

Andrea Jarvis "awndray-uh" <socaljarvis@gmail.com> 239 628 5026. 619-920-0805 I am currently in central CA.

<https://www.facebook.com/KeyurNagrikIdreamLoans/videos/1931086793831969/>

<https://vimeo.com/227386770>

<http://keyurnagrik.com>

He's on Facebook as Entrepreneur Keyur Nagrik with 10 x 5-star reviews; we could change that quickly at an unsuspecting time. I have friends who would join us in that effort.

<https://www.youtube.com/watch?v=ODJZZdir6Cs>

More names and reports from other victims: <http://www.scamion.com/keyur-nagrik-9c>

Priscilla Miller 9494131168 agentpmiller@gmail.com

Delaware

his team:

Ken Morgan & Beejal Palmer of New Earth

Dennis of Landmark

· David Zmikly: 231.622.1622

· Dean DeStefani: 760.685.5452

· Bob Laughlin : 916 390 0939

scambook complaints:

priscilla - <https://www.scambook.com/company/view/130750/Keyur-Nagrik>

<https://www.ripoffreport.com/reports/keyur-nagrid-carlsbad-san-diego-ca/carlsbad-california-920008/keyur-nagrid-carlsbad-san-diego-ca-keyur-nagrid-eta-al-new-earth-group-llc-42008-pr-1472467> Mr. Paul Bates, Gary Mahoney, Gail Mahoney, and Sejal Patel, Trushar Patel

boss -

[https://es.scambook.com/report/view/343881/KeyurNagrikIdreamLoans-Queja-343881-for-\\$39,250.00](https://es.scambook.com/report/view/343881/KeyurNagrikIdreamLoans-Queja-343881-for-$39,250.00)

naga - Spanish-speaking, listed Satish as another last name for Keyur

[https://www.scambook.com/report/view/351336/KeyurNagrikIdreamLoans-Complaint-351336-for-\\$32,000.00](https://www.scambook.com/report/view/351336/KeyurNagrikIdreamLoans-Complaint-351336-for-$32,000.00)

Joyce -

[https://www.scambook.com/report/view/266236/KeyurNagrikNewPhaseLLC-Complaint-266236-for-\\$50,000.00](https://www.scambook.com/report/view/266236/KeyurNagrikNewPhaseLLC-Complaint-266236-for-$50,000.00)

Documented Correspondence with Keyur Nagrik as of January 22, 2008

In October 2005, I invested a total of \$60k with New Earth, specifically with Keyur Nagrik. My investments were in two pre-construction lots, one for \$40k in Rocky Point, Mexico and one for \$20k in Lake Havasu, Arizona. The Mexico investment was projected to pay off in April 2006, while remuneration for the Havasu property was expected to transpire by October 2006, at the latest. Several months of excuses ensued as April 2006 approached with scarce updates from Keyur as to why I had not been remunerated for the Rocky Point property within the time stated in our contract, including international wire delays (despite the automatic nature of wires), various family illnesses, New Earth partner Beejal Palmer's deportation back to England for improper visa documentation, etc. The visa issue, according to Keyur, surfaced as a result of California's Department of Real Estate's investigation of New Earth's handling of such enormous amounts of money. Keyur, Beejal and Ken Morgan are the three individuals who comprised New Earth at the time that I met and entered into contract with Keyur. Just for distraction and buying time, it is my belief, Keyur even sprinkled in several cell phone problems, like being in Mexico, Los Angeles and Havasu and having bad or no connection, as well as losing my Wells Fargo bank account and routing number information, needing to cancel our meetings and calls because of trips to the hospital, his son's tutoring or school event, even his own deathly stomach virus that kept him up all night, feeling "worse about owing people money than being owed money" etc. etc.

January 2006

Todd and I drove to Lake Havasu and met with realtor Aaron Grasser, through whom Keyur secured our properties. We visited our neighboring lots on Simatan; my address was 3012 Simitan. Construction had not yet begun, but Aaron showed us a couple of model homes to see what they would look like.

Finally, in July 2006, I was remunerated \$45,336 (my \$40,000 investment plus interest earned).

Later, my street address was lost conveniently at the time when Keyur had PROMISED, GUARANTEED, ABSOLUTELY, liens on his personal home in Carlsbad, California and one of his several properties in Lake Havasu. He added, "I'll shoot myself if this doesn't conclude by this time next month."

Texts (all in 2007):

April 25, 2007 1:44pm

Apologies...I've been in havasu...handling stuff...I'll call u tomrow...w/ detailed update...thx

He never did.

June 6, 2007 9:16am

Hi leigh & todd I'm still here..in havasu for the past week & will be ou there till I have all things/ remunerations taken care of. I will email and call u later

August 29 10:26am

Checks should clear tomrow... will call u later today

Aug 31 11:42am (after I heard through Todd that we would be receiving a call at 11am to update us, I sent Keyur a frustrated message – frustrated for one for Keyur lying again, and 2 for relying on todd to give me messages when our contract promises Keyur/ NewEarth will update me, directly, monthly, and in detail!!)

Sep 19 2:40pm

I just retrieved msgs from phone... in mexico till late tonite..incoming/outgoing calls not going through. I will email freedom & find out status. Will cc u guys

Sep 21 8:58am

I'm in mexico..hopefully will be returning today. U'r calls don't come through to me..txt does though. Can't explain it. I left mesg for todd. Will call u at 10:30

Nov 11? Todd and I went to Keyur's house for a surprise visit. It was Keyur's birthday. Keyur commented that if Todd and I were in dire straits, needing our cash to feed ourselves, he could probably come up with it, but he knew we weren't that bad off.

Nov 19 8:43am

Hey leigh and todd... call u guys back before noon... was in mexico last week... will meet as u wanted... call u before noon

As I prepared to leave California, Keyur promised me he would have at least some amount of cash to me by Dec. 5, my original move date. On Nov 23rd, he texted me, The night before I left, he promised he would meet me at Gelato Vero coffee shop on his way to the airport to pick up his dad. This didn't happen, surprise, surprise, but he guaranteed me that he would come to my house the morning I was to drive out of San Diego. He reiterated time and again that his priority was getting me some cash, knowing that I was closing on a house, having counted on at the very least having part of my principal (from my, at that point, 1 year and 1 month delinquent investment) back to me by the move. (Todd's remuneration took a backseat, coincidentally, and Keyur left it up to us as to how we wanted to resolve/ split, etc...) This also failed to happen, and Keyur left long, dramatic voicemails on my cell phone about his mother-in-law who was dying in India. He promised he would get a package in the mail to me in days, with the lien, a statement of balance owed (even though he provided me with that on Nov 2007). I attempted to get a hold of Keyur at least 10 times (through calls, text messages and e-mail) over the next two weeks, Nov 26-Dec 5) even leaving messages with his mother who was there, presumably to help take care of the kids while his wife Tina was in India with her mom.

Here are our texts, beginning the day before I left San Diego:

Nov 23, 2007 9:25am

Gmorning guys... hope u had a good thxgiving. I'll call u by noon... hope to have some dollars for leigh.. we'll plan accordingly..as said chat by noon

This was the day Keyur told me he spent in LA, waiting at the office of a guy who owed him something like \$40,000 minimum. Keyur said he wouldn't leave his office until he had the money, and that things looked promising, that the guy had assured him that it was very likely.

Nov 23 7:12pm

Call u before 8

Nov 23 7:33pm

Need to txt u..low battery.. still didn't get funds... but they are imminent in next 24-72 hrs...u name time to meet tomrow...or I can now meet late this

Nov 23 7:35 pm

This evening... have a child event in 30 mins...so anytime tomrow late- early whatever suits u best

Nov 24 9:43am

Yes absolutely...LOL it's a reminder on my outlook (response to "please tell me you haven't lost my bank routing number or e-mail or street address again... I don't remember which)

Nov 24 9:58am

Early afr noon... call u by noon to set time... waiting to see if theres a chance to have funds today before 1

Nov 24 11:22am

Yes... no worries

Nov 24 1:19pm

Yes on docs... I will call u on meeting... I have to be in san diego late this evening... airport... so before going to the airport would work good. But will call u

Nov 24 1:20pm

I'm tied up till 3 on phone... w/ India will explain when we chat

Nov 24 7pm

Hi leigh... I haven't forgot about u... we have family flying in... and then all leaving for India... except me and kids... we're staying here... mother having surgery

Nov 24 7:02pm

For cancer... in India... so I'll be down t the airport at 11 toite and at 8 am tomrow... can either time slot work for u prior to me picking up relatives

Nov 24 7:04pm

U as soon as off line... I didn't get u'r txts messgs till later sorry about delayed response

Nov 24 7:11pm

OK... good...say around 10... if that's ok

Nov 24 7:20pm

Good c u at 10... I'll have statement of balance... letter of agreement and deed of trust... kool btw: what time are u flying out tomrow

Nov 24 9:46pm

Please don't leave yet... I'm still a bit away... apologies for time. Will call u in 15-20

Nov 24 10:07pm

Still 30 plus away... and on call w/ India again...call u as soon as off line... FOR SURE

ME to Keyur: Nov 24 10:12 pm

Ok then come 2 my house 5 min from gelato 2night! 3744 1st ave. Take laurel up 2 1st. Turn left.

Nov 25 7:04am Leigh... I'm not on my way yet... are u avail to chat in 5 mins... I'm neither sick or a liar... I'm dealin w/ a beyond serious situation and trying to handle being

Nov 25 7:06am

17000 miles away... cause have too much going on biz wise t leave right now for India... I'll call u in 5

Nov 25 7:28am

Left u a detailed mesg... will try again in an hour

At this point, I'm driving out of San Diego, moving to Kansas City, and Keyur has played me up until the very last possible moment.

My Dec 5th e-mail:

Hey Keyur,

Hope things have settled down a little for you and your family. I wanted to clarify that I was not second-guessing your honesty with regards to your family situation. When I shared my long-held belief

that you are either seriously deceived by your ego and the extent of your own capabilities and circumstances, and/ or a pathological liar, I was referring to your several calls and texts in my last 48 hours in San Diego. I resent that you, once again, led me to believe that I would have documents, at the very least, and even some cash before my departure. You promised that you would drop off docs to me by 6:30 am on Nov 25, and that promise should not have been contingent upon whether or not your parents' flight made it convenient for you to do so. Your phone message that morning didn't even mention the fact that you, once again, went against your own word. I resent that I spent time talking to you, listening to your BS messages and reading your BS texts, when I could have been more present with people I was saying goodbye to... I find it impossible to believe that you ever intended to do anything but power-trip and tease me for 48 hours straight, up until the very moment I drove out of San Diego.

The scenario is always the same.

This series of combined excuses of financial hold-ups and family emergencies was no different from the numerous other times when you have lead us to believe our repayment was imminent. You tease us with more text messages and phone calls in one day than we receive from you in one average month, which usually entails countless, frustrating un-returned phone calls and e-mails, leaving us to wonder if you've flown to India to hide or been thrown in jail.

The ending is always the same.

absolutely nothing. No lien, no returned principle, and certainly no compensation for the unbelievable amount of bullshit we have to sort through to figure out what's a lie and what might be a genuine commitment... so much fucking wasted time and needless worry, when **THE LIEN YOU BEGAN PROMISING US IN APRIL, THAT WOULD ALLEVIATE ALL OF THIS WORRY, IS STILL NOT IN OUR POSSESSION!!!!**

Regardless, yours and my personal stories aside, what is the update on the LA guy, on the Mexico closings, on the cash you tried to get to me before I left on Nov 25, and the docs you referred to that sound ready for mailing? You made a big deal over my leaving a week earlier than I had originally told you, which was Dec 1. You thought I told you Dec 5 though, so I hope you are still working as diligently to follow through with that promise. You mentioned having Todd come up and pick up my paperwork to then overnight to me. Please just drop that in the mail to me, today!

My new address is:
4516 W. 70th Street
Prairie Village, KS 66208

Otherwise, I have no choice, now living in Kansas, than to proceed with less amicable means of ensuring that you satisfy our agreements and promises.

~Leigh

ME to Keyur: Dec 6
Can u pls acknowledge my email? Those are the simple tasks I appreciate and feel are reasonable. Thx

Dec 6 7:57pm
Yes... absolutely will late tonight

He never did.

ME to Keyur: Dec 7
See? Another unfulfilled "absolutely". So which is it? Liar or delusional?

Dec 7 6:29pm
Neither liar or delusional... its over-burdened and obligated... mostly self-inflicted... so its on me... no excuses will get it done tonite

ME to Keyur: Dec 10, in response to his phone call, telling me he has mailed the package

OK great. So I can expect docs to arrive any day?

Nothing.

Dec 27 10:26 am
Hi Leigh will call u by 1pm pacific... will get docs and ck out to u by tomrow. Chat more later

12-27-07 phone conversation with Aaron Grasser, Havasu realtor:

According to Aaron, Keyur cashed out before construction began. 105k purchase prices and 115k, with earnest, portion he received all said and done, 5k in on each, 100k and 110k.

(Filed for an extension?) He put down an additional 5k earnest deposit on each property, but he wasn't able to get a new construction loan in place to fund, so he received funds from a private party to cash out. This was in about May 06, a year and a half ago.

Keyur's been telling Aaron that he's doing new construction loans, but Aaron has yet to see anything come of that.

Of the 19 properties he purchased, only 2 have had loans actually funded and construction begun.

So, finally I receive a call from Keyur on Dec 27, after I left him holiday greetings and let him know how much I appreciated hearing that Todd had received his X-mas bonus, but I had not. (Todd's \$3k check from Keyur bounced anyway.) Keyur promised to me on my voicemail that he would have the above-mentioned package to me in the mail "tomorrow", meaning Dec 28th.

Nothing.

Jan 9 Frustrated that I haven't heard anything since Dec 27, I call Keyur's home and no one answers. I decide he must be in India and tell him that the decent thing to have done would have been to let me know that he is leaving the country and that the package I've been wanting for will not arrive for yet another week/ month/ year....

Jan 10 4:50pm

I'm hoping this gets to u...not able to call out from India..but txt mesgs seem to go through when in major city area..i return from India this weekend after

2 Jan 10 Completing funeral services and wrapping up moms details..death cert..other items as her belongings were here etc.. I will get to a cyber café..and email u by tom

Jan 10 4:53pm

Completing funeral services and wrapping up moms details... death cert... other items as her belongings were here etc.. I will get to a cyber café...and email u by tom

He never did.

Jan 14

I called Keyur's home and left a message with his father, who said Keyur was in London and would be home tomorrow, Jan 15

Jan 18

I left another message at Keyur's home, pointing out the irony of Keyur's check to Todd bouncing, yet still being able to afford a trip to India (regardless of the circumstances)

Jan 20

Hi... got u/r mesgs...NO Not in India or any where else...and not leaving to go anywhere. I will call u this evening aftr 7... just wanted 2 acknowledge u'r mesg

Jan 22

I left another message at Keyur's home; his cell was unavailable.

Jan 23

The market conditions is making gut wrenchingly difficult... we will talk today.. and I will do as u requested... just be completely straight

(We didn't talk that day)

Jan 28

I will reach u before 3 pm u'r time today for sure thx

He didn't call by 3 pm, so I wrote:

Admit that u r full of @*it and/ or get a sick thrill out of wasting my time, playing w my emotions and fu@*ing w my finances

And he responded

Not the case... just got behind this morning..as soon as I'm alone I'll call u back

And he didn't, so I left another message at his home, saying that I'd prefer a message of substance, not merely one telling me when he would call me again

Jan 30

Dear Leigh,

>

> Sending you this email in complete vulnerability and at the same time a level of commitment.

>

> A week ago you asked me several questions, all starting with "Just be straight with me"...I'm going to answer all of those questions...but know as much as you don't believe it, I have been straight with you...what I am guilty of is giving anticipated (or committed) results based on optimistic hope and NOT completed facts....so its never been intentional.

>

> Your questions: Answers in bold

>

> 1. Are we (Leigh) too late because others are in front of us...law suit or other wise? No, you're not too late, and you would never be too late...understand this, any law suit that comes is against the company, not me personally, and any law suit that would come, I wouldn't fight it, as I'm committed to remunerate all. Hence, the things I've shared with you and Todd, aren't discussions that I have with others...you 2 and only 1 other person have been invited into my home...I respect you and your position, and hence why that is the case. So, as it relates to the lien against the house, NO, there's no one in front of you..as no one else can force that, and no one else has been offered that....BUT, there's no Equity in the house at all, with the current market conditions...so if you really want to secure your interest...as said previously, I should get you a lien position on either land in Branson, or in Havasu.

>

> 2. Why are you (Keyur) not being straight with me? Leigh, it's not that I'm not being straight with you, it's simply a circumstance of I know your need, and I have a clear desire to meet that need and there have been things I've been counting on to happen, and they haven't. My mistake for the last 12 months has been just that, I make a commitment to you and others, with the hope that something is going to take place, and it doesn't. I know that makes life miserable for you, as you then plan things based on that...so I promise you that I won't do that anymore, I will only make commitments (especially on money) when I have it in Hand...and I am still focused on getting you some/and large amounts as quickly as possible. Although there are some bright lights at the end of the tunnel finally...the last 8 months have been absolutely ridiculous in our industry (mortgage/real-estate)...you can just turn on the financial channel or CNN and see what the state is. Now the good thing is...in our case, we own a most of our assets, so the ability to weather the storm is more than there...as we are not paying a bunch of mortgages on New Earth Assets....we just gotta get them flipped.

>

> 3. When am I (Leigh) gonna get paid, I took out a loan with the anticipation that I was gonna get paid off, now I have payments on that? I understand completely...Paid back/remuneration is something I've been horrible at following through and predicting. If you asked me is it going to happen in the next month to 45 days, my answer would be no. Beyond that time, the signs are positive...the Fed lowered rates .75 last week, and are supposed to lower today another .25-.50. which is a huge drop in a period of a week, in addition, and this may be the biggest bail out from the Fed yet, and that is they are going to increase the conforming loan amounts (fed insured loans) from the current 417k to the low 600k...when this happens it will assist us in breaking the damn a bit, as buyers loans on our properties will be much easier to get approved (as the challenge we have had, is we have buyers, but the loans don't get done as the lending banks want too much down)...but the combination of these 2 items will assist in getting some of those done...

> Now, as I've always said, I will NEVER leave you high and Dry, you will be remunerated...hopefully sooner than later...but with current conditions...very

difficult to predict. Regarding the loan you took, expecting to pay it off...if I'm not able to get you the large chunk..what I can offer, is atleast forwarding to you a monthly amount enough to cover that payment...what is the loan amount and the payment...if its something under a 1000/month, I should be ablet o manage, till we have a breakthrough.

>

> 4. What is the matter with you (Keyur) are you sick and demented, and enjoy screwing with my mind? No, I'm not, neither am or purposely am doing that. Truth, is that I genuinely do have the right intentions (if I didn't, you wouldn't be getting this email...i would be a ghost), and I so badly want to end the pain for you and myself...but I'm overwhelmed...not with the task at hand..but rather in energy of knowing the pain i'm directly or indirectly causing, and not being able to instantly fix it...**THE ONE THING THAT IS ABSOLUTELY NOT FAIR, IS MY LACK OF COMMUNICATION...AND I WANT YOU TO KNOW THAT I AM SORRY ABOUT THAT...AND THE LINE IN THE SAND HAS BEEN DRAWN WITH THIS EMAIL...THAT I WON'T DRIVE YOU CRAZY ANYMORE WITH NO COMMUNICATION.** Leigh, truly and honestly, I do get drained from the trying to get results, and then nothing happens, and then I have nothing to say...which doesn't make it right that I don't return your calls...so I won't do that anymore...but as several clients here recently have told me as I share the same things with them, that I'm sharing with you...they said, "Keyur, you have to take the pressure of yourself, so you can be the creator you once were, we (clients) will and can be patient (knowing the market), if your energy, stand, and communications are strong" . So, after we complete this communication, you and I will be in a different place, I promise that.

>

> Anyways Leigh, hope I addressed the questions, if I missed any..please remind me, and send me a list of reasonable requests, and I will follow through.

>

> Take the time to absorb this...email me questions or we can discuss on the phone...I'm going to text you right now regarding this email...once you've read the email, you can either text me saying you responded via email...or that you'd like me to call you....and I WILL CALL YOU.

>

> As, I've always said, I will take care of my responsibilities to you...

>

> Hoping and praying for results in the months of Feb-May.

>

> Thanks

>

Keyur

Hi Leigh,

Ok...see my **responses in BOLD**, sharing a lot of details with you...but since they

are question marks in your mind, I want to clear it up...

Thanks...respond at liesure.

Keyur

> Date: Fri, 1 Feb 2008 11:27:03 -0600

> From: lrysko@gmail.com

> To: keyurnagrik@hotmail.com

> Subject: Re: FW: Your Request

>

> Hi Keyur,

>

> I greatly appreciate your taking the time to update me. - **no worries, at the least i owed u that....**

>

> I understood that New Earth was no longer. - **New Earth Group still exist as a company, just not doing any new business under that name (switched to New Phase), but as it sits for the past 12 months no new clients or acquisitions have taken place until closure is brought to the past.**

I thought Ken Morgan was out of the picture back in '06 - **this is fact, Ken has been out of the picture since Mar 06.** and Beejal was deported back to

> England.- **Beejal was forced to leave the country Mar 07 and had to be removed from any association with business ownership, and then had to re-apply using a work visa (H-1) - he was sponsored by a company in Nebraska, and is back to the states temporarily under that work visa, he has to work fulltime for them in order to keep his U.S. status.** Maybe that's just another indication of how poorly we've

> been updated, - **agreed that updates have been weak...but on the topic of ken and Beej, no relavancy to our completion.** as promised. My current understanding is that you are paying us off with other people's investment (and other) monies - **Not from other investors, only from monies that liberate themselves from my assets, and or from earnings from consulting that i will be starting this week.** and

> that my investment is no longer tied to the Simatan address - **Your investment at this stage is not related to any single property, as with current market conditions who knows 1 specific preoperty may sell...I'm simply remunerating from any funds I'm able to liquidate from my assets.** I visited

> in Havasu. Of course, I've never heard otherwise in a specific way,

> so I have to assume that my full remuneration (by May, as you
> currently indicate) will be the result of a Mexico property or some
> other Havasu property selling - **this is correct, from any of my assets, Mexico, havasu, Branson, whatever liquidates funds.** Or has my money paid someone else off, and now I patiently await my turn to receive some other disgruntled or
> unknowing investor's money? - **Your money never went to another person, the funds went towards acquiring the properties, with the intention at the end of liberate those dollars when loans closed...but loan market went haywire, and now client funds tied up in land..your money will be paid back as previously said from the liquidation of any of our assets...not other investors, i haven't added an investor since last Feb.** At this point, my priority is getting my

> investment, profits and interest back ASAP. At the same time, I would
> still appreciate knowing where my money is, given that informed
> updates were part of our initial agreement. - **my priority is the same...and as said before it will come from my current assets, clients will be paid off in the order they came into me...and you're on the top of that list...**

>
> I find it hard to believe that a property in Branson, MO values higher
> than in Carlsbad, CA. But if that is the case, I would love to visit
> an address there and then proceed with securing a lien on it, as
> Branson is not that far from KC. - **as I had said in my previous email...not that values are greater in Branson than Carlsbad...its just that with the current mortgage in Carlsbad, and the depreciating values of housing there's no equity of substance...the point of securing you is so that if something happened to me, you'd have something to sell to get your funds back...with the house in Carlsbad, there'd be nothing left to give you....at least in Branson theres a lot, with no lien on it and it can be sold if it came to that...or I can title you on property in Havasu...(per our original agreement - that property would be titled in you name), at the end of the day, I KNOW YOU DON'T want property...you just want your money.**

>
> My mortgage is ~\$1,400/ mo., so your offer to send a monthly amount
> would make a HUGE difference and allow me to sleep at night, rather
> than worry about my quickly dwindling savings. - **what day are your payments due, I will starting a consulting position with Daimler Chrysler next week, it is my intention from the earnings from that I will be able to forward you dollars...so if this \$1400 was to start coming in around Mar 1st...is that ok??**

>

> To clarify, I never accused you of being demented, but rather delusional.
> A delusion is a false belief strongly held in spite of invalidating
> evidence; resistant to reason or confrontation with actual facts
> i.e. He labored under the delusion that success was at hand.
> In other words, from my perspective, your chronic promises to call,
> text, write, meet up, pay off that never happen seem to be a result of
> either 1) your denial of your own limitations or 2) a sick enjoyment
> of playing God, teasing people, lying and then hiding!
> And when I use the term "sick", I mean it in the sense of
> "ego-tripping"; leading someone on, only to constantly not follow
> through... The best example of this would be the night before I left
> San Diego, when you had me going until after 10 pm that you were still
> "on your way to the airport and then to my house". Then, you made me
> believe you would actually come to my door at 7am the next morning,
> before I left at 7:30 and have money and a lien... I can't find any
> other explanation for that incredibly disrespectful behavior, Keyur.
> I was moving out of SoCal, leaving behind 10 years of friends and
> memories. And you stole a good portion of my time and energy in my
> last 24 hours there, all for nothing. Furthermore, you asked if this
> whole mess has had any impact on my friendship with Todd? Let's just
> say that it really sucks to have to even bring this BS up during our
> few and precious phone calls and e-mails, not to mention the last few
> times I got to spend with him in San Diego. - **I thank you and accept the above
explanation of my actions, and someday when my word has substance I will
ask for your forgiveness. It was not intentional and there is not a 'sick
enjoyment' in putting you through this. I am guilty of a lot of what you
share above and will look within to transform that. Only through action and
results will you believe that is the case...hopefully the last 2 emails is a start.**

>

> Although I do respect your humanity and your family and private life
> as well, and I thank you for at least typing that you respect me, I'm
> afraid that leaving messages at your home is the only way I have
> managed to solicit any response from you. I concur with your other
> clients and have tried to convey to you all along, as has Todd, the
> same basic concept: there would be no need for me to call you multiple
> times, even worry... if you could just take the ego out of it (or
> whatever it is that still stops you from sending us updates). I know
> and trust, as I did the day I signed over a good % of all my money to

> you, that you can still make this happen. But when you disappear and
> leave us hanging with unfulfilled promises, our only natural response
> is to get very, very concerned. - **I respect this entire paragraph...and as
committed whatever it has been that has prevented me from being in action on
communication previously, that will no longer be the case...and yes you are
correct in your trust that your money will be returned, and I won't leave you
hanging out there ever again.**

>

> So... my reasonable requests are:

> 1) the monthly payments that you proposed - let me know if you want to

> send me a check or deposit/ transfer directly to my Bank of America

> acct. - **I prefer to deposit to your B of A acct...let me know if the timeline I
gave you above works.**

> 2) address(es) of Branson property(ies) that I could look at and

> consider securing a lien on (and Havasu for Todd) - **I'll get you the parcel #'s
and directions, as the properties don't have a actual street #, they are on
Acacia Blvd, and V-Hwy between Branson and Hollister.**

> 3) a brief e-mail update every other week or so, something to keep me

> sane! "I WON'T DRIVE YOU CRAZY ANYMORE WITH NO
COMMUNICATION."

> Wouldn't it take pressure off you and give you less to worry about,

> and therefore free up your energy to devote to making this happen, if

> we weren't leaving you multiple frustrated messages?? Even if it's

> not a progress report, but more of a status report, something you

> could send to all of your clients in like 10 minutes, just to give us

> the state of affairs...- **100% agreed to all of the above...and will prove the
results over time.**

Feb 28, 08

Yes... no worries... u will have it Mon-Tuesday (in response to my reminder of our
agreement to \$1,400 by March 1.)

March 7, 8, 10 – my phone calls are not being returned...

2 voicemails from Keyur:

Hi Leigh, it's Keyur. It's Tuesday, March 4, just wanted to touch base and let you know
I will be making the \$1,400 deposit to you tomorrow. I will shoot you a text once it's

done. Just wanted to let you know that it is gonna get done. I'll call you tomorrow. Take care, bye."

He didn't call the next day or

Calling to fill you in. This is not the same old, same old. I apologize the deposit hasn't hit. I will show you or fax you a copy of my check and the hold the bank put on it. The hold will be lifted Fri morning. I am having 'them' direct deposit the funds. I didn't think about the fact that it was an out of state bank and would cause delays... just circumstances I hadn't anticipated. It will be available on Fri, and I will make that transfer on Friday afternoon.

When I asked him what bank had a hold on my money, he replied that it was the issuing bank.

He then said, "And it's not your money; it's my paycheck. The deposit was drawn from income that I was generating."

And then, "I can't talk now; I will call you in an hour."

I said, "I'll believe it when I hear my phone ring."

Well, he did call back... because he and his wife got into an argument over the message I left with her. It was the first time I had had her on the phone, and I wanted her to know the amount he has owed me for 2+ years. I let her know how concerned I was, not about the 50k, but the fact that \$1,400 was the current promised deposit that was not happening and causing him to lie and have delays over. She apparently got upset that they are having hard times and yet he has committed this amount to me monthly. He explained that he is working for Chrysler Financial, doing consulting work that pays him about 7k a month. Comerica bank out of New York is the issuing bank that will, in the next few months, be directly depositing the promised amounts to me and 2 other people from his paycheck total. He promises me that this will happen no later than Tuesday, March 18.

He apologizes for yelling and lets me know his wife is still upset over the "stolen money" issue.

Mar 24, 4:41 PCT He responds to my unanswered phone call to his cell with "Call u within 90 mins... by 6:15 my time... in mtg at work... can't pick up right now"
He didn't.

Mar 25 7:09pm I emailed u...pls read that...been tough for me to be n phone...at work last nite till 11pm

April 2 7:58 am Will you honor your commitments for this month?

April 2 1:59pm Yes I will for months mar - april

April 9, 7:09pm I can return u/r call at 9:30am u'r time tomrow... deposit to u before weeks end

April 22 I've called no fewer than 5x and haven't heard a peep

April 23 sent Tina a text "So your husband lies and hides. Are you concerned with what other dishonest activities he's involved in? The fbi sure is."

His response: leave her out of this. If you call the home or her cell again, I'll have my attorney Van Morris contact you. I've been busy working til 9 or 10 every night. I'll send you an e-mail. If you want to involve the fbi, fine. I'll leave you my lawyer's contact info.

April 26

I told Todd that we could meet Wed afternoon, at that time he could make his deposit, and could witness me making your deposit...So I will do that then.

Leigh,

I get the frustration...and I've had major personal unexpected financial stuff happen to create this...

anyway, I will comment on your email later on Sunday nite...

We can chat on Monday, I'm away on biz...till then with a group, so calling will be difficult for me.

Look for email late Sunday.

Keyur

April 28

On the deposit...it will be 1 for sure, more than likely 2..the third can happen within the next 7-10 days.

December 13, 2008

Hi Guys,

I'm still here....

and though there hasn't been results...by no means have I thrown in the

towel...stick kicking and fighting.

Needless to say the financial / banking markets have impacted EVERYTHING...whether its liquidating or simply earnings (consulting I've done with Corps - not paying invoices), so its been a difficult fight; but as said not thrown in the towel by any means.

I should be able to make a \$1000-1500 deposit to both of you prior to the 23rd of the month...

I acknowledge you guys hurting yourself financially, I'm more than present to it...and I will NEVER follow suit to every other company out there, that is simply filing BK and writin it off....I WON'T do that...

So, if needed lets chat on phone next week...
Switching service from Verizon to Sprint...so phone down till Tues...but will have the same # 760.518.6888.

Thanks

KEyur