ended up with the amount \$11,600.00 in cash and I borrowed \$ 4000.00 from my father-in-law.

I meet with David and Zaid again at their office, in mid-February of 2014, I handed them the cash, and with the help of their office secretary, she helped me to set up a Telex free account, she told me we would set up my main account and then Ten (10) account boxes each one worth \$1600.00 X 10 = \$16000.00 USD.

David and Zaid trained us how to make the online calls so we can start making profits but soon after telex free scam crashed and our investments as well. **Until today I did not receive any return on my investment, and I still owed \$16,000.00**

I do not have my account username. Here is my info at the time of placement:

My name: Rafet Elananzeh

Address: 3 turning Mill Road, Lexington, MA, 02420

Phone: 617 529 2939

Email: rafet.elananzeh@gmail.com

[REDACTED]

Date of investment: 02/15/2014

Please find attached my accounts confirmation emails from Telex free.

Let me know if you have any questions and I look forward to hearing from you soon.

Rafet Elananzeh

Rafet Elananzeh

12/26/2019

10/4/2018

Gmail - Your eWallet Identity Verification



Rafet Elananzeh <rafet.elananzeh@gmail.com>

Your eWallet Identity Verification

1 message

eWallet Support <telexfree@globalewallet.com>
To: rafet.elananzeh@gmail.com

Tue, Feb 18, 2014 at 8:42 PM

To ensure delivery, add telexfree@globalewallet.com to your address book.

TelexFREE

Tuesday, February 18, 2014

Dear Rafet Elananzeh [rafet1],

In order to continue using your eWallet you will need to validate your identity.

Please submit a copy of a current picture government issued ID (i.e. Driver's license or Passport etc.). You can email this ID to telexfree@globalewallet.com or fax it to 1-888-592-6079.

Please include on the fax your eWallet ID or user name and a message that your fax is for Identity Verification.

PLEASE DO NOT REPLY TO THIS EMAIL

Thank you,
The Team at
<https://telexfree.globalewallet.com>

[eWallet](#) | [Login](#) | [Contact Us](#)

IMPORTANT INFORMATION

This e-mail was sent to rafet.elananzeh@gmail.com.

You are receiving this e-mail because you have chosen to receive e-mail reminders about your eWallet account.

Please Login to update your e-mail address or view your account e-mail preferences.

If you have any questions about your eWallet account, please Contact Us and we will be happy to assist you.

Please do not reply to this e-mail as we are not able to respond to messages sent to this address.

TelexFREE
225 Cedar Hill Street Suite 200
Marlborough, MA 01752, US

2/18/2020

Gmail - Confirmação de cadastro - 2014-02-18 14:55:22

Gmail

Rafet Elananzeh <rafet.elananzeh@gmail.com>

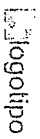
Confirmação de cadastro - 2014-02-18 14:55:22

TelexFREE <sistema@mail4.telexfree.com>

Reply-To: TelexFREE <sistema@mail4.telexfree.com>

To: rafet.elananzeh@gmail.com

Tue, Feb 18, 2014 at 2:55 PM



Hello, rafet!

Registration successful.

Welcome to Telexfree.

Your registration was successful, to continue, click the button below to validate your email.

or copy and paste into your browser.

<http://www.telexfree.com/divulgador/validaemail?token=c\pdV4mWp6pJ2NPLyqdzqa%2FHwpen5bG6gluXlrnNodav0w%3D%3D>

2FHwpen5bG6gluXlrnNodav0w%3D%3D

You are receiving this email because you made your registration on the site Telexfree Inc.
Telexfree Inc. - Copyright © 2013. Telexfree Inc. All rights reserved.

AFFIDAVIT

1. I SAMIR LAQTIB of 214 Princeton st apt3 east ~~Boston-ma 02128~~ (Address) am an investor in Telex-Free.
2. I first became interested in becoming an investor after talking to M.maria/ Elizabeth (Name) of North end Boston Massachusetts (Address).
3. S/he convinced me to invest \$ 2850 which I paid to her/him on or about 08/31/2013 (date) in cash/check (Circle what method of payment you used).
4. The money came from my bank account located at BOSTON,MA Bank of America (name of bank), being account number ending in 8487 (Last 4 numbers).
5. I attach a copy of the record of the withdrawal of those funds and/or all other records I have that have anything to do with Telex.
6. I paid these sums and next I received the following attached from Telex. (Attach to affidavit whatever proof of funds paid you have or other related documents to show monies were paid to Telex).
7. Then I invested another \$ 4275 which I paid to Telex-free (Name) on or about 12/08-02-26/2013 (Date).
8. I received payments from TELEX in the amounts of \$ 2132 on 02/2014 (dates), which I deposited to my account at the Bank of America (Name of Bank) on 02/2014 (dates). I attach records.

9. Here is what else I did (Personal Statement- attach additional pages if needed):

I sent all my documents

10. Therefore, I am a "net loser" in the sum of \$ 9,975.00 and pray that my proof of claim in that amount be allowed.

Signed under the penalties of perjury 01/18/2020 (date)

/s/SAMIR LAQTIB (Name)

Fill in this information to identify the case:

Debtor 1 LARRY SMITH

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts

Case number 19-13590

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>City of Malden</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Jordan L. Shapiro, Esq.</u> Name <u>105 Salem Street</u> Number Street <u>Malden</u> <u>MA</u> <u>02148</u> City State ZIP Code Contact phone <u>781324-5200</u> Contact email <u>jlawma@aol.com</u>	Where should payments to the creditor be sent? (if different) _____ Name _____ Number Street _____ City State ZIP Code Contact phone _____ Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 3 5 0 1

7. How much is the claim? \$ 1,740.57 Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
WATER AND SEWER CHARGES

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

- ☐ No
☒ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

- ☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
- ☐ Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
- ☐ Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
- ☒ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ 1,740.57
- ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
- ☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/14/2020
MM / DD / YYYY

/s/ Jordan L. Shapiro Attorney for Creditor

Signature

Print the name of the person who is completing and signing this claim:

Name Jordan L. Shapiro
First name Middle name Last name

Title Attorney

Company Shapiro & Hender
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 105 Salem Street
Number Street

Malden MA 02148
City State ZIP Code

Contact phone 781324-5200 Email jslawma@aol.com