

To whom it may concern,

On Monday February 22nd, 2021, my husband had a conversation with an insurance agency Axelrod Insurance Services to get a quote for our home insurance. He had got a quote from the agent **Haydeh Saadatyazdi** for about \$1400 but Ms. Saadatyazdi changed the quote the next day to \$1538. When my husband asked her the reason for the change she said she doesn't know the reason for the increase. My husband logged in to the account and made some changes to get a better rate and when he asked her about the new rate she got upset and told him that it is not possible and the only price we can get is what she provided. During this time my husband asked me to step in and finish the process since he got busy at work.

I called Ms. Saadatyazdi on Feb 24th and tried to get a better rate but she kept changing the rate and I was not comfortable with her behavior toward me so I texted her on Feb 25th and I thanked her for the quote and service and I told her we decided to buy our insurance from somewhere else. Later that day I bought home insurance and paid from our credit card.

Then I got a call from my mortgage company a couple of days later indicating that they paid \$1543.00 for the Policy number **xxxx xxxxx** from **Axelrod Insurance Services**. **Since we never agreed to buy anything from them** I texted Ms. Hayedeh and asked about it and she told me to just throw them away. I had to call my mortgage company for clarification because Axelrod Insurance Services got paid and they were not responsive. When we talked to Liberty Mutual they said there will be a refund check coming to us soon.

Since we did not hear anything from insurance and there was no sign of a check we decided to contact Axelrod Insurance Services and ask for clarification of the problem that from getting a simple quote we end up paying \$1543.00 and chasing our money. After contacting Raad Khalaf the president of the company his response was that this is not his issue and we have to contact Hayedeh for this matter and hang up on us.

When we contacted Hayedeh instead of simple clarification of the problem to us she started assault us on the phone and claimed that we are so stupid, new in the country (I was born in US and my husband has lived here 21 years), naive, ignorant, Monkey IQ, and kept telling us "shut up" and much much more....

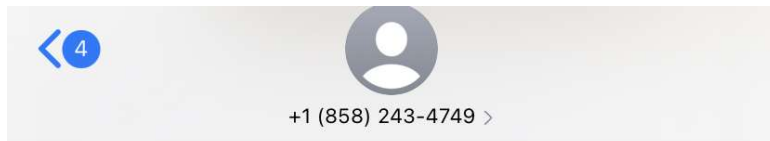
Since some of our conversation was over the text and email I attach some of her assaults, bullies, discrimination statements and name calling at the end of this letter.

This action was shocking, hurtful, unfair and caused pain specially for me. At this point I truly want you to read these texts and emails below and reconsider her license with this unprofessional and simply wrong behavior. I truly ask you to help me to make sure this will never happen to another human being and she can not continue this act in the future.

Sincerely,

Ellie
Elighafari@email.com

PS# the copy of our conversation of the bullies and assaults are in the pdf attache . Please see them.



Yesterday 5:59 PM

Hi Hayedeh.

You had a conversation with my husband and we got a quote from you on feb 22nd. He was not comfortable with the price since he keeps hearing different numbers and asked me to call you. We had a conversation and you gave me a price and same thing was happening. I texted you on feb 25th and told you that we decide to buy it from somewhere else.

we NEVER asked you to buy insurance and I said thank you for a quote and we are going to buy from someone else. Which part was unclear?

Then you have billed my mortgage company and got paid by them. then notified them you are cancelling the insurance and claimed them you are sending me the check for cancellation on Mar

11:16



+1 (858) 243-4749 >

claimed then you are sending me the check for cancellation on Mar 1st?

First of all you never had a permission to buy or bill my mortgage company and second since we never had any business with you, where is my check?

I need a big explanation for this behavior and act and I want to hear it from you.....

Lol.

Get over yourself.

Excuse me ?

You're excused!

This is a business and you got a check from my insurance company and you don't give my money back. Which part is funny to you?

My mortgage company"

Which part is funny to you?

My mortgage company"

It is not funny.
You're funny!

This is the way you do business?
You got money from people and
insult them?

And ignorant.

Excuse me?

It is after business hours and I am
busy.

Anything you have to say email me.

And again, you're excused.

You get paid by my mortgage
company and you don't give our
money back

I will email you the exact thing since
I want my money back

You get paid by my mortgage

I want my money back

You got paid by my mortgage company with out even I buy insurance from you. Lady, this is not even right.

Talk and ask your husband to send you the photos I sent!
Stop harassing me!

I talked to my husband

The screenshot shows a web interface for policy management. At the top, it says "View Previous Policies" and "Last Comment for any Policy" with a timestamp "03/15/2021 02:07 PM EDT" and a note about a refund check. Below this is a "Household Members" section with a table:

Name	Gender	Date of Birth	Last Note
MEHDI IRANINEJAD, Primary Contact		09/13/1975	

Below the household members is a table of policies:

Policy	Sales Rep	First Year	Billing	Last Comment	Claim	In-Process Change	Change Policy	Quote	Did You Know
IRANINEJAD	KATCHEN	2021	Cancelled	03/15/2021	None	No	Yes	Yes	N/A

At the bottom, there is another table with columns for "Date of Birth", "Last Note", "Agreements", "Verification Information", and "New Quote".

I'm sorry you feel like that.
Your wife called and she said you went with someone else.

You need to communicate w your wife.

11:17



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You need to communicate w your wife.

You asked him to communicate with me and ask me to communicate with him.
Do you think it is a game ?

What part of STOP HARRASSING ME YOU DONT UNDESTAND?

Excuse me? You got our money from our mortgage company and you don't give our money back. I am being HARRASSED and ripped off

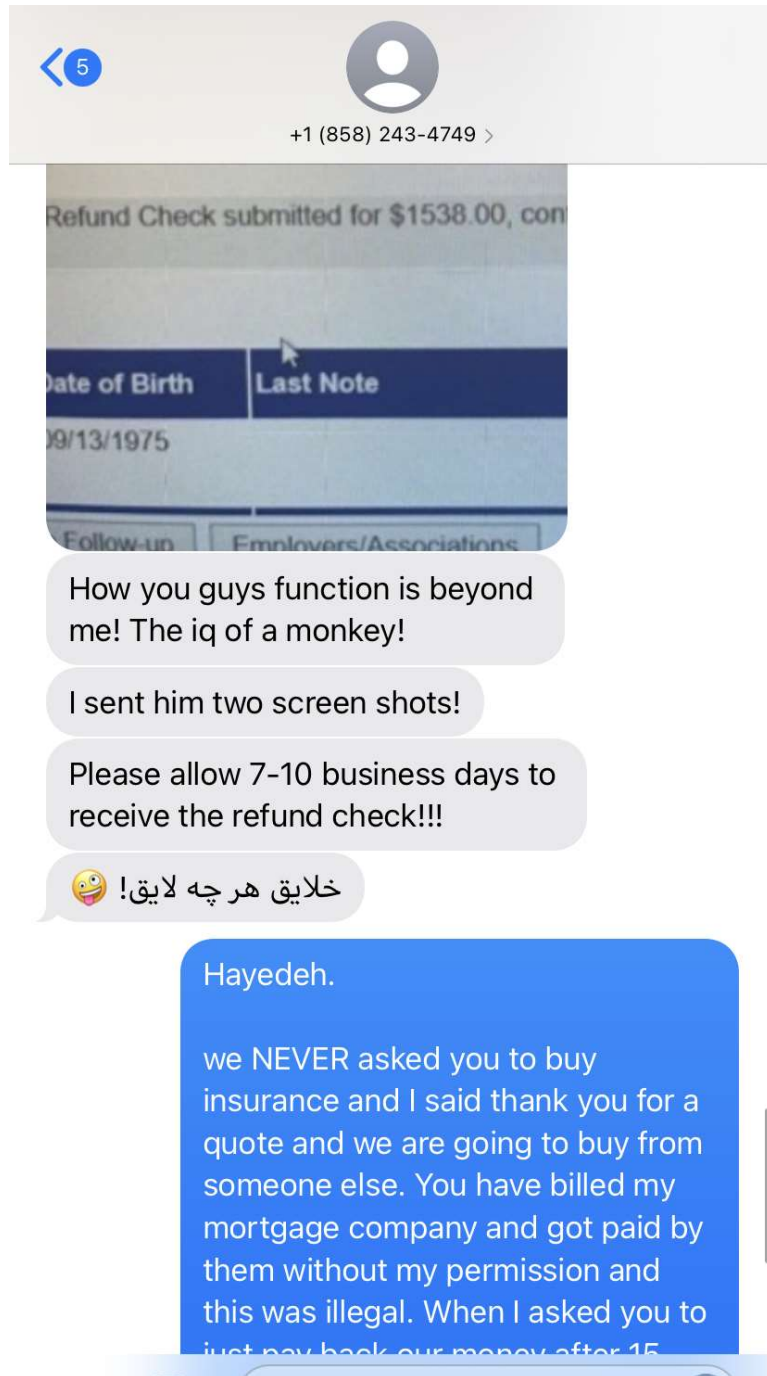
Ok. You want email. Let's email all of this

Thanks

Yesterday 8:02 PM

ed(s)	Sales Rep	First Year	Billing
NEJAD	KATCHEN	2021	Cancelled

This conversation was at 6 PM and as you can see she texted again at 8 pm and called us with more insult such as Monkey IQ and I will let you read the rest.



11:17



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we NEVER asked you to buy insurance and I said thank you for a quote and we are going to buy from someone else. You have billed my mortgage company and got paid by them without my permission and this was illegal. When I asked you to just pay back our money after 15 days you insulted my husband and I, you told him shut up, call me ignorant, stupid and monkey IQ. So I will share this chat and all of the document I have to make sure you NEVER do this to any other person...

Honey.
Your husband asked me to go ahead and he went into the policy and made the changes.
DO NOT TELL ME what or not.

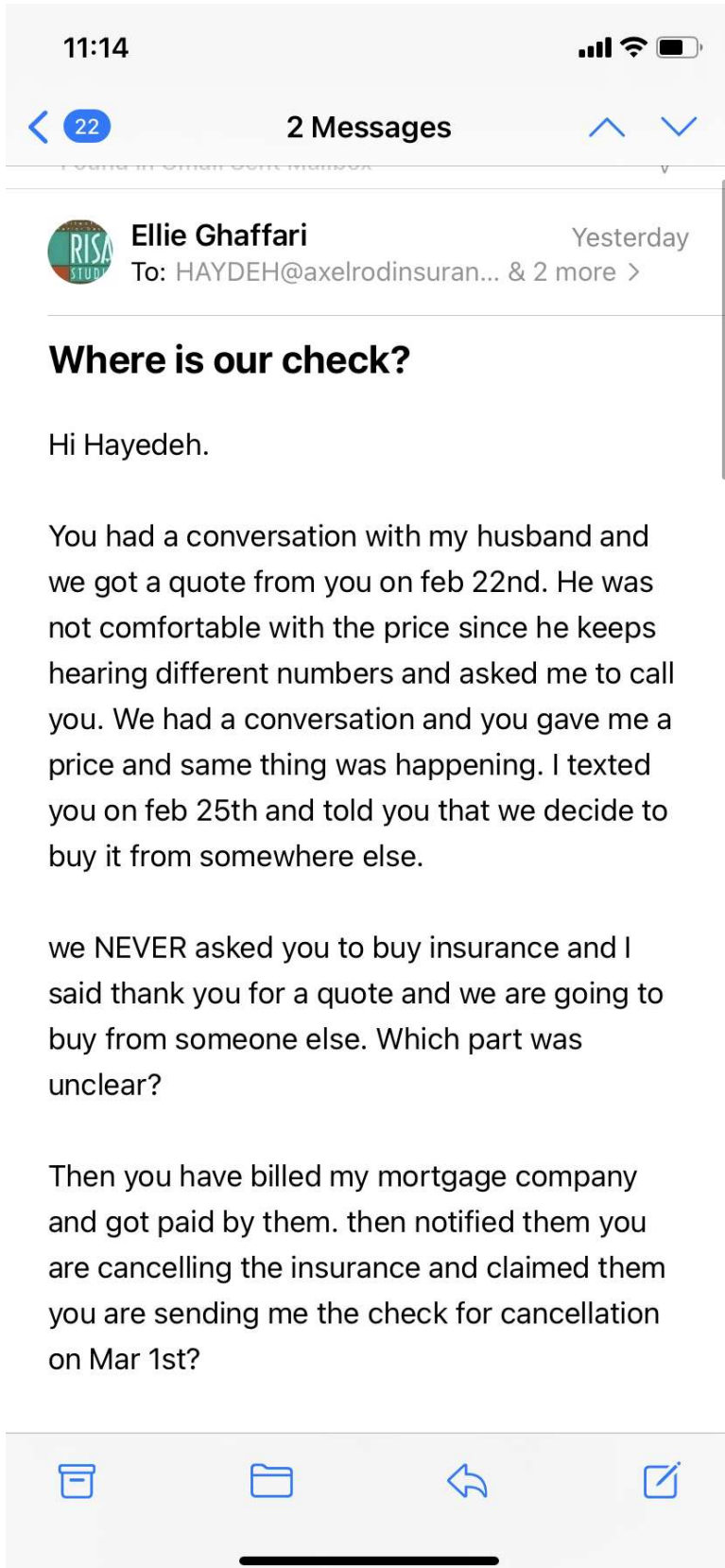
We are done here.

Delivered

That was after!

Of course we are.

This communication happened at 6 PM on March 15 and as you can see in the chat she wanted me email her and not texting her after business hour and I sent a text to her at 6:23 PM the same day and here is a copy of my email and just request a clarification about the insurance that we did not buy and we got charged for and here is her responses at 8:17 PM with her more insult and bully words.



Where is our check?

Hi Hayedeh.

You had a conversation with my husband and we got a quote from you on feb 22nd. He was not comfortable with the price since he keeps hearing different numbers and asked me to call you. We had a conversation and you gave me a price and same thing was happening. I texted you on feb 25th and told you that we decide to buy it from somewhere else.

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Then you have billed my mortgage company and got paid by them. then notified them you are cancelling the insurance and claimed them you are sending me the check for cancellation on Mar 1st?

First of all you never had a permission to buy or bill my mortgage company and second since we never had any business with you, where is my check?

I need a big explanation for this behavior and act and I want to hear it from you.....

Ellie,



Haydeh Saadatyazdi

Yesterday

To: Ellie Ghaffari >

Tell your husband to show you both of your screen shots from LM!

Honey, we received the check from your mortgage company which your engineer husband provided us with on 03/11/2021(Thursday)... lol. The policy is canceled, so Friday(03/12/2021) and today there was a refund processed(03/15/2021)... Relax.

Drink a glass of water and have your engineer husband drink one too! No one is going to take your money!

Think about it if you are capable of. How can I even call or bill your mortgage if you didn't provide me with information? Lol. It is soooo funny h! ow you think we operate! I am a national award insurance agent. There is a reason for it!

Read the screen shot I sent your engineer
husband! That is all you need to read!

And btw, You are welcome!!!!

Happy New year!

Best,

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Axelrod Insurance Services
