

IN THE CIRCUIT COURT OF THE  
FIFTEENTH JUDICIAL CIRCUIT IN AND  
FOR PALM BEACH COUNTY, FLORIDA

Case No. 50-2009CA040800XXXXMBAG

JEFFREY EPSTEIN,

Plaintiff/Counter-Defendant,

## PART 4

v.

SCOTT ROTHSTEIN, individually, and  
BRADLEY J. EDWARDS, individually,

Defendants/Counter-Plaintiff.

**PLAINTIFF/COUNTER-DEFENDANT JEFFREY EPSTEIN'S APPENDIX OF  
DOCUMENTS IN SUPPORT OF HIS REVISED OMNIBUS MOTION IN LIMINE**

Plaintiff/Counter-Defendant Jeffrey Epstein ("Epstein") files this Appendix of Documents  
in support of his revised Omnibus Motion in Limine:

| No. | Date    | Document  |
|-----|---------|---|
| 1   | 1/5/11  | <b>Epstein's Motion to Amend Complaint</b> (D.E. 195)   |
| 2   | 4/9/09  | <b>Plaintiff's Motion to Strike References to Non-Prosecution Agreement or, in the Alternative, to Lift Protective Order Barring Jane Doe's Attorneys from Revealing Provisions in the Agreement</b> (D.E. 32); <i>Jane Doe v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 9:08-cv-80893-KAM |
| 3   | 4/17/09 | <b>Plaintiff's First Amended Complaint</b> (D.E. 38)<br><i>Jane Doe v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 9:08-cv-80893-KAM   |
| 4   | 4/30/09 | <b>Jeffrey Epstein's Deposition Transcript Excerpts</b> (pp. 148, 151-152); <i>E.W. v. Jeffrey Epstein</i> ; 15 <sup>th</sup> Judicial Circuit Case No. 50-2008-CA-028058-XXXX-MB   |

| No. | Date               | Document  |
|-----|--------------------|---|
| 5   | 6/19/09            | <b>Plaintiff's Motion for Injunction Restraining Fraudulent Transfer of Assets, Appointment of a Receiver to Take Charge of Property of Epstein, and to Post a \$15 Million Bond to Secure Potential Judgment</b> (D.E. 165); <i>Jane Doe 2 v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 08-cv-80119-MARRA/JOHNSON |
| 6   | 11/5/09            | <b>Order Denying Plaintiff's Motion for Injunction, etc.</b> (D.E. 400) <i>Jane Doe 2 v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 08-cv-80119-MARRA/JOHNSON   |
| 7   | 7/22/09            | <b>Letters from Edwards re depositions</b>  |
| 8   | 7/27/09            | <b>Complaint</b> (D.E. 1) <i>L.M. v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 9:08-cv-81092-KAM   |
| 9   | N/A                | <b>Court Docket</b> <i>L.M. v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 9:08-cv-81092-KAM   |
| 10  | 8/11/09<br>8/24/09 | <b>Re-Notices of Taking Videotaped Deposition of Donald Trump</b> <i>Jane Doe v. Jeffrey Epstein</i> ; S.D. Fla. Case No. 9:08-cv-80893-KAM   |
| 11  | 8/10/09            | <b>Plaintiff's Request for Entry Upon Land</b> (D.E. 143) <i>E.W. v. Jeffrey Epstein</i> ; 15 <sup>th</sup> Judicial Circuit Case No. 50-2008-CA-028058-XXXX-MB   |
| 12  | 8/24/09            | <b>Epstein's Motion for Protective Order Regarding Depositions of Lawrence Visoski and David Hart Rogers</b> (D.E. 159) <i>L.M. v. Jeffrey Epstein</i> ; 15 <sup>th</sup> Judicial Circuit Case No. 50-2008-CA-028051-XXXX-MB   |
| 13  | 11/3/09            | <b>Article: <u>South Florida Sun-Sentinel</u> - <i>Scott Rothstein's investment deals seemed too good to be true</i></b>  |
| 14  | 11/6/09            | <b>Article: <u>New Times Broward-Palm Beach</u> – <i>Scott Rothstein: The Jeffrey Epstein and Bill Clinton Ploy</i></b>   |
| 15  | 11/9/09            | <b>Verified Complaint for Forfeiture <i>In Rem</i></b> (D.E. 1) <i>United States of America v. Scott W. Rothstein</i> (Forfeiture Action); S.D. Fla. Case No. 0:09-CV-61780-WJZ   |
| 16  | 11/12/09           | <b>Article: <u>South Florida Sun-Sentinel</u> – <i>FBI doubts Rothstein ran a Ponzi scheme alone</i></b>  |

| No. | Date                           | Document   |
|-----|--------------------------------|--|
| 17  | 11/20/09                       | <b>Complaint (without exhibits) (D.E. 3)</b><br><i>Razorback Funding, LLC v. Rothstein</i><br>17th Jud. Cir. Case No. 062009CA062943AXXXCE   |
| 18  | 11/23/09                       | <b>Amended Verified Complaint for Forfeiture <i>In Rem</i> (D.E. 14)</b><br><i>United States of America v. Scott W. Rothstein</i> (Forfeiture Action);<br>S.D. Fla. Case No. 0:09-CV-61780-WJZ |
| 19  | 11/23/09                       | <b>Article: <u>South Florida Sun-Sentinel</u> – <i>You’re in a town full of thieves</i></b>  |
| 20  | 11/24/09                       | <b>Article: <u>The Miami Herald</u> – <i>Feds: Scott Rothstein Ponzi scheme paid salaries at law firm</i></b>  |
| 21  | 11/25/09                       | <b>Amended Complaint (without exhibits) (D.E. 12)</b><br><i>Razorback Funding, LLC v. Rothstein</i><br>17th Jud. Cir. Case No. 062009CA062943AXXXCE  |
| 22  | 12/1/09                        | <b>Information (D.E. 1)</b><br><i>United States v. Rothstein</i> ; S.D. Fla. Case No. 0:09-cr-60331-JIC  |
| 23  | 12/7/09                        | <b>Complaint (without exhibits) (D.E. 5)</b>   |
| 24  | 6/30/17                        | <b>Affidavit of Jeffrey Epstein (D.E. 931)</b>   |
| 25  | 11/10/17                       | <b>Bradley J. Edwards’ Deposition Transcript Excerpts (pp. 163-164, 166, 227-229, 259-260, 276-278, 321-322, 338-339)</b>  |
| 26  | 3/23/10                        | <b>Bradley J. Edwards’ Deposition Transcript Excerpts (pp. 112, 116-117, 123-125, 230-231)</b>   |
| 27  | 10/10/13                       | <b>Bradley J. Edwards’ Deposition Transcript Excerpts (pp. 205)</b>  |
| 28  | 7/26/09<br>8/13/09<br>10/23/09 | <b>Email from Pricilla Nascimento to Scott Rothstein</b><br><b>Email from Bradley J. Edwards to Priscilla Nascimento</b><br><b>Email from Ken Jenne to Scott Rothstein</b>                     |
| 29  | 6/14/12                        | <b>Scott Rothstein’s Deposition Transcript Excerpts (pp. 23-26, 52-53)</b>   |

| <b>No.</b> | <b>Date</b> | <b>Document</b>   |
|------------|-------------|---|
| 30         | 12/12/11    | <b>Scott Rothstein's Deposition Transcript Excerpts</b> (pp. 59-62); <i>Razorback Funding, LLC v. Rothstein</i> ; 17th Jud. Cir. Case No. 062009CA062943AXXXCE    |
| 31         | 12/21/11    | <b>Scott Rothstein's Deposition Transcript Excerpts</b> (p. 2278) <i>Razorback Funding, LLC v. Rothstein</i> ; 17th Jud. Cir. Case No. 062009CA062943AXXXCE       |
| 32         | 3/17/10     | <b>Jeffrey Epstein's Deposition Transcript Excerpts</b> (pp. 13-14, 19-20, 23, 25-26, 28-34, 36-39, 48-55, 57, 59-60, 62-69, 73-74, 76-80, 83-88, 90-95, 116-123) |
| 33         | 11/9/17     | <b>Edwards' Amended Exhibit List</b> (D.E. 1043)  |
| 34         | 11/15/17    | <b>Epstein's Objections to Edwards' Amended Exhibit List</b> (D.E. 1058)  |
| 35         | 11/9/17     | <b>Edwards' Seventh Amended and Supplemental Witness List</b> (D.E. 1042)   |
| 36         | 1/25/12     | <b>Jeffrey Epstein's Deposition Transcript Excerpts</b> (pp. 19-21)   |



### **CERTIFICATE OF SERVICE**

I certify that the foregoing document has been furnished to the attorneys listed on the Service List below on November 21, 2017, through the Court's e-filing portal pursuant to Florida Rule of Judicial Administration 2.516(b)(1).

LINK & ROCKENBACH, PA  
1555 Palm Beach Lakes Boulevard, Suite 301  
West Palm Beach, Florida 33401  
(561) 727-3600; (561) 727-3601 [fax]

By: /s/ Scott J. Link

Scott J. Link (FBN 602991)  
Kara Berard Rockenbach (FBN 44903)  
Angela M. Many (FBN 26680)  
Primary: [Scott@linkrocklaw.com](mailto:Scott@linkrocklaw.com)  
Primary: [Kara@linkrocklaw.com](mailto:Kara@linkrocklaw.com)  
Primary: [Angela@linkrocklaw.com](mailto:Angela@linkrocklaw.com)  
Secondary: [Tina@linkrocklaw.com](mailto:Tina@linkrocklaw.com)  
Secondary: [Troy@linkrocklaw.com](mailto:Troy@linkrocklaw.com)  
Secondary: [Tanya@linkrocklaw.com](mailto:Tanya@linkrocklaw.com)  
Secondary: [Eservice@linkrocklaw.com](mailto:Eservice@linkrocklaw.com)

*Trial Counsel for Plaintiff/Counter-Defendant  
Jeffrey Epstein*

### **SERVICE LIST**

|  |   |
|--|---|
| <p>Jack Scarola<br/>Searcy, Denny, Scarola, Barnhart &amp; Shipley, P.A.<br/>2139 Palm Beach Lakes Boulevard<br/>West Palm Beach, FL 33409<br/><a href="mailto:mep@searcylaw.com">mep@searcylaw.com</a><br/><a href="mailto:jsx@searcylaw.com">jsx@searcylaw.com</a><br/><a href="mailto:scarolateam@searcylaw.com">scarolateam@searcylaw.com</a><br/><i>Co-Counsel for Defendant/Counter-Plaintiff<br/>Bradley J. Edwards</i></p> | <p>Nichole J. Segal<br/>Burlington &amp; Rockenbach, P.A.<br/>Courthouse Commons, Suite 350<br/>444 West Railroad Avenue<br/>West Palm Beach, FL 33401<br/><a href="mailto:njs@FLAppellateLaw.com">njs@FLAppellateLaw.com</a><br/><a href="mailto:kbt@FLAppellateLaw.com">kbt@FLAppellateLaw.com</a><br/><i>Co-Counsel for Defendant/Counter-Plaintiff<br/>Bradley J. Edwards</i></p> |
|--|---|

|   |  |
|---|--|
| Bradley J. Edwards<br>Edwards Pottinger LLC<br>425 N. Andrews Avenue, Suite 2<br>Fort Lauderdale, FL 33301-3268<br><a href="mailto:brad@epllc.com">brad@epllc.com</a><br><a href="mailto:staff.efile@pathtojustice.com">staff.efile@pathtojustice.com</a><br><i>Co-Counsel for Defendant/Counter-Plaintiff</i><br><i>Bradley J. Edwards</i>     | Marc S. Nurik<br>Law Offices of Marc S. Nurik<br>One E. Broward Boulevard, Suite 700<br>Ft. Lauderdale, FL 33301<br><a href="mailto:marc@nuriklaw.com">marc@nuriklaw.com</a><br><i>Counsel for Defendant Scott Rothstein</i> |
| Jack A. Goldberger<br>Atterbury, Goldberger & Weiss, P.A.<br>250 Australian Avenue S., Suite 1400<br>West Palm Beach, FL 33401<br><a href="mailto:jgoldberger@agwpa.com">jgoldberger@agwpa.com</a><br><a href="mailto:smahoney@agwpa.com">smahoney@agwpa.com</a><br><i>Co-Counsel for Plaintiff/Counter-Defendant</i><br><i>Jeffrey Epstein</i> |  |

# APP. 21

NOT A CERTIFIED COPY

IN THE CIRCUIT COURT OF THE  
17TH JUDICIAL CIRCUIT IN AND  
FOR BROWARD COUNTY, FLORIDA

CASE NO.: 09-062943 (19)

RAZORBACK FUNDING, LLC, D3  
CAPITAL CLUB, LLC, BFMC  
INVESTMENT, LLC, LINDA VON  
ALLMEN, as Trustee of the VON  
ALLMEN DYNASTY TRUST, D&L  
PARTNERS, LP, DAVID VON  
ALLMEN, as Trustee of the DAVID  
VON ALLMEN LIVING TRUST, ANN  
VON ALLMEN, as Trustee of the ANN  
VON ALLMEN LIVING TRUST, and  
DEAN KRETSCHMAR,

Plaintiffs,

v.

SCOTT W. ROTHSTEIN, DAVID  
BODEN, DEBRA VILLEGAS, ANDREW  
BARNETT, IRENE STAY, TD BANK,  
N.A., FRANK SPINOSA, JENNIFER  
KERSTETTER, ROSANNE CARETSKY,  
BANYON INCOME FUND, L.P.,  
BANYON USVI, LLC, GEORGE G.  
LEVIN, FRANK PREVE, MICHAEL  
SZAFRANSKI, ONYX OPTIONS  
CONSULTANTS CORPORATION, and  
BERENFELD SPRITZER SHECHTER  
SHEER, LLP,

Defendants.

**AMENDED COMPLAINT**

Plaintiffs, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC  
INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY  
TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON  
ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN  
LIVING TRUST; and DEAN KRETSCHMAR (collectively referred to herein as "Plaintiffs")

hereby sue the Defendants, SCOTT W. ROTHSTEIN; DAVID BODEN; DEBRA VILLEGAS; ANDREW BARNETT; IRENE STAY; TD BANK, N.A.; FRANK SPINOSA; JENNIFER KERSTETTER; ROSANNE CARETSKY; BANYON INCOME FUND, L.P.; BANYON USVI, LLC; GEORGE G. LEVIN; FRANK PREVE; MICHAEL SZAFRANSKI; ONYX OPTIONS CONSULTANTS CORPORATION; and BERENFELD SPRITZER SHECHTER SHEER, LLP (collectively referred to herein as "Defendants"), and allege as follows:

**Plaintiffs' Claims**

1. The Plaintiffs sue the Defendants and seek the following:
  - a. Compensatory damages in excess of \$100,000,000.00, pre-judgment interest, and other amounts to be particularized at trial as a direct and proximate result of Defendants' commission of the following:
    - i. conversion;
    - ii. fraudulent misrepresentation;
    - iii. negligent misrepresentation;
    - iv. negligent supervision;
    - v. breach of fiduciary duty;
    - vi. civil conspiracy; and
    - vii. aiding and abetting fraud, conversion and breach of fiduciary duty;
  - b. punitive damages upon obtaining leave of court;
  - c. taxable costs and attorney's fees; and

d. any such further relief this court deems equitable ~~and just~~ under the circumstances.

### Overview

2. This action arises out of a fraudulent scheme orchestrated by Scott W. Rothstein, who bilked investors out of hundreds of millions of dollars. Mr. Rothstein, through the use of his law firm Rothstein Rosenfeldt Adler, P.A. (collectively referred to herein as the “Principal Conspirators” and more fully described, *infra*), devised an elaborate plan to assign putative plaintiffs’ confidential settlements with structured payments to investors at a lump sum discounted rate. In reality, while some of the cases used to induce investor funding were real, all of the confidential settlements were purely fabricated. Indeed, returns to earlier investors were not made *via* structured payments, but instead were made with the principal obtained from later investors--a classic Ponzi scheme.<sup>1</sup>

3. However, the Principal Conspirators did not act alone. Defendant, TD BANK, N.A. (hereinafter, “TD Bank”), a subsidiary of Toronto Dominion Bank, was complicit in this scheme, serving as a critical lynchpin “legitimizing” the Principal Conspirators’ plot and facilitating crucial inducements to investor action. Specifically, investors were duped by TD Bank employees conspiring with the Principal Conspirators to manipulate TD Bank’s trust account statements and deceiving investors with false senses of security predicated on written assurances that settlement funds existed and would only be released directly to them. It is these bank

---

<sup>1</sup> A Ponzi scheme is generally recognized as a fraudulent investment operation that pays returns to separate investors from their own money or from monies paid by subsequent investors, rather than from any actual profit earned. The scheme is named after Charles Ponzi who became notorious for using the technique in early 1920.

declarations, tantamount to a guaranty, which gravely impacted investor risk-evaluation analysis and unduly influenced investors to close their deals.

4. Moreover, demonstrative of TD Bank's participation or alternatively, evidence of their gross negligence and wanton disregard, is the bank's reckless disregard of numerous "red flags." Irrefutably, TD Bank knew that Rothstein Rosendfeldt Adler, P.A. (hereinafter, "RRA") was moving hundreds of millions of dollars through its TD Bank trust accounts. In fact, in October 2009 alone, almost a half of a billion dollars moved in and out of RRA's Fort Lauderdale based trust accounts--more money than most bank branches would likely see in a decade. Yet, despite the massive amount of funds being moved by one client, TD Bank never sought independent verification of the source of monies, choosing instead to stand idly by. The Ponzi scheme simply could not have gained traction without TD Bank's involvement in sanctioning or, otherwise, willfully failing to authenticate the origin of the enormous amounts of money coming through its doors.

5. Unfortunately, this is not the only pending case which alleges a TD Bank affiliate as a complicit actor involved in a Ponzi scheme. On August 29, 2009, TD Bank's parent, Toronto Dominion Bank, was sued for "knowing assistance and/or dishonest assistance" in a Ponzi scheme based upon, *inter alia*, holding over \$20,000,000.00 in fraudulent proceeds and transferring hundreds of millions of dollars through the alleged perpetrator's accounts. See a copy of the Dynasty Furniture Manufacturing, Ltd., *et al.*, v. Toronto Dominion Bank, Statement of Claim attached hereto for reference as **Exhibit "A."**

6. Based on the allegations set forth herein, Plaintiffs aver that, at all materials times, TD Bank had actual knowledge of its complicit involvement in a highly-organized Ponzi scheme

and/or was recklessly or willfully blind to its role in materially supporting the scheme. TD Bank's acts and/or omissions in assisting, facilitating, and actively participating in the Ponzi scheme, renders TD Bank as a direct and proximate cause of Plaintiffs' losses and, therefore, is liable for the damages Plaintiffs incurred.

7. Furthermore, as alleged in detail *infra*, the Principal Conspirators' inner-circle of facilitators (Villegas, Boden, Barnett, Stay and Berenfeld) and promoters (Levin, Preve, Banyon, Szafranski and Onyx) were essential to the perpetration of this systemic fraud and their actions equally as culpable. Indeed, Rothstein in a November 23, 2009 interview with the Sun-Sentinel stated that "karma has caught up with him, but it will catch up with others too . . . You're in a town full of thieves, and at the end of the day, everyone will see. I'll leave it at that."

#### The Plaintiffs

8. LINDA VON ALLMEN is Trustee of the VON ALLMEN DYNASTY TRUST (hereinafter, "Dynasty Trust"), an irrevocable trust with its principal place of administration in Broward County, Florida. In or around the summer of 2009, the Dynasty Trust invested \$2,000,000.00 into the Ponzi scheme through Banyon Income Fund.

9. Plaintiff, D&L PARTNERS, LP (hereinafter, "D&L Partners"), is a Missouri limited partnership with its principal place of business in Broward County, Florida. In or around the summer of 2009, D&L Partners invested approximately \$45,000,000.00 into the Ponzi scheme through Banyon Income Fund. Doug Von Allmen is the general partner of D&L Partners.

10. DAVID VON ALLMEN, is Trustee of the DAVID VON ALLMEN LIVING TRUST (hereinafter, "DVA Trust"), a revocable trust with its principal place of administration in



Saint Louis County, Missouri. On or about August 26, 2009, the DVA Trust invested \$275,000.00 into the Ponzi scheme through Banyon Income Fund.

11. ANN VON ALLMEN, is Trustee of the ANN VON ALLMEN LIVING TRUST (hereinafter, "AVA Trust"), a revocable trust with its principal place of administration in Saint Louis County, Missouri. On or about August 28, 2009, the AVA Trust invested \$275,000.00 into the Ponzi scheme through Banyon Income Fund.

12. Plaintiff, DEAN KRETSCHMAR (hereinafter, "Kretschmar"), is an individual residing in Broward County, Florida. On or about June 3, 2009, Kretschmar invested \$8,000,000.00 into the Ponzi scheme through Banyon Income Fund.

13. RAZORBACK FUNDING, LLC, (hereinafter, "Razorback"), is a Delaware limited liability company with its principal place of business in Broward County, Florida. Razorback invested \$32,000,000.00 into the Ponzi scheme through Banyon USVI, LLC. Dynasty Trust, D&L Partners and Kretschmar were also major investors in Razorback.

14. Plaintiff, D3 CAPITAL CLUB, LLC (hereinafter, "D3"), is a Delaware limited liability company with its principal place of business in Broward County, Florida. D3 invested \$13,500,000.00 into the Ponzi scheme. Dynasty Trust, D&L Partners and Kretschmar were major investors in D3 as well.

15. Plaintiff, BFMC INVESTMENT, LLC (hereinafter, "BFMC"), is a Florida limited liability company with its principal place of business in Broward County, Florida. On or about October 2009, BFMC invested \$2,400,000.00 into the Ponzi scheme.

**The Defendants - Principal Conspirators**

16. Scott W. Rothstein, Esq. (hereinafter, "Rothstein") is an individual residing in Broward County, Florida and, at all times relevant hereto, was one of Rothstein, Rosenfeldt Adler, P.A.'s founders, its managing partner and CEO. Rothstein is the principal organizer of the Ponzi scheme.

17. Non-party RRA is a Florida professional association with its principal place of business in Broward County, Florida. RRA was used as the front to this elaborate Ponzi scheme, serving as the purported law firm representing putative plaintiffs in connection with their pre-suit, confidential settlements. RRA's trust accounts were allegedly used to receive the putative defendants' settlement funds and used to receive investor payments. Rothstein and RRA are collectively referred to as the "Principal Conspirators".

**The Defendants - Co-Conspirators**

***TD Bank Defendants***

18. TD Bank is a foreign national banking association registered to do business in Florida. TD Bank maintains substantial contact with Florida through its multiple branches throughout the state. TD Bank was the financial epicenter of the Ponzi scheme. Among other things, TD Bank conspired, induced, and facilitated the Principal Conspirators' deceptive practices, allowing Principal Conspirators to divert hundreds of millions of investor dollars through TD Bank accounts.

19. FRANK SPINOSA (hereinafter, "Spinosa"), is an individual residing in Broward County, Florida and, at all times relevant hereto, was a senior vice-president of operations for TD Bank. Spinosa participated in the scheme by, among other things, meeting with investors, verifying

account statements and providing investors with purported irrevocable “lock letters” securing investor funds.

20. JENNIFER KERSTETTER (hereinafter, “Kerstetter”), is an individual residing in Broward County, Florida and, at all times relevant hereto, was an assistant manager for TD Bank. Kerstetter participated in the scheme by, among other things, meeting with investors, verifying account statements, and providing investors with purported irrevocable “lock letters” securing investor funds.

21. ROSEANNE CARETSKY (hereinafter, “Caretsky”), is an individual residing in Broward County, Florida, and, at all times relevant hereto, was an assistant vice president and branch manager for TD Bank. Caretsky participated in the scheme by, among other things, meeting with investors, verifying account statements, and providing investors with purported irrevocable “lock letters” securing investor funds.

***RRA Defendants***

22. DAVID BODEN (hereinafter, “Boden”), is an individual residing in Fort Lauderdale, Florida and, at all times relevant hereto, was a partner and general counsel for RRA. Boden was Rothstein’s “right-hand man” and an essential participant in the scheme by, among other things, recruiting and soliciting investors and drafting documents to induce investors into funding the settlement while having actual and/or constructive knowledge that the investments were part of a Ponzi scheme.

23. DEBRA E. VILLEGAS (hereinafter, “Villegas”), is an individual residing in Broward County, Florida and, at all times relevant hereto, was the chief operating officer at RRA. Villegas, Rothstein’s number two at RRA, participated in the scheme by, among other things,

furnishing false bank account statements and wire transfers to investors for the purpose of inducing investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

24. ANDREW BARNETT (hereinafter, "Barnett"), is an individual residing in Broward County, Florida and, at all times relevant hereto, was the Director of Corporate Development for RRA. Barnett, participated in the scheme by, among other things, recruiting, soliciting and inducing investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

25. IRENE STAY (hereinafter, "Stay"), is an individual residing in Broward County, Florida and, at all times relevant hereto, was the chief financial officer of RRA. Stay participated in the scheme by furnishing investors with falsified bank account statements and wire transfer confirmations used to induce investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

***Banyon Defendants***

26. GEORGE G. LEVIN (hereinafter, "Levin"), is an individual residing in Broward County, Florida and, at all times relevant hereto, was the chief executive officer of Banyon USVI, LLC and Banyon Income Fund. Levin who previously owned and operated GGL Industries, Inc. d/b/a Classic Motor Carriages, a company convicted of federal fraud charges, actively participated in the scheme by, among other things, recruiting, inducing and securing investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

27. FRANK J. PREVE (hereinafter, "Preve"), is an individual residing in Broward County, Florida and, at all times relevant hereto, was the chief operating officer or agent of Banyon

USVI, LLC and Banyon Income Fund who maintained an office at RRA. Preve, a convicted bank fraud and embezzlement felon<sup>2</sup> participated in the scheme by, among other things, recruiting, inducing and securing investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

28. BANYON INCOME FUND, L.P. (hereinafter, "BIF"), is a Delaware limited partnership which Levin and Preve operated as a putative investment entity to purchase the Ponzi scheme settlements with investor funds.

29. BANYON USVI, LLC (hereinafter, "Banyon USVI"), is a Delaware limited liability company which Levin and Preve operated as a putative investment entity to purchase the Ponzi scheme settlements with investor funds.

Onyx Defendants

30. MICHAEL SZAFRANSKI (hereinafter, "Szafranski"), is an individual residing in Miami-Dade County, Florida and, at all times relevant hereto, was the president of Onyx Options Consultants Corporation and who maintained an office inside RRA. Szafranski was hired as an "independent" third-party on behalf of BIF, Banyon USVI, Razorback and D3 tasked with verifying critical aspects of the purported investment deals. Specifically, Szafranski was the only person authorized to analyze unredacted settlement documents, to confirm the Principal Conspirators' finances through TD Bank and to offer an opinion as to the authenticity of the settlement deals. Szafranski participated in the scheme by, among other things, making material misrepresentations,

---

<sup>2</sup> Frank Preve plead guilty to bank embezzlement charges in 1985 and received ten (10) years probation and a \$10,000.00 fine for falsifying loan documents in connection with a scheme that resulted in losses exceeding \$2,300,000.00.

false verifications and actively inducing investor funding despite having actual or constructive knowledge that the investments were a Ponzi scheme.

31. ONYX OPTIONS CONSULTANTS CORPORATION d/b/a/ ONYX CAPITAL MANAGEMENT (hereinafter, "Onyx"), is a Florida limited liability company which Szafranski owns and operates as a third-party verifier and putative investment entity employed to facilitate and induce investor funding into the Ponzi scheme.

CPA Defendant

32. BERENFELD SPRITZER SHECHTER SHEER, CPA'S LLP (hereinafter, "Berenfeld"), is a Florida limited liability partnership who, at all times relevant hereto, served as the auditing firm for BIF and Banyon USVI and as the accounting firm for RRA. Berenfeld participated in the scheme by, among other things conspiring, inducing, and facilitating the Principal Conspirators' deceptive practices, by providing audited financial statements which purported to authenticate hundreds of millions of dollars of false receivables, allowing Principal Conspirators to perpetrate a fraud.

### **The Ponzi Scheme**

#### ***The Rothstein Facade***

33. From humble beginnings in 2003, Rothstein built RRA into one of the fastest growing Florida-based law firms. Under Rothstein's stewardship, RRA grew from seven attorneys to over seventy and amassed over two hundred and fifty in staff. Along with its dramatic growth in size, RRA rapidly emerged as a legal, political and philanthropic powerhouse.

34. Not surprisingly, Rothstein amassed an enormous portfolio of assets including more than sixteen real estate properties, twenty-five cars, an eighty-seven foot yacht, and various interests in a myriad of businesses ranging from watches to restaurants to vodka. See a list of Rothstein's assets seized by the federal government along with estimates of their value attached hereto as Exhibit "A-1."

35. Rothstein lived lavishly and spent prolifically--critical components necessary to set his scheme in motion.

36. With RRA's tireless marketing efforts and meteoric rise into prominence, Rothstein quickly made forays into preeminent social circles, rubbing elbows with high net-worth individuals and political luminaries, the perfect breeding grounds to lure wealthy investors. His plot was up and running.

#### ***The Plan***

37. Rothstein seized upon his new found stature to entice investors into what would eventually become a Ponzi scheme using his budding employment and labor practice at RRA as his conduit.

38. The scheme was predicated on the Principal Conspirators self-professed pipeline of pre-suit, confidential settlement agreements as the “preeminent sexual harassment and labor employment law firm in the country.” Investors were told that the Principal Conspirators had an extensive in-house private investigative team, including former F.B.I. and C.I.A. agents, whose singular task was to obtain compromising evidence against high-profile putative defendants. Rothstein’s story was that the evidence and surveillance acquired, often supporting civil causes of action ranging from sexual harassment to mass tort cover-ups to whistle-blower claims, was presented to the putative defendant who was then offered an opportunity to avoid litigation and the negative publicity associated therewith by agreeing to resolve the matter voluntarily by and through a confidential settlement with the putative plaintiff.

39. Once the putative defendant agreed, the confidential settlement always included two main ingredients: (1) that structured payments to a putative plaintiff be made over time, generally a three to nine month time period; and (2) that the putative defendant would fund the entire settlement up front to be held in RRA’s TD Bank trust account and disbursed to the putative plaintiff in accordance with the terms of the confidential settlement agreement.

#### ***The Pitch***

40. Rothstein informed investors that the putative plaintiffs did not want to wait for the structured monthly payouts and would agree to assign their rights to the structured payout for a lump-sum payment typically at a discount in the range of 20-40% of the settlements’ face-value. Rothstein always had a plethora of plausible explanations as to why a putative plaintiff wanted their money now and simply could not wait for the structured monthly payments.



41. Rothstein claimed to want nothing from the deal and was only presenting the “opportunity” for a putative plaintiff’s benefit and to facilitate recovery of RRA’s contingent fee. Notwithstanding, Rothstein would often boast that if not for his professional and legal conflicts he would be the one purchasing these assignments.

42. As a means to induce investor action, Rothstein would show investors the purported settlement agreement in an attempt to substantiate the deal; however, because the settlements were pre-suit and confidential, the names of the putative plaintiffs and putative defendants were redacted.

43. Additionally, the Principal Conspirators would provide: (1) confirmation of RRA’s trust account balance at TD Bank evidencing the putative defendants fully funded settlement proceeds; (2) a “lock letter”, drafted and executed by a TD Bank executive, irrevocably confirming that the respective settlement proceeds in RRA’s trust account could only be paid directly to the investor’s designated account which, in most cases, was an account at TD Bank; and (3) opportunities for an independent third-party verifier to authenticate the underlying settlement, assignment and funding of settlement proceeds.

44. Notably, Rothstein was hyper-vigilant regarding access to RRA accounts under the guise of confidentiality. In fact, potential investors could only access TD Bank account information in one of two ways. Either Rothstein would invite the investor to his office to view the online balance provided by himself or Stay<sup>3</sup> or, he would “authorize” TD Bank to provide copies of account statements and wire transfers prepared and delivered by TD Bank executives

---

<sup>3</sup> See Exhibit “W” *infra*, which is an October 6, 2009 on-line screen shot of RRA’s TD Bank accounts accessed (logged in) by Irene Shannon which is Irene Stay’s maiden name. (“Welcome, Irene Shannon! You last logged in on Tuesday, October 06, 2009 4:37 PM.”)

Spinosa, Kerstetter and Caretsky. On numerous occasions, TD Bank vice-president Spinosa, assistant manager Kerstetter, and assistant vice president Caretsky, physically handed the trust account statement to Rothstein in the immediate presence of an investor.

45. As the final piece to persuade an investment, Rothstein would offer to personally guaranty the transaction. This personal guaranty, secured by the significant assets (as discussed, *supra*), was a vital component which tacitly lent credibility and security to the transaction.

46. Once an investor was interested, the Principal Conspirators, in conjunction with Boden, drafted an agreement for the assignment of the settlement agreement and proceeds.

47. Upon execution of the assignment, the investor would wire transfer to RRA's trust account the lump sum payment for immediate disbursement to the putative plaintiff. Thereafter, RRA was obligated to make payment from the funds previously verified and held in RRA's trust account at TD Bank directly to the investor's lock letter trust account at TD Bank in strict accordance with the terms of the purported settlement agreement.

**Ponzi Scheme In Action**

***Fabricated Settlements Premised on Real Cases***

48. In certain instances, the purported settlements, *albeit* fraudulent, were based on actual cases being handled by RRA. For example, one of the settlements involved herein was based upon facts surrounding Jeffrey Epstein, the infamous billionaire financier. In fact, RRA did have inside information due to its representation of one of Epstein's alleged victims in a civil case styled *Jane Doe v. Jeffrey Epstein*, pending in the Southern District of Florida. Representatives of D3 were offered "the opportunity" to invest in a pre-suit \$30,000,000.00, court settlement against Epstein arising from the same set of operative facts as the *Jane Doe* case, but involving a different underage female plaintiff. See e-mail dated October 6, 2009 referencing Epstein which is attached hereto and incorporate herein as Exhibit "B." To augment his concocted story Rothstein invited D3 to his office to view the thirteen banker's boxes of actual case files in *Jane Doe* in order to demonstrate that the claims against Epstein were legitimate and that the evidence against Epstein was real. In particular, Rothstein claimed that his investigative team discovered that there were high-profile witnesses onboard Epstein's private jet where some of the alleged sexual assaults took place and showed D3 copies of a flight log purportedly containing names of celebrities, dignitaries and international figures. Because of these potentially explosive facts, putative defendant Epstein had allegedly offered \$200,000,000.00 for settlement of the claims held by various young women who were his victims. Adding fuel to the fire, the investigative team representative privately told a D3 representative that they found three additional claimants which Rothstein did not yet know about.

Further, Preve was present for this meeting, despite the fact that he was not involved as an investor or representative in the D3 deal.

49. Additionally, Rothstein used RRA's representation in the Epstein case to pursue issues and evidence unrelated to the underlying litigation but which was potentially beneficial to lure investors into the Ponzi scheme. For instance, RRA relentlessly pursued flight data and passenger manifests regarding flights Epstein took with other famous individuals knowing full well that no under age women were on board and no illicit activities took place. RRA also inappropriately attempted to take the depositions of these celebrities in a deliberate effort to bolster Rothstein's lies.

50. Conspicuously, and contrary to Banyon's allegations<sup>4</sup>, Preve and Szafranski shared an office at RRA one floor down from Rothstein providing them access to Rothstein to assist in the furtherance of the Ponzi scheme. This fact helps explain why Preve attended the aforementioned D3 meeting despite his lack of involvement as an investor or representative.

51. Another actual case which Rothstein attempted to use as a false predicate for his scheme was a mass tort case against Chiquita Brands International. In this instance, Rothstein claimed to be representing plaintiffs in 450 wrongful death cases on the verge of settling for \$2,000,000.00 each. Rothstein told investors to begin raising funds in order to purchase this settlement. See e-mail dated October 14, 2009 referencing Chiquita which is attached hereto and incorporated herein as **Exhibit "C."** While the cases against Chiquita are real, Rothstein did not represent any of the plaintiffs and the cases remain pending.

---

<sup>4</sup> In a November 23, 2009, "Confidential Update From Banyon", Levin erroneously alleges that "The allegation that Mr. Preve had an office at the Rothstein law firm, or that he may have helped the Rothstein firm to mislead potential investors is a total lie. Period."

***Plaintiffs' Investments:***

***1. Banyon Income Fund***

52. BIF was formed in May 2009, and served as an original feeder fund for the Principal Conspirators settlement deals.

53. According to the offering materials provided by Levin and Preve, BIF's stated investment goal was to purchase:

discount settlements and related periodic revenue stream from individual plaintiffs who have settled their labor and employment related lawsuits or claims, and who would otherwise receive their settlement amounts over a period of time. The purchased settlements are secured by the full settlement amounts which will have been deposited in a trust account established by the plaintiff's attorney for the benefit of the plaintiff prior to purchase by Banyon Income Fund, LP. These settlements are released to Banyon Income Fund, LP over time to liquidate the purchased settlement.

See Confidential Offering Memorandum dated April 30, 2009, a copy of which is attached hereto and incorporated herein as **Composite Exhibit "D."**

54. Not coincidentally, BIF's investment strategy is identical to the purported investment vehicle offered by the Principal Conspirators at the center of the Ponzi scheme.

55. In fact, the Confidential Offering Memorandum avers that "[o]nce a structure of formal documentation was put in place and a relationship established with Rothstein, the General Partner was able to achieve a large ramp up in business volume . . . [which] have stabilized at approximately \$60,000,000 - \$75,000,000 in funded business per month," and that the "[f]unding for these activities has come from credit facilities with institutional hedge fund lenders as well as the personal capital of Mr. Levin." *Id.*

56. Significantly, Banyon's Confidential Offering Memorandum relies heavily upon an audited financial statement prepared by Berenfeld which purportedly details Banyon's staggering growth and astounding returns verifying, *inter alia*, that:

- a. Levin, by and through Banyon affiliated companies, was doing as much as \$75,000,000.00 in business a month with Rothstein;
- b. Through March 2009, Banyon affiliated companies purchased over \$1.1 billion dollars worth of legal settlements from Rothstein for a cost of \$657,000,000.00;
- c. By the end of March 2009, the Banyon affiliated companies had realized over \$531,000,000.00 million in returns; and
- d. Banyon affiliated companies listed receivables in excess of \$559,000,000.00 from pending settlements investments.

See id.

57. BIF's Confidential Offering Memorandum provided investors a window into the Principal Conspirators' house of cards, as the hedge fund was just one of the investment consortiums feeding the Ponzi scheme's voracious appetite.

58. All or substantially all of BIF's assets were funneled into the Principal Conspirators' scheme which served as rocket fuel blasting the obscure investment vehicle to dizzying heights.

59. In the spring of 2009, Barry Bekkedam from Ballamor Capital Management, LLC (hereinafter, "Ballamor")<sup>5</sup> and promoter of BIF, met Doug Von Allmen (D&L Partners) to discuss D&L Partners' participation in BIF.

60. During that discussion, Mr. Von Allmen learned that BIF was started by Levin, a professed mentor and confidant of Rothstein, and that the settlements BIF was purchasing were through an exclusive arrangement negotiated between Rothstein and Levin on behalf of BIF.

61. Mr. Von Allmen was told by Mr. Bekkedam that Levin was personally worth in excess of \$400,000,000.00 and would personally guarantee the settlements.

62. Additionally, Mr. Bekkedam told Mr. Von Allmen that the settlements were already fully-funded in the attorneys' trust accounts, that a "Big Four"<sup>6</sup> auditing firm would verify them quarterly, and that Ballamor had continuous unfettered access to the trust account balances and would oversee Banyon's hiring of an independent verifier to monitor and confirm the settlement transaction.

63. Finally, Mr. Von Allmen was told by Mr. Bekkedam that it would take two signatures to move the money, one of which would be someone from BIF.

64. In reliance on these purported security and verification procedures, on or about May 4, 2009, Mr. Von Allmen (through D&L Partners) and his wife Linda Von Allmen (through Dynasty Trust) first wired BIF funds; approximately one month later, his son and daughter-in-law David and Ann Von Allmen (through the DVA Trust and AVA Trust) and his step-son, Dean

<sup>5</sup> Ballamor Capital Management, LLC is an S.E.C. registered investment advisor specializing in managing investments on behalf of high and ultra-high net worth individuals

<sup>6</sup> As it turns out, the "Big Four" accounting firm referenced was Berenfeld.

Kretschmar (collectively referred to herein as "Banyon Investors") also funded investments as directed by Ballamor and Mr. Bekkedam.

65. Prior to investing, each Banyon Investor received a "the aforementioned Confidential Offering Memorandum describing the terms and conditions of the investment structure in greater detail. *See Composite Exhibit "D."*

66. Significantly, the Confidential Offering Memorandum provided that a receipt of the putative defendant's wire transfer of the full settlement proceeds into RRA's trust account would be verified by an independent third party (*see Szafranski, infra*). *Id.*

67. Additionally, the Banyon Investors were assured that in cooperation with TD Bank executives (which turned out to be Spinosa, Kerstetter and Caretsky), that BIF's third-party verifier would have online access to banking records for each deposit account and admission into all records related to the purchased settlements and settlement trust accounts. *Id.*

68. Furthermore, the Memorandum states that while "Ballamor will receive no compensation for its participation or investment recommendation . . . George Levin has an agreement in principle with Ballamor and its principal, Barry R. Bekkedam, with respect to an equity investment in Ballamor by Mr. Levin and a loan to Mr. Bekkedam, the final terms of which have not been determined."<sup>7</sup> *Id.*

69. Szafranski, president of Onyx Capital Management, acted as an the designated independent, third-party verifier for the Banyon Investors and BIF. Prior to and during the course of

---

<sup>7</sup> In fact we now know that Ballamor and Mr. Bekkedam received \$5,000,000.00 from Levin for their involvement in this Ponzi scheme along with a \$18,000,000.00 investment through Ballamor into Nova Bank, a Pennsylvania bank.



his investigation, Szafranski obtained the following information demonstrative of TD Bank's involvement:

a. October 29, 2008 letter signed by Caretsky, assistant branch manager with Commerce Bank<sup>8</sup> enclosing three trust account statements for RRA: (1) account number [REDACTED] containing \$166,922,339.00; (2) account number [REDACTED] containing \$40,125,685.44; and (3) account number [REDACTED] containing \$348,229,463.21. All three trust account statements for RRA are attached hereto and incorporated herein as **Composite Exhibit "E."**

b. March 20, 2009 letter signed by Kerstetter an assistant manager for TD Bank enclosing three trust account statement for RRA: (1) account number [REDACTED] showing a balance of \$104,211,711.22; (2) account number [REDACTED] showing a balance of \$368,333,133.20; and (3) account number [REDACTED] showing a balance of \$110,331,563.13. All three account statements referenced are attached hereto and incorporated herein as **Composite Exhibit "F."**

c. April 17, 2009 letter signed by Caretsky as a TD Bank Assistant Vice President, enclosing RRA trust account statement for: (1) account number [REDACTED] showing a balance of \$61,117,111; (2) RRA trust account statement for account number [REDACTED] showing a balance of \$80,978,935.31; (3) RRA trust account statement for account number [REDACTED] showing a balance of \$136,122,322.87; (4) RRA trust account statement for account number [REDACTED] showing a balance of \$198,644,311.13; and (5) RRA trust account statement for account number [REDACTED] showing a balance of \$483,668,999.39. All five trust account

<sup>8</sup> Commerce Bank was a predecessor in interest to TD Bank as a result of TD Bank's \$7 billion purchase of Commerce Bank in March 2008 purchase.

statements referenced are attached hereto and incorporated herein as **Composite Exhibit "G."**

d. June 22, 2009 Commerce Bank wire transfer to RRA trust account ending x-  
[REDACTED] in the amount of \$1,957,500.00 and purporting to be a funded settlement, a copy of which is  
attached hereto and incorporated herein as **Exhibit "H"**;

e. June 22, 2009 Commerce Bank wire transfer to RRA trust account ending x-  
[REDACTED] in the amount of \$2,680,000.00 and purporting to be a funded settlement, a copy of which is  
attached hereto and incorporated herein as **Exhibit "I"**;

f. June 22, 2009 Commerce Bank wire transfer to RRA trust account ending x-  
[REDACTED] in the amount of \$695,000.00 and purporting to be a funded settlement, a copy of which is  
attached hereto and incorporated herein as **Exhibit "J"**;

g. June 30, 2009 Commerce Bank wire transfer to RRA trust account ending x-  
[REDACTED] in the amount of \$2,208,000.00 and purporting to be a funded settlement, a copy of which is  
attached hereto and incorporated herein as **Exhibit "K"**;

h. July 1, 2009 Commerce Bank wire transfer to RRA trust account ending x-  
[REDACTED] in the amount of \$6,072,000.00 and purporting to be a funded settlement, a copy of which is  
attached hereto and incorporated herein as **Exhibit "L"**;

i. July 13, 2009 letter signed by Kerstetter from TD Bank enclosing RRA trust  
account statement for account number [REDACTED] showing a balance of \$14,286,000.00, a copy of  
which is attached hereto and incorporated herein as **Composite Exhibit "M"**; and

j. July 17, 2009 TD Bank wire transfer to RRA trust account ending x-[REDACTED] in  
the amount of \$22,348,221.00 and purporting to be a funded settlement, a copy of which is attached  
hereto and incorporated herein as **Exhibit "N"**;

70. In reliance on the foregoing, as confirmed by Szafranski, the Banyon Investors collectively invested \$60,550,000.00 into BIF and into the Ponzi scheme.

**2. Razorback Funding, LLC**

71. Razorback was formed September 24, 2009 for purposes of investing in two RRA settlements: (1) a \$40,600,000.00 structured settlement, payable in four equal monthly installments, offered in exchange for a lump sum payment of \$23,200,000.00; and (2) a \$26,100,000.00 structured settlement, payable in three equal monthly installments, offered in exchange for a lump sum payment of \$17,400,000.00. *See Confidential Settlement Agreements and Releases* which are attached hereto and incorporated herein as **Composite Exhibit "O."**

72. In particular, the deal was structured so Razorback would fund \$32,000,000.00 towards the purchase of these settlements by means of a loan to Banyon USVI, LLC. Banyon USVI in turn would contribute \$8,600,000.00 to purchase the settlement proceeds from the Principal Conspirators. *See Acknowledgement of Assignment/Purchase of Settlement Proceeds and Sale and Transfer Agreements* which is attached hereto and incorporated herein as **Composite Exhibit "P."**

73. On or about September 18, 2009, as part of its due diligence, Razorback obtained a copy of a TD Bank "lock letter" signed by Spinoso used in a prior deal. *See September 18, 2009 lock letter from TD Bank* which is attached hereto and incorporated herein as **Exhibit "Q."** The lock letter indicates that TD Bank had been irrevocably instructed to pay the fund identified in a particular RRA trust account only to the investor's bank account.

74. On October 1, 2009, Szafranski, who was utilized as the independent reviewer for Razorback as well, met with Rothstein to review and verify all of the documents supporting the

Razorback deal. In that meeting, Szafranski purportedly witnessed Rothstein sign on to the TD Bank on-line banking website and verified that all of the wire transfers for the underlying Razorback settlement deals had been received by RRA and were held in RRA's trust account ending in x-████. A copy of the October 1, 2009 email from Szafranski verifying the above-referenced account is attached hereto and incorporated herein as **Exhibit "R."**

75. Szafranski also verified that a "lock letter" had been received by Spinosa as Regional Vice President of TD Bank dated October 1, 2009 stating the following:

Pursuant to your written instructions to us of September 30, 2009, please be advised that all funds contained in the above referenced account shall only be distributed upon your or Stuart Rosenfeldt's instruction and shall only be distributed to Banyon USVI (Del), LLV, c/o Razorback Funding, LLC, Debt & Equity Re-Payment Account: TD Bank, NA, 319 Glen Head Road, Old Brookville, NY, ABA: █████, Account # █████. Your letter is understood not to convey ownership of the account or access to the account to any other party, but rather is meant to irrevocably restrict conveyances as follows: conveyances shall only be made from the account referenced above to the Banyon USVI account.

See October 1, 2009 letter which is attached hereto and incorporated herein as **Exhibit "S."**

76. Spinosa e-mailed the "lock letter" to Rothstein earlier that day with a message stating that at Rothstein's "request and instructions, this account [RRA's trust account] has been irrevocably locked as to destination of all disbursements [which was Razorback's account, also at TD Bank]. The letter confirming same is attached. Please do not deposit any funds into this account that are not solely (sic) to be directed to the entity set forth in the irrevocable instruction." A copy of the October 1, 2009 email from Spinosa is attached hereto and incorporated herein as **Exhibit "T."**

77. Also on October 1, 2009, Razorback received copies of two wire transfers from Preve, a Banyon USVI representative, demonstrating that a total of \$66,700,000.00 (the full settlement funding being purchased) had been received by RRA in its trust account with TD Bank. A copy of the October 1, 2009 wire transfers is attached hereto and incorporated herein as **Composite Exhibit "U."**

78. On the same day, Preve forwarded Razorback an email from Rothstein providing: (1) confirmation of Preve's purported \$8,000,000.00 wire into RRA's trust account; and (2) that no disbursement on the deal would be made until he received the \$32,000,000.00 from Razorback. A copy of the October 1, 2009 email from Rothstein is attached hereto and incorporated herein as **Exhibit "V."**

79. On October 3, 2009, Razorback attempted to contact Spinoso to verify the details of the lock letter. The Razorback representative was unable to reach Spinoso but did receive confirmation from Spinoso's assistant that she prepared the lock letter and that Spinoso signed it.

80. On October 7, 2009, Razorback received an email from Preve which contained an on-line screen shot of an RRA trust account at TD Bank indicating a balance of \$66,700,000.00. A copy of the TD Bank account screen shot is attached hereto as **Exhibit "W."**

81. Finally, on October 22, 2009, Szafranski met again with Rothstein and verified that all of the putative plaintiffs in the Razorback deals received their disbursements by reviewing TD Bank's on-line banking website. A copy of Szafranski October 22, 2009 confirming email is attached hereto and incorporated herein as **Exhibit "X."**

82. In reliance on the foregoing, Razorback transferred the sum of \$32,000,000.00 to RRA's trust account.

**3. D3 Capital Club, LLC**

83. D3 was formed October 4, 2009 for purposes of investing in a \$30,000,000.00 RRA structured settlement, payable in six equal monthly installments of \$5,000,000.00, offered in exchange for \$18,000,000.00. *See Confidential Settlement Agreements and Releases* which is attached hereto and incorporated herein as **Composite Exhibit "Y."**

84. A D3 representative, who was also a representative of Razorback's management team, had knowledge of and relied upon the contacts and representations made by TD Bank in connection with the Razorback transaction.

85. On or about October 15, 2009, as part of its due diligence, D3 obtained a copy of a TD Bank "lock letter" signed by Spinoso stating the following:

Pursuant to your written instructions to us of October 14, 2009, please be advised that all funds contained in the above referenced account shall only be distributed upon your or Stuart Rosenfeldt's instruction and shall only be distributed to D3 Capital Club, LLC, 2833 NE 35<sup>th</sup> Court, Fort Lauderdale, FL, 33308, TD Bank NA, Account # [REDACTED].

Your letter is understood not to convey ownership of the account or access to the account to any other party, but rather is meant to irrevocably restrict conveyances as follows: conveyances shall only be made from the account referenced above to the TD bank account # [REDACTED] belonging to D3 Capital Club, LLC.

*See October 15, 2009 lock letter attached hereto and incorporated herein as **Exhibit "Z."***

86. On October 15, 2009, Spinoso signed another letter enclosing a copy of RRA's trust account bank statement showing a balance in excess of \$30,000,000.00. *See October 15, 2009 letter attached hereto and incorporated herein as **Composite Exhibit "AA."***

87. Furthermore, on October 15, 2009, Kerstetter drafted a letter to RRA enclosing a copy of RRA's trust account bank statement for the D3 settlement showing a balance in excess of

\$30,000,000.00. This letter was personally delivered by Kerstetter to Rothstein in a D3 representative's presence while inside the TD Bank Fort Lauderdale branch. See October 15, 2009 letter attached hereto and incorporated herein as **Exhibit "AA-1."** Later that day, Kerstetter met again with that same D3 representative at a location outside of the bank in order to sign the paperwork to open a D3 account at TD Bank.

88. On October 16, 2009 and again on October 19, 2009, a D3 representative sent emails to Spinosa and Kerstetter advising that D3 had opened its account for purposes of doing business with RRA and asked about the mechanics of the irrevocable lock letter that D3 had with RRA account number [REDACTED]. A copy of the October 16, 2009 and October 19, 2009 emails are attached hereto and incorporated herein as **Composite Exhibit "BB."**

89. Spinosa responded to the October 19, 2009 email with a phone call to the D3 representative. During the conversation, the lock letter was acknowledged by Spinosa who refused to provide any further details about the Principal Conspirators' accounts.

90. Finally, on October 19, 2009, Szafranski met with Rothstein and verified that the sum of \$30,000,000.00 was wired from the putative defendant into the RRA trust account ending x-[REDACTED]. A copy of the October 19, 2009 email is attached hereto and incorporated herein as **Exhibit "CC."**

91. In reliance on the foregoing, D3 transferred the sum of \$13,500,000.00 to RRA's trust account.

#### **4. BFMC Investment, LLC**

92. BFMC was formed in November 1998 to fund investment opportunities.

93. On September 28 2009, BFMC principal, Barry Florescue ("Florescue") met socially with Andrew Barnett ("Barnett"), Director of Corporate Development for RRA.

94. During this meeting, Barnett described his role at RRA and invited Florescue to meet Rothstein later that week to discuss a lucrative investment opportunity. Florescue was aware of Rothstein given Rothstein's prominence in the Fort Lauderdale business and social community, and a meeting was scheduled at RRA on September 30, 2009.

95. Florescue and his employee, Mark Seigel ("Seigel"), arrived in RRA's offices and were initially introduced to Boden. Coincidentally, Boden had, many years earlier, worked as a junior staff member with Florescue's corporate counsel and had actively worked on one of Florescue's previous financing transactions.

96. After several minutes, Boden and Barnett led Florescue and Seigel into Rothstein's private office.

97. After introductions, Rothstein described an investment opportunity involving purchasing various settlements with structured payments explaining as follows:

a. RRA is a nationally recognized firm representing whistleblowers in whistleblower lawsuits against employers. RRA has specific expertise in a specific type of litigation called Qui Tam litigation, in which the defendant is also accused of defrauding the United States government. RRA became a magnet for Qui Tam cases following its success as co-counsel in a 2008 Eli Lilly Qui Tam case, which resulted in a \$1 billion plus settlement.



b. RRA was currently representing whistleblower plaintiffs inside a Fortune 500 company that had allegedly defrauded the United States government. Citing confidentiality, Rothstein could not share the name of the defendant, but he described it as a large food conglomerate that had substituted cheaper ingredients into food supplies sold to the government under national contracts. Rothstein was rounding up dozens of whistleblowers inside the company who had been threatened by senior management to remain silent regarding the company's fraud.

c. RRA had negotiated numerous settlements for \$1,400,000.00 for various whistleblower clients, but the defendant insisted on paying the settlements out over four months. The plaintiffs wanted their cash up front.

d. Rothstein explained that the putative plaintiffs were willing to take a large discount up front because: (i) they had a high degree of concern over whether defendant would attempt to prevent them from receiving payments after settling and, (ii) Rothstein explained in detail a legal concept called "privity" – plaintiff was "in privity" with the defendant which subjected their settlement to reversal by the federal government. Rothstein represented that a third party buyer of the settlement rights would not be subject to such reversal as the third party was not "in privity" with the defendant.

e. The settlement documents were drafted and ready to be settled, but Rothstein needed to find an investor to fund the settlement. Rothstein explained that such a transaction was legal, because the settlement agreement had no "anti-assignment rights", but that any third party investor couldn't be given any details about the parties involved in the settlement, because it was by nature highly confidential and did contain strong confidentiality provisions.

f. Due to the fact that a “funder” could not be given any information about the case, the defendant, or the plaintiff, and given the fact that Rothstein needed a high degree of confidentiality about even the existence of the funding arrangement (in order to prevent defendants from explicitly prohibiting this type of arrangement going forward), Rothstein could only engage in such transaction with local friends with whom he trusted.

g. RRA’s clients were willing to accept \$800,000.00 up front in exchange for their rights to the \$1,400,000.00 settlement, payable over 4 months.

h. Rothstein could not personally fund the structured settlements because it was illegal for him or his firm to profit from a structured settlement in which he represented the plaintiff. However, it was in his firm’s interest to find a funder so that the firm could settle the case and get paid its contingency fee.

i. Rothstein remarked that the transaction would be substantiated and verified, that he would provide evidence of the settlement in his office, and that he would get on the phone with Spinoso of TD Bank to confirm that the putative defendant’s funds had been wired into a Florida Bar trust account with instructions to only release the funds in that account to the specified funder.

98. Upon concluding the meeting, Barnett walked Florescue and Seigel out to the elevator. During a debrief, Barnett revealed that the defendant was Dole Foods, which had knowingly supplied the U.S. Government with impure orange juice in a major juice contract that called for 100% pure orange juice. Barnett said that Rothstein had offered to sign a corporate and personal guaranty as a further inducement to make the investment.

99. Between September 30, 2009 and October 15, 2009, BFMC worked with their counsel and Boden on various transaction documents necessary to close the deal.

100. During the first week of October 2009, Florescue telephoned Spinoso, who Florescue knew professionally based on various banking activities previously engaged in, to inquire about Rothstein. Spinoso said that he could not talk about Rothstein without Rothstein's consent.

101. In early October, 2009, Boden finalized the deal documents for BFMC's investment in three identical RRA settlements: (1) a \$1,400,000.00 structured settlement, payable in four equal monthly installments, offered in exchange for a lump sum payment of \$800,000.00; (2) a second \$1,400,000.00 structured settlement, payable in four equal monthly installments, offered in exchange for a lump sum payment of \$800,000.00; and (3) a third \$1,400,000.00 structured settlement, payable in four equal monthly installments, offered in exchange for a lump sum payment of \$800,000.00. *See* correspondence from David Boden which is attached hereto and incorporated herein as Exhibit "DD."

102. BFMC's explicit understanding from Boden and Rothstein was that the putative defendant's funds were to be held in RRA's trust account and could only be released directly to BFMC's account pursuant to an irrevocable "lock letter."

103. On or about October 15, 2009, as part of its due diligence, BFMC obtained a copy of a TD Bank "lock letter" signed by Spinoso stating that:

[p]ursuant to your written instructions to us of October 14, 2009, please be advised that all funds contained in the above referenced account shall only be distributed upon your or Stuart Rosenfeldt's instruction and shall only be distributed to BB&T (FKA: Colonial Bank), Pompano Beach Branch # 32083, (954) 943-6550, ABA#

██████████, for further credit to: BFMC Investment, LLC Account #  
██████████.

Your letter is understood not to convey ownership of the account or access to the account to any other party, but rather is meant to irrevocably restrict conveyances as follows: conveyances shall only be made from the account referenced above to the BB&T (FKA: Colonial Bank) account # ██████████ belonging to BFMC Investment, LLC.

See October 15, 2009 lock letter attached hereto and incorporated herein as Exhibit "EE."

104. Later that day, and in reliance on the foregoing, BFMC wired \$2,400,000.00 to RRA's TD Bank account number ██████████.

#### Implosion of Rothstein's Ponzi Scheme

105. In October 2009, the Ponzi scheme reached critical mass. October was a huge month for investor settlement redemptions and Rothstein knew that the influx of new investor capital could not satisfy all previous investor obligations. Sensing that the end was near, Rothstein began planning his escape.

106. On October 17, 2009, Rothstein sent a firm-wide e-mail at RRA asking for help to determine whether a "client" who is facing a multitude of criminal charges in the United States—including fraud, money laundering and embezzlement—could be extradited to the United States or Israel from abroad after renouncing his United States citizenship. Rothstein's email asked for countries which did not have extradition treaties with the United States or Israel<sup>9</sup> and concluded by stating that "[t]his client is related to a very powerful client of ours and so time is of the essence. Lets rock and roll... there is a very large fee attached to this case. Thanks Love ya

---

<sup>9</sup> Not coincidentally Morocco, Rothstein's destination on October 27, 2009, was one of the countries that does not have an extradition treaty with either the United States or Israel.

Scott.” See Sun-Sentinel article dated November 16, 2009 referencing the October 17, 2009 email which is attached hereto and incorporated herein as **Exhibit “FF.”** Suffice it to say, Rothstein was the purported “client” and this is the first clear written indication that he knew his fate.

107. By the end of October 2009, Rothstein and RRA began to default on the investors’ structured payments and the Ponzi scheme began to unravel.

108. On October 26, 2009, Linda Von Allmen spoke with Rothstein at Bova restaurant who, in between martinis, admitted that he was “having a bad day.” Rothstein was joined by a woman and his bodyguard, believed to be Joe Alu, who may have witnessed this exchange.

109. On October 27, 2009, Richard Pearson, who had invested \$18,000,000.00 in the Ponzi scheme, confronted Rothstein who was sitting with Spinoso inside of Bova restaurant. Pearson, in Spinoso’s presence, demanded to know why he had not received two scheduled payments due to him the week prior. Rothstein attempted to diffuse the situation leaving Spinoso visibly shaken.

110. Shortly thereafter, Rothstein proceeded to methodically drain the TD Bank RRA accounts dry, depleting virtually all of the remaining investors’ money as well as the money of many of the firms’ clients.

111. On the evening of October 27, 2009, Rothstein secretly boarded a private G-5 jet destined for Morocco, but not before completing a \$16,000,000.00 wire transfer to a Moroccan bank.

112. By October 30, 2009, investors began to scramble desperately attempting to reach Rothstein for answers. Unbeknownst to them Rothstein was already gone, along with their investments, as the Ponzi scheme finally buckled under the pressure of obligations due.

113. Alarmed investors frantically reached out to RRA executives and attorneys begging for information as to the whereabouts of Rothstein and their more than \$30,000,000.00 in overdue payments. Stuart Rosenfeldt (hereinafter, "Rosenfeldt") assembled a team including Boden, Stay and Grant Smith, at RRA to begin answering the deluge of investor calls by first confirming with Stay (RRA's C.F.O.) that RRA's operating and trust accounts contained more than \$1 billion dollars. Shamefully, Stay refused to provide Rosenfeldt the confirmation requested. Growing ever agitated, Rosenfeldt and the others continued to press Stay demanding to know what was going on and that she produce current account statements. Eventually Stay relented and began inconsolably crying repeating the phrase, "I don't want to go to jail." Rosenfeldt proceeded to conference call Spinoza who initially declined to provide account balance verification but after much cajoling finally informed Rosenfeldt that the RRA accounts had been almost completely depleted.

#### Devastating Fallout

114. The velocity at which the Ponzi scheme cratered sent a sonic boom felt throughout the financial and legal world.

115. Reeling from its shameful missteps in connection with the Rothstein scandal, an emergency receiver was appointed for RRA on November 4, 2009 for the purpose of winding down its operations.

116. As the dust begins to settle, critical details have emerged revealing the scope and magnitude of this the nefarious scheme. By way of example Plaintiffs have discovered that:

- a. the entirety of Plaintiffs' more than \$100,000,000.00 investment is gone;
- b. plaintiffs' "lock letter" accounts were never funded with the purported settlement money and contained only a nominal deposit of \$100.00;
- c. even after Rothstein's October 27, 2009 departure to Morocco, millions of dollars continued to flow out of RRA accounts from the Fort Lauderdale TD Bank accounts, indicative of an insider(s) maintaining operations of the Ponzi scheme including, but not limited to:

|        |                           |                        |
|--------|---------------------------|------------------------|
| i.     | <u>Shimon Levy</u>        | <u>\$366,000.00</u>    |
| ii.    | <u>Shimon Levy</u>        | <u>\$287,500.00</u>    |
| iii.   | <u>Onyx Capital</u>       | <u>\$263,000.00</u>    |
| iv.    | <u>Barbe Frank</u>        | <u>\$240,000.00</u>    |
| v.     | <u>Shimon Levy</u>        | <u>\$225,000.00</u>    |
| vi.    | <u>Obidia Levy</u>        | <u>\$250,000.00</u>    |
| vii.   | <u>Rachel Levy</u>        | <u>\$50,000.00</u>     |
| viii.  | <u>Daniel Minkowitz</u>   | <u>\$225,000.00</u>    |
| ix.    | <u>Benzion Varon</u>      | <u>\$33,333.00</u>     |
| x.     | <u>Dominic Ponatchio</u>  | <u>\$280,000.00</u>    |
| xi.    | <u>Daniel Minkowitz</u>   | <u>\$200,000.00</u>    |
| xii.   | <u>Daniel Minkowitz</u>   | <u>\$100,000.00</u>    |
| xiii.  | <u>Shimon Levy</u>        | <u>\$366,666.00</u>    |
| xiv.   | <u>Shimon Levy</u>        | <u>\$337,500.00</u>    |
| xv.    | <u>Onyx Capital</u>       | <u>\$275,000.00</u>    |
| xvi.   | <u>Obidia Levy</u>        | <u>\$268,000.00</u>    |
| xvii.  | <u>Obidia Levy</u>        | <u>\$175,000.00</u>    |
| xviii. | <u>Moty Ban-Adon</u>      | <u>\$132,000.00</u>    |
| xix.   | <u>Benzion Varon</u>      | <u>\$33,333.00</u>     |
| xx.    | <u>Ahnick Kahlid</u>      | <u>\$16,000,000.00</u> |
| xxi.   | <u>BWS Investments</u>    | <u>\$300,000.00</u>    |
| xxii.  | <u>Pirulin Group</u>      | <u>\$300,000.00</u>    |
| xxiii. | <u>Condorde Capital</u>   | <u>\$300,000.00</u>    |
| xxiv.  | <u>National Financial</u> | <u>\$150,000.00;</u>   |

- d. in April 2009, \$53,060,000.00 in credits and \$51,560,000.00 in debits were transacted through four RRA trust accounts at TD Bank;
- e. in October 2009 \$235,000,000.00 in credits and \$232,000,000.00 in debits were transacted through the RRA accounts at TD Bank;
- f. the \$8,000,000.00 wire transfer confirmation used by Preve and Rothstein to induce Razorback's \$32,000,000.00 payment was in fact never received by RRA or TD Bank;
- g. on November 1, 2009, Mel Lifshitz of DE Securities whose group invested nearly \$100,000,000.00 into the Ponzi scheme, advised a group of investor<sup>10</sup> victims that he personally sat with Spinosa at TD Bank and verified investment account balances;
- h. during that same meeting, Levin informed the group that he reached out to Rothstein in Morocco letting him know that Banyon stood ready to provide shortfall financing if he was having trouble making payments. Astoundingly, Levin's revealing admission took the group by surprise because one of the core "deal" tenants insured against any possible deficit by requiring a putative defendant's settlement to be funded prior to an investors lump sum purchase. Thus, any shortfall, even the smallest one, is patently contrary to the investment structure and obvious evidence that the monies are either being misused or are a part of a Ponzi scheme.

<sup>10</sup> The group of investors attending the November 1, 2009 meeting include: Dean Kretschmar, Ted Morse, Ed Morse, Richard Pearson, Ira Sochet, Mel Lifshitz, AJ Discala, Mac Melvin, Mark Nordlicht, Jack Simony, Steve Jackel, Laurence King, Steve Levin, George Levin, Frank Preve, Barry Bekkedam, and Michael Szafranski.



- i. Plaintiffs now believe that Levin's statement was a thinly-veiled attempt to cover his tracks after Rothstein rejected Levin's last-ditch efforts to persuade Rothstein to keep the Ponzi scheme going. In support, Plaintiffs rely on a October 31, 2009 email from Preve to Rothstein stating that "We [Levin and Preve] understand that the shortage is now 300m which is still manageable if we have your cooperation. Let me know," to which Rothstein responds, "[t]hat is not the shortage . . . . that is the amount of money needed to give the investors back their money. I really just need to end it frank. It will make it easier for everyone." (emphasis added). The attempt to try and "manage" the hole created now presumes that Levin and Preve had knowledge of a prior deficit and serves as an unwitting admission of their involvement in the perpetuation of the Ponzi scheme;
- j. sometime in the Spring or Summer of 2009, Ted Morse was personally provided with a written account balance statement by Caretsky at TD Bank;
- k. on July 27, 2009 Rothstein transferred a property with an assessed value of \$407,750.00 to Villegas for "love and affection" and \$100.00. Notwithstanding owning the property free and clear, Villegas who earned \$250,000.00 a year, decided to pull \$100,000.00 out of the property days prior to the IRS filing of a forfeiture in rem complaint against the property;
- l. Berenfeld's audited financial statements for the affiliated Banyon entities confirmed finance receivables of \$517,404,505.00 due from RRA

settlements worth more than \$1,100,000,000.00. See Composite Exhibit “D.” As now discovered, these verified finance receivables were pure fiction. Incontrovertibly, Berenfeld either willfully participated in this fraud or knew or should have known as part of the audit process that the finance receivables were fabricated and incapable of being independently verify;

- m. Berenfeld’s complicity in the Ponzi scheme is further compounded by their role as accountants for RRA and Rothstein and Rosenfeldt individually providing them with first-hand knowledge of the patent inconsistencies between Banyon’s purported verified audited receivables and RRA’s actual numbers;
- n. due to the vast complexity in maintaining the Ponzi scheme’s fraudulent accounting, it is only sophisticated accountants could have accounted for “phantom” investments over a period of four years allowing the Principal Conspirators to generate falsified statements necessary to dupe investors;
- o. Ballamor and Mr. Bekkedam received a \$5,000,000.00 “loan” from Levin for procuring investor funds along with a \$18,000,000.00 investment through Ballamor into Nova Bank, a Pennsylvania bank;
- p. the TD Bank account statements provided and verified by Szafranski were completely fabricated and incapable of being confirmed. In most instances, there was either no money in the settlement accounts or the amounts contained were hundreds of millions less than what was

represented in the statements (see Comparison Chart of Actual Account Balances with Provided Deal Account Statements as attached hereto and incorporated herein as Composite Exhibit "GG."); and

- q. TD Bank either knew or certainly should have known of the criminality and/or gross irregularities of RRA's operations. Alternatively, TD Bank's actions and/or omissions in not conducting any due diligence inquiry into RRA's suspicious activities, unorthodox settlement structures, lack of supporting document and vigilant (if not obsessive) control over account access was either deliberate or reckless.

117. A Ponzi scheme cannot be operated without insider help. Plaintiffs believe that additional members of RRA, including its non-lawyer investigators, were used by Rothstein to perpetuate, promote and facilitate the Ponzi scheme. The details of these individuals or entities involvement and participation is presently unknown but further allegations and counts will be added as discovery is conducted and information concerning the complicity of these individuals or entities is confirmed.

#### Jurisdiction and Venue

118. This court has jurisdiction over this matter as an action for damages in excess of \$100,000,000.00 exclusive of attorneys' fees, costs and interest.

119. Venue is appropriate Broward County, Florida, pursuant to § 47.011, Fla. Stat., because the Defendants' reside in Broward County, Florida and the cause of action accrued in Broward County, Florida.

120. All conditions precedent, if any, have been met, waived or excused.

121. Plaintiffs have retained the undersigned firm and have agreed to pay it a reasonable fee.

**COUNT 41 - FRAUDULENT MISREPRESENTATION**  
**(against Scott Rothstein)**

122. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

123. This is a claim for fraudulent misrepresentation.

124. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

125. In furtherance of the Ponzi scheme, Rothstein knowingly made material false statements and representations, including but not limited to representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

126. Rothstein intended the Banyon Investors to act on his knowingly false representations.

127. The Banyon Investors justifiably relied upon Rothstein's representations to their detriment.

128. As a direct and proximate result of Rothstein's false statements, The Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT #2 - FRAUDULENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

129. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

130. This is a claim for fraudulent misrepresentation.

131. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

132. In furtherance of the Ponzi scheme, Kerstetter knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

133. Kerstetter intended the Banyon Investors to act on her knowingly false representations.

134. The Banyon Investors justifiably relied upon Kerstetter's representations to their detriment.

135. As a direct and proximate result of Kerstetter's false statements, the Banyon Investors have sustained damages.

WHEREFORE, ~~THE LINDA VON ALLMEN,~~ as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID

VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT III3 - FRAUDULENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

136. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

137. This is a claim for fraudulent misrepresentation.

138. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

139. In furtherance of the Ponzi scheme, Caretsky knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

140. Caretsky intended the Banyon Investors to act on her knowingly false representations.

141. The Banyon Investors justifiably relied upon Caretsky's representations to their detriment.

142. As a direct and proximate result of Caretsky's false statements, the Banyon Investors have sustained damages.

WHEREFORE, ~~THE~~ LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT IV4 - FRAUDULENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

143. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

144. This is a claim for fraudulent misrepresentation.

145. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

146. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

147. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

148. In furtherance of the Ponzi scheme, TD Bank, through Kerstetter and Caretsky, knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

149. TD Bank, through Kerstetter and Caretsky, intended the Banyon Investors to act on their knowingly false representations.

150. The Banyon Investors justifiably relied upon TD Bank's through Kerstetter's and Caretsky's representations to their detriment.

151. As a direct and proximate result of TD Bank's, made through Kerstetter's and Caretsky's, false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN



LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT V5 - FRAUDULENT MISREPRESENTATION**  
**(against George G. Levin)**

152. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

153. This is a claim for fraudulent misrepresentation.

154. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

155. In furtherance of the Ponzi scheme, Levin knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

156. Levin intended the Banyon Investors to act on his knowingly false representations.

157. The Banyon Investors justifiably relied upon Levin's representations to their detriment.

158. As a direct and proximate result of Levin's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 6 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Preve)**

159. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

160. This is a claim for fraudulent misrepresentation.

161. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

162. In furtherance of the Ponzi scheme, Preve knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

163. Preve intended the Banyon Investors to act on his knowingly false representations.

164. The Banyon Investors justifiably relied upon Preve's representations to their detriment.

165. As a direct and proximate result of Preve's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 7 - FRAUDULENT MISREPRESENTATION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

166. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

167. This is a claim for fraudulent misrepresentation.

168. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

169. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

170. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

171. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

172. Banyon USVI and BIF, through Levin and Preve, intended the Banyon Investors to act on their knowingly false representations.

173. The Banyon Investors justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to their detriment.

174. As a direct and proximate result of Banyon USVI's and BIF's, made through Levin's and Preve's, false statements and representations, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 8 - FRAUDULENT MISREPRESENTATION**  
**(against Michael Szfranski)**

175. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

176. This is a claim for fraudulent misrepresentation.

177. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

178. In furtherance of the Ponzi scheme, Szfranski knowingly made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

179. Szfranski intended the Banyon Investors to act on his knowingly false representations.

180. The Banyon Investors justifiably relied upon Szfranski's representations to their detriment.

181. As a direct and proximate result of Szfranski's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 9 - FRAUDULENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

182. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

183. This is a claim for fraudulent misrepresentation.

184. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

185. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

186. In furtherance of the Ponzi scheme, Onyx, through Szfranski, knowingly material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

187. Onyx, through Szfranski, intended the Banyon Investors to act on its knowingly false representations.

188. The Banyon Investors justifiably relied upon Onyx's, through Szfranski's, representations to their detriment.

189. As a direct and proximate result of Onyx's, made through Szfranski's, false representations, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 10 - FRAUDULENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

190. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

191. This is a claim for fraudulent misrepresentation.

192. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

193. In furtherance of the Ponzi scheme, Berenfeld knowingly made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

194. Berenfeld intended the Banyon Investors to act on its knowingly false representations.

195. The Banyon Investors justifiably relied upon Berenfeld's representations to their detriment.

196. As a direct and proximate result of Berenfeld's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 11 - NEGLIGENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

197. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

198. This is a claim for negligent misrepresentation.

199. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

200. In furtherance of the Ponzi scheme, Kerstetter made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

201. When making the false statements and representations, Kerstetter either knew or reasonably should have known that they were false.

202. Kerstetter owed the Banyon Investors a duty of care because she knew or had reason to know that the Banyon Investors were placing trust and confidence in her and relying on her to inform them.

203. Kerstetter breached her duty to the Banyon investors-Investors by making false representations with the intention that the Banyon Investors rely on them.

204. The Banyon Investors justifiably relied upon Kerstetter's representations to their detriment.

205. As a direct and proximate result of Kerstetter's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT VII - NEGLIGENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

206. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

207. This is a claim for negligent misrepresentation.

208. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.



209. In furtherance of the Ponzi scheme, Caretsky made material false statements and representations, including, but not limited to, showing investors false statements of the amounts in RRA trust accounts.

210. When making the false statements and representations, Caretsky either knew or reasonably should have known that they were false.

211. Caretsky owed the Banyon Investors a duty of care because she knew or had reason to know that the Banyon Investors were placing trust and confidence in her and relying on her to inform them.

212. Caretsky breached her duty to the Banyon investors by making false representations with the intention that the Banyon Investors rely on them.

213. As a direct and proximate result of Caretsky's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT VII13 - NEGLIGENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

214. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

215. This is a claim for negligent misrepresentation.

216. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

217. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

218. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

219. In furtherance of the Ponzi scheme, TD Bank, through Kerstetter and Caretsky, made material false statements and representations, including, but not limited to, showing investors false statements of the amounts in RRA trust accounts.

220. When making the false statements and representations, TD Bank, through Kerstetter and Caretsky, either knew or reasonably should have known that they were false.

221. TD Bank owed the Banyon Investors a duty of care because it knew or had reason to know that the Banyon Investors were placing trust and confidence in it and relying on it to inform them.

222. TD Bank breached its duty to the Banyon Investors by making false representations, through Kerstetter and Caretsky, with the intention that the Banyon Investors rely on them.

223. The Banyon Investors justifiably relied upon TD Bank's, through Kerstetter's and Caretsky's, representations to their detriment.

224. As a direct and proximate result of TD Bank's representations, made through Kerstetter and Caretsky, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT VIII - NEGLIGENT MISREPRESENTATION**  
**(against George G. Levin)**

225. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

226. This is a claim for negligent misrepresentation.

227. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

228. In furtherance of the Ponzi scheme, Levin made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

229. When making the false statements and representations, Levin either knew or reasonably should have known that they were false.

230. Levin owed the Banyon Investors a duty of care because he knew or had reason to know that the Banyon Investors were placing trust and confidence in him and relying on him to inform them.

231. Levin breached his duty to the Banyon investors by making false representations with the intention that the Banyon Investors rely on them.

232. The Banyon Investors justifiably relied upon Levin's representations to their detriment.

233. As a direct and proximate result of Levin's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 15 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Preve)**

234. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

235. This is a claim for negligent misrepresentation.

236. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

237. In furtherance of the Ponzi scheme, Preve made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

238. When making the false statements and representations, Preve either knew or reasonably should have known that they were false.

239. Preve owed the Banyon Investors a duty of care because he knew or had reason to know that the Banyon Investors were placing trust and confidence in him and relying on him to inform them.

240. Preve breached his duty to the Banyon investors by making false representations with the intention that the Banyon Investors rely on them.

241. The Banyon Investors justifiably relied upon Preve's representations to their detriment.

242. As a direct and proximate result of Preve's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 16 - NEGLIGENT MISREPRESENTATION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

243. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

244. This is a claim for negligent misrepresentation.

245. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

246. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

247. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

248. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

249. When making the false statements and representations, Banyon USVI and BIF, through Levin and Preve, either knew or reasonably should have known that they were false.

250. Banyon USVI and BIF owed the Banyon Investors a duty of care because it knew or had reason to know that the Banyon Investors were placing trust and confidence in it and relying on it to inform them.

251. Banyon USVI and BIF breached its duty to the Banyon Investors by making false representations, through Levin and Preve, with the intention that the Banyon Investors rely on them.

252. The Banyon Investors justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to their detriment.

253. As a direct and proximate result of Banyon USVI's and BIF's representations, made through Levin and Preve, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 17 - NEGLIGENT MISREPRESENTATION**  
**(against Michael Szfranski)**

254. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

255. This is a claim for negligent misrepresentation.

256. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

257. In furtherance of the Ponzi scheme, Szfranski made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

258. When making the false statements and representations, Szfranski either knew or reasonably should have known that they were false.

259. Szfranski owed the Banyon Investors a duty of care because he knew or had reason to know that, as an independent verifier, the Banyon Investors were placing trust and confidence in him and relying on him to inform them.

260. Szfranski breached his duty to the Banyon investors by making false representations with the intention that the Banyon Investors rely on them.

261. The Banyon Investors justifiably relied upon Szfranski's representations to their detriment.

262. As a direct and proximate result of Szfranski's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 18 - NEGLIGENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

263. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

264. This is a claim for negligent misrepresentation.

265. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.



266. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

267. In furtherance of the Ponzi scheme, Onyx, through Szfranski, made material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

268. When making the false statements and representations, Onyx, through Szfranski, either knew or reasonably should have known that they were false.

269. Onyx owed the Banyon Investors a duty of care because it knew or had reason to know that, as an independent verifier, the Banyon Investors were placing trust and confidence in it and relying on it to inform them.

270. Onyx breached its duty to the Banyon Investors by making false representations, through Szfranski, with the intention that the Banyon Investors rely on them.

271. The Banyon Investors justifiably relied upon Onyx's, through Szfranski's, representations to their detriment.

272. As a direct and proximate result of Onyx's representations, made through Szfranski, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 19 - NEGLIGENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

273. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

274. This is a claim for negligent misrepresentation.

275. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

276. In furtherance of the Ponzi scheme, Berenfeld made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

277. When making the false statements and representations, Berenfeld either knew or reasonably should have known that they were false.

278. Berenfeld owed the Banyon Investors a duty of care because it knew or had reason to know that, as an independent auditor, the Banyon Investors were placing trust and confidence in it and relying on it to inform them.

279. Berenfeld breached its duty to the Banyon investors by making false representations with the intention that the Banyon Investors rely on them.

280. The Banyon Investors justifiably relied upon Berenfeld's representations to their detriment.

281. As a direct and proximate result of Berenfeld's false statements, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON

ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 20 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Spinosa)**

282. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

283. This is a claim for aiding and abetting breach of fiduciary duty.

284. Spinosa was aware that as trustee of the attorney trust account where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Spinosa was also aware that as trustee of the attorney trust account containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

285. Spinosa was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

286. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

287. Spinosa's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 21 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Jennifer Kerstetter)**

288. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

289. This is a claim for aiding and abetting breach of fiduciary duty.

290. Kerstetter was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Kerstetter was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

291. Kerstetter was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

292. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

293. Kerstetter's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT IX22 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Roseanne Caretsky)**

294. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

295. This is a claim for aiding and abetting breach of fiduciary duty.

296. Caretsky was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Caretsky was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

297. Caretsky was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

298. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

299. Caretsky's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~X~~23 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

300. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

301. This is a claim for aiding and abetting breach of fiduciary duty.

302. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

303. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

304. TD Bank was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. TD Bank was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive

right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

305. TD Bank was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

306. TD Bank, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

307. TD Bank's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~XI~~24 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Debra Villegas)**

308. Plaintiffs incorporate the allegations contained in paragraphs 1 through ~~107~~121 as if restated herein.

309. This is a claim for aiding and abetting breach of fiduciary duty.

310. Villegas was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty,

loyalty, and care to the Banyon Investors. Villegas was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

311. Villegas was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

312. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

313. Villegas's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XH25 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Irene Stay)**

314. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

315. This is a claim for aiding and abetting breach of fiduciary duty.



316. Stay was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Stay was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

317. Stay was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

318. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

319. Stay's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 26 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against George G. Levin)**

320. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

321. This is a claim for aiding and abetting breach of fiduciary duty.

322. Levin was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Levin was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

323. Levin was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

324. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

325. Levin's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 27 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

326. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

327. This is a claim for aiding and abetting breach of fiduciary duty.

328. Preve was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Preve was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

329. Preve was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

330. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

331. Preve's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 28 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

332. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

333. This is a claim for aiding and abetting breach of fiduciary duty.

334. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

335. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

336. Banyon USVI and BIF were aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Banyon USVI and BIF were also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

337. Banyon USVI and BIF were aware that Rothstein was financially exploiting the investors to their detriment, and were aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

338. Banyon USVI and BIF, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

339. Banyon USVI's and BIF's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME

FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 29 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

340. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

341. This is a claim for aiding and abetting breach of fiduciary duty.

342. Szfranski was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Szfranski was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

343. Szfranski was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

344. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

345. Szfranski's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 30 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

346. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

347. This is a claim for aiding and abetting breach of fiduciary duty.

348. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

349. Onyx was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Onyx was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

350. Onyx was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

351. Onyx, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

352. Onyx's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 31 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

353. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

354. This is a claim for aiding and abetting breach of fiduciary duty.

355. Berenfeld was aware that as trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Berenfeld was also aware that as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

356. Berenfeld was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to the Banyon Investors.

357. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors and his breaches of fiduciary duty.

358. Berenfeld's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 32 – BREACH OF FIDUCIARY DUTY**  
**(against Scott Rothstein)**

359. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

360. This is a claim for breach of fiduciary duty.

361. As trustee of the attorney trust accounts where the Banyon Investors' purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors. Additionally, as trustee of the attorney trust accounts containing the funds to which the Banyon Investors had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to the Banyon Investors.

362. Rothstein breached his fiduciary duties by raiding the RRA trust accounts for his personal use.

363. Rothstein's actions have directly caused injury and damages to the Banyon Investors.



WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XIII33 - BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

364. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

365. This is a claim for breach of fiduciary duty.

366. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

367. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

368. In Florida, a bank assumes a fiduciary duty with its customer under special circumstances where the bank knows or has reason to know that the customer is placing trust and confidence in the bank and is relying on the bank to so counsel and inform him. Under the circumstances outlined above, where TD Bank knew that the Banyon Investors were relying on Kerstetter's and Caretsky's representations that the RRA trust accounts contained substantial funds, TD Bank was a fiduciary of the Banyon Investors and owed them the fiduciary duties of honesty, loyalty, and care.

369. TD Bank breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of the Banyon Investors.

370. TD Bank's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XIV34 - BREACH OF FIDUCIARY DUTY**  
**(against George G. Levin)**

371. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

372. This is a claim for breach of fiduciary duty.

373. By holding himself out as a co-investor, Levin became a fiduciary of the Banyon Investors and owed the Banyon Investors the fiduciary duties of honesty, loyalty, and care.

374. Levin breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of the Banyon Investors.

375. Levin's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 35 - BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

376. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

377. This is a claim for breach of fiduciary duty.

378. By holding himself out as a co-investor, Previn became a fiduciary of the Banyon Investors and owed the Banyon Investors the fiduciary duties of honesty, loyalty, and care.

379. Preve breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of the Banyon Investors.

380. Preve's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 36 - BREACH OF FIDUCIARY DUTY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

381. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

382. This is a claim for breach of fiduciary duty.

383. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

384. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

385. Banyon USVI and BIF were fiduciaries of the Banyon Investors and owed them the fiduciary duties of honesty, loyalty, and care.

386. Banyon USVI and BIF breached their fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of the Banyon Investors.

387. Banyon USVI's and BIF's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 37 - BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

388. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

389. This is a claim for breach of fiduciary duty.

390. Szfranski, as an independent verifier, was a fiduciary of the Banyon Investors and owed them the fiduciary duties of honesty, loyalty, and care.

391. Szfranski breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of the Banyon Investors.

392. Szfranski's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 38 - BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

393. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

394. This is a claim for breach of fiduciary duty.

395. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

396. Onyx, as an independent verifier, was a fiduciary of the Banyon Investors and owed them the fiduciary duties of honesty, loyalty, and care.

397. Onyx breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of the Banyon Investors.

398. Onyx's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 39 - BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

399. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

400. This is a claim for breach of fiduciary duty.

401. Berenfeld, as an independent auditor, was a fiduciary of the Banyon Investors and owed them the fiduciary duties of honesty, loyalty, and care.

402. Berenfeld breached its fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of the Banyon Investors.

403. Berenfeld's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 40 - AIDING AND ABETTING FRAUD**  
**(against Frank Spinosa)**

404. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

405. This is a claim for aiding and abetting fraud.

406. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank

407. Spinosa knew of Rothstein's fraudulent scheme.

408. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Spinosa's assistance included, but

was not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

409. Spinosa's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 41 - AIDING AND ABETTING FRAUD**  
**(against Jennifer Kerstetter)**

410. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407/121 as if restated herein.

411. This is a claim for aiding and abetting fraud.

412. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

413. Kerstetter knew of Rothstein's fraudulent scheme.

414. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of The Banyon Investors through fraud. Kerstetter's assistance included, but was not limited to, providing false documentation to the Banyon Investors that the RRA trust accounts contained substantial funds when they did not.



415. Kerstetter's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XV42 - AIDING AND ABETTING FRAUD**  
**(against Roseanne Caretsky)**

416. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

417. This is a claim for aiding and abetting fraud.

418. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

419. Caretsky knew of Rothstein's fraudulent scheme.

420. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of The Banyon Investors through fraud. Caretsky's assistance included, but was not limited to, providing false documentation to the Banyon Investors that the RRA trust accounts contained substantial funds when they did not.

421. Caretsky's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XVI43 - AIDING AND ABETTING FRAUD**  
**(against TD Bank, N.A.)**

422. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

423. This is a claim for aiding and abetting fraud.

424. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

425. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

426. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

427. TD Bank knew of Rothstein's fraudulent scheme.

428. TD Bank, through Kerstetter and Caretsky, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. TD Bank's assistance included, but was not limited to, providing false documentation to the Banyon Investors that the RRA trust accounts contained substantial funds when they did not.

429. TD Bank's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XVII44 - AIDING AND ABETTING FRAUD**  
**(against Debra Villegas)**

430. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

431. This is a claim for aiding and abetting fraud.

432. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank

433. Villegas knew of Rothstein's fraudulent scheme.

434. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including the Banyon Investors, through fraud. Villegas's assistance included, but was not limited to, furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

435. Villegas's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XVIII45 - AIDING AND ABETTING FRAUD**  
**(against Irene Stay)**

436. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

437. This is a claim for aiding and abetting fraud.

438. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank

439. Stay knew of Rothstein's fraudulent scheme.

440. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including the Banyon Investors, through fraud. Stay's assistance included, but was not limited to, furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

441. Stay's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 46 - AIDING AND ABETTING FRAUD**  
**(against George G. Levin)**

442. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

443. This is a claim for aiding and abetting fraud.

444. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

445. Levin knew of Rothstein's fraudulent scheme.

446. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Levin's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

447. Levin's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON

ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 47 - AIDING AND ABETTING FRAUD**  
**(against Frank Preve)**

448. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

449. This is a claim for aiding and abetting fraud.

450. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

451. Preve knew of Rothstein's fraudulent scheme.

452. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Preve's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

453. Preve's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for

compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 48 - AIDING AND ABETTING FRAUD**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

454. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

455. This is a claim for aiding and abetting fraud.

456. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

457. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of BANYON USVI and BIF.

458. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

459. Banyon USVI and BIF knew of Rothstein's fraudulent scheme.

460. Banyon USVI and BIF, through Levin and Preve, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Banyon USVI's and BIF's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

461. Banyon USVI's and BIF's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 49 - AIDING AND ABETTING FRAUD**  
**(against Michael Szfranski)**

462. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

463. This is a claim for aiding and abetting fraud.

464. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

465. Szfranski knew of Rothstein's fraudulent scheme.

466. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Szfranski's assistance included, but was not limited to, verifying false bank statements and deal documents.

467. Szfranski's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN



LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 50 - AIDING AND ABETTING FRAUD**  
**(against Onyx Capital Management)**

468. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

469. This is a claim for aiding and abetting fraud.

470. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

471. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

472. Onyx knew of Rothstein's fraudulent scheme.

473. Onyx, through Szfranski, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Onyx's assistance included, but was not limited to, verifying false bank statements and deal documents.

474. Onyx's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL

MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 51 - AIDING AND ABETTING FRAUD**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

475. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

476. This is a claim for aiding and abetting fraud.

477. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

478. Berenfeld knew of Rothstein's fraudulent scheme.

479. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of the Banyon Investors through fraud. Berenfeld's assistance included, but was not limited to, providing false auditing documents relating to Banyon and RRA. .

480. Berenfeld's actions have directly caused injury and damage to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 52 – CONVERSION**  
**(against Scott Rothstein)**

481. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

482. This is a claim for conversion.

483. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with the Banyon Investors \$60,000550,000.00 in funds.

484. Rothstein's conversion of the Banyon Investors funds has permanently deprived the Banyon Investors of their property.

485. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

486. Rothstein's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XIX53 - AIDING AND ABETTING CONVERSION**  
**(against Jennifer Kerstetter Frank Spinosa)**

487. Plaintiffs incorporate Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

488. This is a claim for aiding and abetting conversion.

489. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with the Banyon Investors' \$60,000550,000.00 in funds.

490. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

491. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

492. Spinosa actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of its property by deceiving the Banyon Investors into turning their property over to Rothstein under false pretenses.

493. Spinosa's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 54 - AIDING AND ABETTING CONVERSION**  
**(against Jennifer Kerstetter)**

494. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

495. This is a claim for aiding and abetting conversion.

496. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

497. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

498. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

499. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by deceiving the Banyon Investors into turning their property over to Rothstein under false pretenses.

500. Kerstetter's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XX55 - AIDING AND ABETTING CONVERSION**  
**(against Roseanne Caretsky)**

501. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

502. This is a claim for aiding and abetting conversion.

503. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,000\$550,000.00 in funds.

504. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

505. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

506. Caretsky actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

507. Caretsky's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXI56 - AIDING AND ABETTING CONVERSION**  
**(against TD Bank, N.A.)**

508. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

509. This is a claim for aiding and abetting conversion.

510. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,000550,000.00 in funds.

511. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

512. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

513. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

514. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

515. TD Bank, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by allowing Rothstein to make unauthorized withdrawals of its funds and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

516. TD Bank's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.



**COUNT XXH57 - AIDING AND ABETTING CONVERSION**  
**(against Debra Villegas)**

517. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

518. This is a claim for aiding and abetting conversion.

519. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with the Banyon Investors' \$60,000550,000.00 in funds.

520. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

521. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

522. Villegas actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by deceiving the Banyon Investors into turning their property over to Rothstein under false pretenses.

523. Villegas's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST;; D&L PARTNERS, LP;; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXIII58 - AIDING AND ABETTING CONVERSION**  
**(against Irene Stay)**

524. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

525. This is a claim for aiding and abetting conversion.

526. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with the Banyon Investors' \$60,550,000.00 in funds.

527. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

528. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

529. Stay actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by deceiving the Banyon Investors into turning their property over to Rothstein under false pretenses.

530. Stay's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 59 - AIDING AND ABETTING CONVERSION**  
**(against George G. Levin)**

531. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

532. This is a claim for aiding and abetting conversion.

533. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

534. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

535. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

536. Levin actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by representing that

the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

537. Levin's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 60 - AIDING AND ABETTING CONVERSION**  
**(against Frank Preve)**

538. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

539. This is a claim for aiding and abetting conversion.

540. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

541. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

542. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

543. Preve actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

544. Preve's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 61 - AIDING AND ABETTING CONVERSION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

545. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

546. This is a claim for aiding and abetting conversion.

547. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and

control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

548. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

549. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

550. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

551. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

552. Banyon USVI and BIF, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

553. Banyon USVI's and BIF's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 62 - AIDING AND ABETTING CONVERSION**  
**(against Michael Szfranski)**

554. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

555. This is a claim for aiding and abetting conversion.

556. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

557. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

558. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

559. Szfranski actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by verifying false bank statements and deal documents and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

560. Szfranski's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 63 - AIDING AND ABETTING CONVERSION**  
**(against Onyx Capital Management)**

561. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

562. This is a claim for aiding and abetting conversion.

563. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

564. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

565. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.



566. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

567. Onyx, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by verifying false bank statements and deal documents and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

568. Onyx's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 64 - AIDING AND ABETTING CONVERSION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

569. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

570. This is a claim for aiding and abetting conversion.

571. As described more fully above, the deals in which the Banyon Investors invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and

control over the property of the Banyon Investors when he absconded with their \$60,550,000.00 in funds.

572. Rothstein's conversion of the Banyon Investors' funds has permanently deprived the Banyon Investors of their property.

573. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by the Banyon Investors to make demand upon him for the return of their property would be futile.

574. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving the Banyon Investors of their property by providing false auditing documents relating to Banyon and RRA and by deceiving the Banyon Investors into turning its property over to Rothstein under false pretenses.

575. Berenfeld's actions have directly caused injury and damages to the Banyon Investors.

WHEREFORE, LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 65 - NEGLIGENT SUPERVISION**  
**(against TD Bank, N.A.)**

576. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

577. This is a claim for negligent supervision.

578. As described more fully above, Spinosa, Kerstetter and Caretsky participated, with actual or constructive knowledge, in Rothstein's Ponzi scheme. Kerstetter's and Caretsky's participation included, but was not limited to, providing the Banyon Investors with false information concerning the amounts deposited in RRA trust accounts.

579. In reliance on Kerstetter's and Caretsky's representations, on May 5, 2009, the Banyon Investors began sending payments to RRA's account at TD Bank, eventually funding a total of \$60,000,550,000.00.

580. The Banyon Investors' reliance on Kerstetter's and Caretsky's representations was reasonable and justified.

581. TD Bank owed a duty to the Banyon Investors to ensure that its employees were not actively defrauding depositors by making false representations in order to trick them into making unsafe deposits into trust accounts that they knew or reasonably should have known were being raided by Rothstein.

582. TD Bank breached its duties to the Banyon Investors because it had actual or constructive notice that its assistant manager and assistant vice president and branch manager were either fraudulently or negligently participating in a scheme which resulted in the unauthorized raiding of investors' deposits, and acted unreasonably by failing to investigate or take corrective action.

583. As a direct and proximate result of TD Bank's failure to investigate or take corrective action against Kerstetter or Caretsky, the Banyon Investors have sustained damages.

WHEREFORE, LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

NOT A CERTIFIED COPY

**COUNT XXIV66 - FRAUDULENT MISREPRESENTATION**  
**(against Scott Rothstein)**

584. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

585. This is a claim for fraudulent misrepresentation.

586. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

587. In furtherance of the Ponzi scheme, Rothstein knowingly made material false statements and representations, including but not limited to representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

588. Rothstein intended Razorback to act on his knowingly false representations.

589. Razorback justifiably relied upon Rothstein's representations to its detriment.

590. As a direct and proximate result of Rothstein's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXV67 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Spinoso)**

591. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

592. This is a claim for fraudulent misrepresentation.

593. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

594. In furtherance of the Ponzi scheme, Spinosa knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

595. Spinosa intended Razorback to act on his knowingly false representations.

596. Razorback justifiably relied upon Spinosa's representations to its detriment.

597. As a direct and proximate result of Spinosa's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXVI<sup>168</sup> - FRAUDULENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

598. Plaintiff incorporates the allegations contained in paragraphs 1 through 407<sup>121</sup> as if restated herein.

599. This is a claim for fraudulent misrepresentation.

600. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

601. In furtherance of the Ponzi scheme, Kerstetter knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

602. Kerstetter intended Razorback to act on her knowingly false representations.

603. Razorback justifiably relied upon Kerstetter's representations to its detriment.

604. As a direct and proximate result of Kerstetter's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXVH69 - FRAUDULENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

605. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

606. This is a claim for fraudulent misrepresentation.

607. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

608. In furtherance of the Ponzi scheme, Caretsky knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

609. Caretsky intended Razorback to act on her knowingly false representations.

610. Razorback justifiably relied upon Caretsky's representations to its detriment.

611. As a direct and proximate result of Caretsky's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXVIIH70 - FRAUDULENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

612. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

613. This is a claim for fraudulent misrepresentation.

614. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

615. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

616. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

617. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

618. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, Kerstetter, and Caretsky, knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and supplying investors with misleading and untrue written assurances concerning the settlement accounts.



619. TD Bank, through Spinosa, Kerstetter, and Caretsky, intended Razorback to act on their knowingly false representations.

620. Razorback justifiably relied upon TD Bank's, through Spinosa's, Kerstetter's, and Caretsky's, representations to its detriment.

621. As a direct and proximate result of TD Bank's, made through Spinosa's Kerstetter's, and Caretsky's, false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXIX71 - FRAUDULENT MISREPRESENTATION**  
**(against Frank PreveGeorge G. Levin)**

622. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

623. This is a claim for fraudulent misrepresentation.

624. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

625. In furtherance of the Ponzi scheme, Levin knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

626. Levin intended Razorback to act on his knowingly false representations.

627. Razorback justifiably relied upon Levin's representations to its detriment.

628. As a direct and proximate result of Levin's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 72 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Preve)**

629. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

630. This is a claim for fraudulent misrepresentation.

631. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

632. In furtherance of the Ponzi scheme, Preve knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and false confirmations that other monies had been wired to RRA trust accounts.

633. Preve intended Razorback to act on his knowingly false representations.

634. Razorback justifiably relied upon Preve's representations to its detriment.

635. As a direct and proximate result of Preve's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXX - NEGLIGENT73 - FRAUDULENT MISREPRESENTATION**  
**(against Frank SpinosoBanyon Income Fund, LP, and Banyon USVI, LLC)**

636. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

637. This is a claim for fraudulent misrepresentation.

638. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

639. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

640. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

641. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

642. Banyon USVI and BIF, through Levin and Preve, intended Razorback to act on their knowingly false representations.

643. Razorback justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to their detriment.

644. As a direct and proximate result of Banyon USVI's and BIF's, made through Levin's and Preve's, false statements and representations, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 74 - FRAUDULENT MISREPRESENTATION**  
**(against Michael Szfranski)**

645. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

646. This is a claim for fraudulent misrepresentation.

647. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

648. In furtherance of the Ponzi scheme, Szfranski knowingly made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

649. Szfranski intended Razorback to act on his knowingly false representations.

650. Razorback justifiably relied upon Szfranski's representations to its detriment.

651. As a direct and proximate result of Szfranski's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 75 - FRAUDULENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

652. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

653. This is a claim for fraudulent misrepresentation.

654. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

655. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

656. In furtherance of the Ponzi scheme, Onyx, through Szfranski, knowingly material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

657. Onyx, through Szfranski, intended Razorback to act on its knowingly false representations.

658. Razorback justifiably relied upon Onyx's, through Szfranski's, representations to its detriment.

659. As a direct and proximate result of Onyx's, made through Szfranski's, false representations, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ONYX CAPITAL MANAGEMENT, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 76 - FRAUDULENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

660. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

661. This is a claim for fraudulent misrepresentation.

662. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

663. In furtherance of the Ponzi scheme, Berenfeld knowingly made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

664. Berenfeld intended Razorback to act on its knowingly false representations.

665. Razorback justifiably relied upon Berenfeld's representations to its detriment.

666. As a direct and proximate result of Berenfeld's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 77 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Spinosa)**

667. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

668. This is a claim for negligent misrepresentation.

669. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

670. In furtherance of the Ponzi scheme, Spinosa made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

671. When making the false statements and representations, Spinosa either knew or reasonably should have known that they were false.

672. Spinosa owed Razorback a duty of care because he knew or had reason to know that Razorback was placing trust and confidence in him and relying on him to inform it.

673. Spinosa breached his duty to Razorback by making false representations with the intention that Razorback rely on them.

674. Razorback justifiably relied upon Spinosa's representations to its detriment.

675. As a direct and proximate result of Spinosa's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXI78 - NEGLIGENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

676. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

677. This is a claim for negligent misrepresentation.

678. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

679. In furtherance of the Ponzi scheme, Kerstetter made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

680. When making the false statements and representations, Kerstetter either knew or reasonably should have known that they were false.

681. Kerstetter owed Razorback a duty of care because she knew or had reason to know that Razorback was placing trust and confidence in her and relying on her to inform it.

682. Kerstetter breached her duty to Razorback by making false representations with the intention that Razorback rely on them.

683. Razorback justifiably relied upon Kerstetter's representations to its detriment.

684. As a direct and proximate result of Kerstetter's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXH79 - NEGLIGENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

685. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

686. This is a claim for negligent misrepresentation.

687. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.



688. In furtherance of the Ponzi scheme, Caretsky made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

689. When making the false statements and representations, Kerstetter either knew or reasonably should have known that they were false.

690. Caretsky owed Razorback a duty of care because she knew or had reason to know that Razorback was placing trust and confidence in her and relying on her to inform it.

691. Caretsky breached her duty to Razorback by making false representations with the intention that Razorback rely on them.

692. Razorback justifiably relied upon Caretsky's representations to its detriment.

693. As a direct and proximate result of Caretsky's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXI<sup>st</sup> - NEGLIGENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

694. Plaintiff incorporates the allegations contained in paragraphs 1 through 407<sup>121</sup> as if restated herein.

695. This is a claim for negligent misrepresentation.

696. At all times material hereto, Spinoso was acting in the scope of his employment as Regional Vice President of T.D. Bank.

697. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

698. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

699. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

700. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, Kerstetter, and Caretsky, made material false statements and representations, including, but not limited to, showing investors false statements of the amounts in RRA trust accounts and providing misleading and untrue written assurances concerning the settlement accounts.

701. When making the false statements and representations, TD Bank, through Spinosa, Kerstetter, and Caretsky, either knew or reasonably should have known that they were false.

702. TD Bank owed Razorback a duty of care because it knew or had reason to know that Razorback was placing trust and confidence in her and relying on it to inform them.

703. TD Bank breached its duty to Razorback by making false representations, through Spinosa, Kerstetter, and Caretsky, with the intention that Razorback rely on them.

704. Razorback justifiably relied upon TD Bank's, through Spinosa's, Kerstetter's, and Caretsky's, representations to their detriment.

705. As a direct and proximate result of TD Bank's representations, made through Spinosa, Kerstetter, and Caretsky, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXIV - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**COUNT 81 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Spinoso George G. Levin)**

706. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

707. This is a claim for negligent misrepresentation.

708. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

709. In furtherance of the Ponzi scheme, Levin made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

710. When making the false statements and representations, Levin either knew or reasonably should have known that they were false.

711. Levin owed Razorback a duty of care because he knew or had reason to know that Razorback was placing trust and confidence in him and relying on him to inform them.

712. Levin breached his duty to Razorback by making false representations with the intention that Razorback rely on them.

713. Razorback justifiably relied upon Levin's representations to its detriment.

714. As a direct and proximate result of Levin's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 82 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Preve)**

715. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

716. This is a claim for negligent misrepresentation.

717. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

718. In furtherance of the Ponzi scheme, Preve made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

719. When making the false statements and representations, Preve either knew or reasonably should have known that they were false.

720. Preve owed Razorback a duty of care because he knew or had reason to know that was placing trust and confidence in him and relying on him to inform them.

721. Preve breached his duty to Razorback by making false representations with the intention that Razorback rely on them.

722. Razorback justifiably relied upon Preve's representations to its detriment.

723. As a direct and proximate result of Preve's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 83 - NEGLIGENT MISREPRESENTATION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

724. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

725. This is a claim for negligent misrepresentation.

726. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

727. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

728. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

729. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

730. When making the false statements and representations, Banyon USVI and BIF, through Levin and Preve, either knew or reasonably should have known that they were false.

731. Banyon USVI and BIF owed Razorback a duty of care because it knew or had reason to know that Razorback was placing trust and confidence in it and relying on it to inform them.

732. Banyon USVI and BIF breached its duty to Razorback by making false representations, through Levin and Preve, with the intention that Razorback rely on them.

733. Razorback justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to its detriment.

734. As a direct and proximate result of Banyon USVI's and BIF's representations, made through Levin and Preve Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 84 - NEGLIGENT MISREPRESENTATION**  
**(against Michael Szfranski)**

735. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

736. This is a claim for negligent misrepresentation.

737. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

738. In furtherance of the Ponzi scheme, Szfranski made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

739. When making the false statements and representations, Szfranski either knew or reasonably should have known that they were false.

740. Szfranski owed Razorback a duty of care because he knew or had reason to know that, as an independent verifier, Razorback was placing trust and confidence in him and relying on him to inform them.

741. Szfranski breached his duty to Razorback by making false representations with the intention that Razorback rely on them.

742. Razorback justifiably relied upon Szfranski's representations to its detriment.

743. As a direct and proximate result of Szfranski's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 85 - NEGLIGENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

744. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

745. This is a claim for negligent misrepresentation.

746. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

747. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

748. In furtherance of the Ponzi scheme, Onyx, through Szfranski, made material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

749. When making the false statements and representations, Onyx, through Szfranski, either knew or reasonably should have known that they were false.

750. Onyx owed Razorback a duty of care because it knew or had reason to know that, as an independent verifier, Razorback was placing trust and confidence in it and relying on Onyx to inform it.

751. Onyx breached its duty to Razorback by making false representations, through Szfranski, with the intention that Razorback rely on them.

752. Razorback justifiably relied upon Onyx's, through Szfranski's, representations to its detriment.

753. As a direct and proximate result of Onyx's representations, made through Szfranski, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 86 - NEGLIGENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

754. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

755. This is a claim for negligent misrepresentation.

756. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.



757. In furtherance of the Ponzi scheme, Berenfeld made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

758. When making the false statements and representations, Berenfeld either knew or reasonably should have known that they were false.

759. Berenfeld owed Razorback a duty of care because it knew or had reason to know that, as an independent auditor, Razorback were placing trust and confidence in it and relying on it to inform them.

760. Berenfeld breached its duty to Razorback by making false representations with the intention that Razorback rely on them.

761. Razorback justifiably relied upon Berenfeld's representations to its detriment.

762. As a direct and proximate result of Berenfeld's false statements, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 87 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Spinosa)**

763. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

764. This is a claim for aiding and abetting breach of fiduciary duty.

765. Spinosa was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty,

and care to Razorback. Spinosa was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

766. Spinosa was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

767. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

768. Spinosa's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXV88 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Jennifer Kerstetter)**

769. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

770. This is a claim for aiding and abetting breach of fiduciary duty.

771. Kerstetter was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Kerstetter was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

772. Kerstetter was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

773. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

774. Kerstetter's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

COUNT XXXVI89 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY

(against Roseanne Caretsky)

775. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

776. This is a claim for aiding and abetting breach of fiduciary duty.

777. Caretsky was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Caretsky was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

778. Caretsky was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

779. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

780. Caretsky's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

NOT A CERTIFIED COPY

**COUNT XXXVII90 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

781. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

782. This is a claim for aiding and abetting breach of fiduciary duty.

783. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

784. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

785. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

786. TD Bank was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. TD Bank was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

787. TD Bank was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

788. TD Bank, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

789. TD Bank's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XXXVIII<sup>91</sup> - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Debra Villegas)**

790. Plaintiff incorporates the allegations contained in paragraphs 1 through 107<sup>121</sup> as if restated herein.

791. This is a claim for aiding and abetting breach of fiduciary duty.

792. Villegas was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Villegas was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

793. Villegas was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

794. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

795. Villegas's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~XXXIX~~92 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against ~~Frank Preve~~Irene Stay)**

796. Plaintiff incorporates the allegations contained in paragraphs 1 through ~~407~~121 as if restated herein.

797. This is a claim for aiding and abetting breach of fiduciary duty.

798. Stay was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Stay was also aware that as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

799. Stay was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

800. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

801. Stay's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 93 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against George G. Levin)**

802. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

803. This is a claim for aiding and abetting breach of fiduciary duty.

804. Levin was aware that as trustee of the attorney trust accounts where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Levin was also aware that as trustee of the attorney trust accounts containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

805. Levin was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

806. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

807. Levin's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 94 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

808. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

809. This is a claim for aiding and abetting breach of fiduciary duty.

810. Preve was aware that as trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Preve was also aware that as trustee of the attorney trust account



containing the funds to which Razorback had an exclusive right to collect in the near future.

Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

811. Preve was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

812. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

813. Preve's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XL95 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

814. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

815. This is a claim for aiding and abetting breach of fiduciary duty.

816. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

817. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

818. USVI and BIF were aware that as trustee of the attorney trust accounts where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Banyon USVI and BIF were also aware that as trustee of the attorney trust accounts containing the funds to which Razorback had an exclusive right to

collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

819. Banyon USVI and BIF were aware that Rothstein was financially exploiting the investors to their detriment, and were aware that Rothstein was breaching his fiduciary obligations to Razorback.

820. Banyon USVI and BIF, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

821. Banyon USVI's and BIF's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 96 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

822. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

823. This is a claim for aiding and abetting breach of fiduciary duty.

824. Szfranski was aware that as trustee of the attorney trust accounts where the Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Szfranski was also aware that as trustee of the attorney

trust accounts containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

825. Szfranski was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

826. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

827. Szfranski's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 97 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

828. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

829. This is a claim for aiding and abetting breach of fiduciary duty.

830. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

831. Onyx was aware that as trustee of the attorney trust accounts where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Onyx was also aware that as trustee of the attorney trust accounts containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

832. Onyx was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

833. Onyx, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

834. Onyx's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 98 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

835. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

836. This is a claim for aiding and abetting breach of fiduciary duty.

837. Berenfeld was aware that as trustee of the attorney trust accounts where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of

honesty, loyalty, and care to Razorback. Berenfeld was also aware that as trustee of the attorney trust accounts containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

838. Berenfeld was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to Razorback.

839. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback and his breaches of fiduciary duty.

840. Berenfeld's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 99 – BREACH OF FIDUCIARY DUTY**  
**(against Scott Rothstein)**

841. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

842. This is a claim for breach of fiduciary duty.

843. As trustee of the attorney trust account where Razorback's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback. Additionally, as trustee of the attorney trust account containing the funds to which Razorback had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to Razorback.

844. Rothstein breached his fiduciary duties by raiding the RRA trust accounts for his personal use.

845. Rothstein's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLII100 - BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

846. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

847. This is a claim for breach of fiduciary duty.

848. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

849. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

850. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

851. In Florida, a bank assumes a fiduciary duty with its customer under special circumstances where the bank knows or has reason to know that the customer is placing trust and confidence in the bank and is relying on the bank to so counsel and inform him. Under the circumstances outlined above, whereby TD Bank knew that Razorback was relying on Spinosa's assurances to Razorback of the precautions in place to prevent improper withdrawals from its account, TD Bank was a fiduciary of Razorback and owed Razorback the fiduciary duties of

honesty, loyalty, and care. Additionally, where TD Bank knew that Razorback investors were relying on Spinosa's, Kerstetter's and Caretsky's representations that the RRA trust accounts contained substantial funds, TD Bank was a fiduciary of Razorback and owed Razorback the fiduciary duties of honesty, loyalty, and care.

852. TD Bank breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of Razorback.

853. TD Bank's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLH101 - BREACH OF FIDUCIARY DUTY**  
**(against Frank PreveGeorge G. Levin)**

854. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

855. This is a claim for breach of fiduciary duty.

856. By holding himself out as a co-investor, Levin became a fiduciary of Razorback and owed Razorback the fiduciary duties of honesty, loyalty, and care.

857. Levin breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of Razorback.

858. Levin's actions have directly caused injury and damage Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 102 - BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

859. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

860. This is a claim for breach of fiduciary duty.

861. By holding himself out as a co-investor, Preve became a fiduciary of Razorback and owed Razorback the fiduciary duties of honesty, loyalty, and care.

862. Preve breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of Razorback.

863. Preve's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLIII - AIDING AND ABETTING FRAUD**

**COUNT 103 - BREACH OF FIDUCIARY DUTY**  
**(against Frank Spinoso Banyon Income Fund, LP, and Banyon USVI, LLC)**

864. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

865. This is a claim for breach of fiduciary duty.



866. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

867. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

868. Banyon USVI and BIF were fiduciaries of Razorback and owed it the fiduciary duties of honesty, loyalty, and care.

869. Banyon USVI and BIF breached their fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of Razorback.

870. Banyon USVI's and BIF's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 104 - BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

871. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

872. This is a claim for breach of fiduciary duty.

873. Szfranski, as an independent verifier, was a fiduciary of Razorback and owed it the fiduciary duties of honesty, loyalty, and care.

874. Szfranski breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of Razorback.

875. Szfranski's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 105 - BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

876. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

877. This is a claim for breach of fiduciary duty.

878. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

879. Onyx, as an independent verifier, was a fiduciary of Razorback and owed it the fiduciary duties of honesty, loyalty, and care.

880. Onyx breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of Razorback.

881. Onyx's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 106 - BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

882. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

883. This is a claim for breach of fiduciary duty.

884. Berenfeld, as an independent auditor, was a fiduciary of Razorback and owed them the fiduciary duties of honesty, loyalty, and care.

885. Berenfeld breached its fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of Razorback.

886. Berenfeld's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 107 - AIDING AND ABETTING FRAUD**  
**(against Frank Spinosa)**

887. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

888. This is a claim for aiding and abetting fraud.

889. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank

890. Spinosa knew of Rothstein's fraudulent scheme.

891. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Spinosa's assistance included, but was not limited to, supplying Razorback with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

892. Spinosa's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLIV-108 - AIDING AND ABETTING FRAUD**  
**(against Jennifer Kerstetter)**

893. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

894. This is a claim for aiding and abetting fraud.

895. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

896. Kerstetter knew of Rothstein's fraudulent scheme.

897. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Kerstetter's assistance included, but was not limited to, providing false documentation to Razorback that the RRA trust accounts contained substantial funds when they did not.

898. Kerstetter's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLV-109 - AIDING AND ABETTING FRAUD**  
**(against Roseanne Caretsky)**

899. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

900. This is a claim for aiding and abetting fraud.

901. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

902. Caretsky knew of Rothstein's fraudulent scheme.

903. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Caretsky's assistance included, but was not limited to, providing false documentation to Razorback that the RRA trust accounts contained substantial funds when they did not.

904. Caretsky's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLVII10 - AIDING AND ABETTING FRAUD**  
**(against TD Bank, N.A.)**

905. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

906. This is a claim for aiding and abetting fraud.

907. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank

908. At all times material hereto Spinoso was acting in the scope of his employment for TD Bank.

909. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

910. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

911. TD Bank knew of Rothstein's fraudulent scheme.

912. TD Bank, through Spinosa, Kerstetter, and Caretsky, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. TD Bank's assistance included, but was not limited to, providing false documentation to Razorback that the RRA trust accounts contained substantial funds when they did not and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

913. TD Bank's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLVII<sup>111</sup> - AIDING AND ABETTING FRAUD**  
**(against Debra Villegas)**

914. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

915. This is a claim for aiding and abetting fraud.

916. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

917. Villegas knew of Rothstein's fraudulent scheme.

918. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including Razorback, through fraud by furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

919. Villegas's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLVIII<sup>112</sup> - AIDING AND ABETTING FRAUD**  
**(against Frank-PreveIrene Stay)**

920. Plaintiff incorporates the allegations contained in paragraphs 1 through 107<sup>121</sup> as if restated herein.

921. This is a claim for aiding and abetting fraud.

922. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

923. Stay knew of Rothstein's fraudulent scheme.

924. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including Razorback, through fraud by furnishing false bank account statements and wire transfers to

investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

925. Stay's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 113 - AIDING AND ABETTING FRAUD**  
**(against George G. Levin)**

926. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

927. This is a claim for aiding and abetting fraud.

928. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

929. Levin knew of Rothstein's fraudulent scheme.

930. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Levin's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

931. Levin's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.



**COUNT 114 - AIDING AND ABETTING FRAUD**  
**(against Frank Preve)**

932. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

933. This is a claim for aiding and abetting fraud.

934. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

935. Preve knew of Rothstein's fraudulent scheme.

936. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Preve's assistance included, but was not limited to, confirming wire transfers into Rothstein's trust accounts that he knew were fabricated.

937. Preve's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XLIX115 - AIDING AND ABETTING FRAUD**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

938. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

939. This is a claim for aiding and abetting fraud.

940. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

941. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

942. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

943. Banyon USVI and BIF knew of Rothstein's fraudulent scheme.

944. Banyon USVI and BIF, through Levin and Preve, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Banyon USVI's and BIF's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

945. Banyon USVI's and BIF's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 116 - AIDING AND ABETTING FRAUD**  
**(against Michael Szfranski)**

946. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

947. This is a claim for aiding and abetting fraud.

948. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

949. Szfranski knew of Rothstein's fraudulent scheme.

950. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Szfranski's assistance included, but was not limited to, verifying false bank statements and deal documents.

951. Szfranski's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 117 - AIDING AND ABETTING FRAUD**  
**(against Onyx Capital Management)**

952. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

953. This is a claim for aiding and abetting fraud.

954. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

955. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

956. Onyx knew of Rothstein's fraudulent scheme.

957. Onyx, through Szfranski, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Onyx's assistance included, but was not limited to, verifying false bank statements and deal documents.

958. Onyx's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 118 - AIDING AND ABETTING FRAUD**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

959. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

960. This is a claim for aiding and abetting fraud.

961. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

962. Berenfeld knew of Rothstein's fraudulent scheme.

963. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of Razorback through fraud. Berenfeld's assistance included, but was not limited to, providing false auditing documents relating to Banyon and RRA. .

964. Berenfeld's actions have directly caused injury and damage to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 119 - CONVERSION**  
**(against Scott Rothstein)**

965. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

966. This is a claim for conversion.

967. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

968. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

969. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

970. Rothstein's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT L120 - AIDING AND ABETTING CONVERSION**  
**(against Frank Spinosa)**

971. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

972. This is a claim for aiding and abetting conversion.

973. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

974. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

975. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

976. Spinosa actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into turning its property over to Rothstein under false pretenses.

977. Spinosa's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LH121 - AIDING AND ABETTING CONVERSION**  
**(against Jennifer Kerstetter)**

978. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

979. This is a claim for aiding and abetting conversion.

980. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

981. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

982. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

983. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into turning its property over to Rothstein under false pretenses.

984. Kerstetter's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LH122 - AIDING AND ABETTING CONVERSION**  
**(against Roseanne Caretsky)**

985. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

986. This is a claim for aiding and abetting conversion.

987. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

988. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

989. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

990. Caretsky actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into turning its property over to Rothstein under false pretenses.

991. Caretsky's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LII123 - AIDING AND ABETTING CONVERSION**  
**(against TD Bank, N.A.)**

992. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

993. This is a claim for aiding and abetting conversion.

994. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.



995. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

996. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

997. At all times material hereto Spinosa was acting in the scope of his employment for TD Bank.

998. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

999. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1000. TD Bank, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by allowing Rothstein to make unauthorized withdrawals of its funds and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1001. TD Bank's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LIV-124 - AIDING AND ABETTING CONVERSION**  
**(against Debra Villegas)**

1002. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1003. This is a claim for aiding and abetting conversion.

1004. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

1005. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1006. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1007. Villegas actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1008. Villegas's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LV125 - AIDING AND ABETTING CONVERSION**  
**(against Frank PreveIrene Stay)**

1009. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1010. This is a claim for aiding and abetting conversion.

1011. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

1012. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1013. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1014. Stay actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1015. Stay's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 126 - AIDING AND ABETTING CONVERSION**  
**(against George G. Levin)**

1016. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1017. This is a claim for aiding and abetting conversion.

1018. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with their \$32,000,000.00 in funds.

1019. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1020. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1021. Levin actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1022. Levin's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 127 - AIDING AND ABETTING CONVERSION**  
**(against Frank Preve)**

1023. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1024. This is a claim for aiding and abetting conversion.

1025. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with Razorback's \$32,000,000.00 in funds.

1026. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1027. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1028. Preve actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by deceiving Razorback into funding settlements that he knew did not exist.

1029. Preve's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LVII128 - AIDING AND ABETTING CONVERSION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1030. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1031. This is a claim for aiding and abetting conversion.

1032. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In

furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback's when he absconded with its \$32,000,000.00 in funds.

1033. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1034. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1035. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1036. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1037. Banyon USVI and BIF, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1038. Banyon USVI's and BIF's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 129 - AIDING AND ABETTING CONVERSION**  
**(against Michael Szfranski)**

1039. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1040. This is a claim for aiding and abetting conversion.

1041. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with its \$32,000,000.00 in funds.

1042. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1043. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of their property would be futile.

1044. Szfranski actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by verifying false bank statements and deal documents and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1045. Szfranski's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 130 - AIDING AND ABETTING CONVERSION**

(against Onyx Capital Management)

1046. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1047. This is a claim for aiding and abetting conversion.

1048. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with its \$32,000,000.00 in funds.

1049. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1050. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of their property would be futile.

1051. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1052. Onyx, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by verifying false bank statements and deal documents and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1053. Onyx's actions have directly caused injury and damages to Razorback.



WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 131 - AIDING AND ABETTING CONVERSION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1054. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1055. This is a claim for aiding and abetting conversion.

1056. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of Razorback when he absconded with their \$32,000,000.00 in funds.

1057. Rothstein's conversion of Razorback's funds has permanently deprived Razorback of its property.

1058. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by Razorback to make demand upon him for the return of its property would be futile.

1059. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving Razorback of its property by providing false auditing documents relating to Banyon and RRA and by deceiving Razorback into turning its property over to Rothstein under false pretenses.

1060. Berenfeld's actions have directly caused injury and damages to Razorback.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 132 - NEGLIGENT SUPERVISION**  
**(against TD Bank, N.A.)**

1061. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1062. This is a claim for negligent supervision.

1063. As described more fully above, Spinosa, Kerstetter, and Caretsky participated, with actual or constructive knowledge, in Rothstein's Ponzi scheme. Spinosa's, Kerstetter's, and Caretsky's participation included, but was not limited to, providing the Razorback with false information concerning the amounts deposited in RRA trust accounts and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1064. In reliance on Spinosa's, Kerstetter's, and Caretsky's representations, on October 2, 2009, Razorback began sending payments to RRA's account at TD Bank, eventually funding a total of \$32,000,000.00.

1065. Razorback's reliance on Spinosa's, Kerstetter's, and Caretsky's representations was reasonable and justified.

1066. TD Bank owed a duty to Razorback to ensure that its employees were not actively defrauding depositors by making false representations in order to trick them into making unsafe deposits into trust accounts that they knew or reasonably should have known were being raided by Rothstein.

1067. TD Bank breached its duties to Razorback because it had actual or constructive notice that its assistant manager and assistant vice president and branch manager were either fraudulently or negligently participating in a scheme which resulted in the unauthorized raiding of investors' deposits, and acted unreasonably by failing to investigate or take corrective action.

1068. As a direct and proximate result of TD Bank's failure to investigate or take corrective action against Spinosa, Kerstetter, or Caretsky, Razorback has sustained damages.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LVIII133 - FRAUDULENT MISREPRESENTATION**  
**(against Scott Rothstein)**

1069. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1070. This is a claim for fraudulent misrepresentation.

1071. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1072. In furtherance of the Ponzi scheme, Rothstein knowingly made material false statements and representations, including but not limited to representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1073. Rothstein intended D3 to act on his knowingly false representations.

1074. D3 justifiably relied upon Rothstein's representations to its detriment.

1075. As a direct and proximate result of Rothstein's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LVIII134 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Spinoso)**

1076. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1077. This is a claim for fraudulent misrepresentation.

1078. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1079. In furtherance of the Ponzi scheme, Spinosa knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1080. Spinosa intended D3 to act on his knowingly false representations.

1081. D3 justifiably relied upon Spinosa's representations to its detriment.

1082. As a direct and proximate result of Spinosa's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LIX 135 - FRAUDULENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

1083. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1084. This is a claim for fraudulent misrepresentation.

1085. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1086. In furtherance of the Ponzi scheme, Kerstetter knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

1087. Kerstetter intended D3 to act on her knowingly false representations.

1088. D3 justifiably relied upon Kerstetter's representations to its detriment.

1089. As a direct and proximate result of Kerstetter's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LX136 - FRAUDULENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

1090. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1091. This is a claim for fraudulent misrepresentation.

1092. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1093. In furtherance of the Ponzi scheme, Caretsky knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

1094. Caretsky intended D3 to act on her knowingly false representations.

1095. D3 justifiably relied upon Caretsky's representations to its detriment.

1096. As a direct and proximate result of Caretsky's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXI137 - FRAUDULENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

1097. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1098. This is a claim for fraudulent misrepresentation.

1099. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

1100. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1101. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1102. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1103. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, Kerstetter, and Caretsky knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1104. TD Bank, through Spinosa, Kerstetter, and Caretsky intended D3 to act on their knowingly false representations.

1105. D3 justifiably relied upon TD Bank's through Spinosa's, Kerstetter's, and Caretsky's representations to its detriment.

1106. As a direct and proximate result of TD Bank's, made through Spinosa's Kerstetter's, and Caretsky's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXII - NEGLIGENT138 - FRAUDULENT MISREPRESENTATION**  
**(against Frank SpinosaGeorge G. Levin)**

1107. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1108. This is a claim for fraudulent misrepresentation.

1109. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1110. In furtherance of the Ponzi scheme, Levin knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1111. Levin intended D3 to act on his knowingly false representations.

1112. D3 justifiably relied upon Levin's representations to its detriment.

1113. As a direct and proximate result of Levin's false statements, D3 has sustained damages.



WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 139 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Preve)**

1114. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1115. This is a claim for fraudulent misrepresentation.

1116. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1117. In furtherance of the Ponzi scheme, Preve knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1118. Preve intended D3 to act on his knowingly false representations.

1119. D3 justifiably relied upon Preve's representations to their detriment.

1120. As a direct and proximate result of Preve's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 140 - FRAUDULENT MISREPRESENTATION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1121. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1122. This is a claim for fraudulent misrepresentation.

1123. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1124. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1125. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1126. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, knowingly made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1127. Banyon USVI and BIF, through Levin and Preve, intended D3 to act on their knowingly false representations.

1128. D3 justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to their detriment.

1129. As a direct and proximate result of Banyon USVI's and BIF's, made through Levin's and Preve's, false statements and representations, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 141 - FRAUDULENT MISREPRESENTATION**  
**(against Michael Szfranski)**

1130. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1131. This is a claim for fraudulent misrepresentation.

1132. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1133. In furtherance of the Ponzi scheme, Szfranski knowingly made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

1134. Szfranski intended D3 to act on his knowingly false representations.

1135. D3 justifiably relied upon Szfranski's representations to its detriment.

1136. As a direct and proximate result of Szfranski's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 142 - FRAUDULENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

1137. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1138. This is a claim for fraudulent misrepresentation.

1139. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1140. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1141. In furtherance of the Ponzi scheme, Onyx, through Szfranski, knowingly material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

1142. Onyx, through Szfranski, intended D3 to act on its knowingly false representations.

1143. D3 justifiably relied upon Onyx's, through Szfranski's, representations to its detriment.

1144. As a direct and proximate result of Onyx's, made through Szfranski's, false representations, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ONYX CAPITAL MANAGEMENT, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 143 - FRAUDULENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1145. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1146. This is a claim for fraudulent misrepresentation.

1147. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1148. In furtherance of the Ponzi scheme, Berenfeld knowingly made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

1149. Berenfeld intended D3 to act on its knowingly false representations.

1150. D3 justifiably relied upon Berenfeld's representations to its detriment.

1151. As a direct and proximate result of Berenfeld's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 144 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Spinosa)**

1152. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1153. This is a claim for negligent misrepresentation.

1154. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1155. In furtherance of the Ponzi scheme, Spinosa made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1156. When making the false statements and representations, Spinosa either knew or reasonably should have known that they were false.

1157. Spinosa owed D3 a duty of care because he knew or had reason to know that D3 was placing trust and confidence in him and relying on him to inform it.

1158. Spinosa breached his duty to D3 by making false representations with the intention that D3 rely on them.

1159. D3 justifiably relied upon Spinosa's representations to its detriment.

1160. As a direct and proximate result of Spinosa's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXIII-145 - NEGLIGENT MISREPRESENTATION**  
**(against Jennifer Kerstetter)**

1161. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1162. This is a claim for negligent misrepresentation.

1163. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1164. In furtherance of the Ponzi scheme, Kerstetter made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

1165. When making the false statements and representations, Kerstetter either knew or reasonably should have known that they were false.

1166. Kerstetter owed D3 a duty of care because she knew or had reason to know that D3 was placing trust and confidence in her and relying on her to inform it.

1167. Kerstetter breached her duty to D3 by making false representations with the intention that Razorback rely on them.

1168. D3 justifiably relied upon Kerstetter's representations to their detriment.

1169. As a direct and proximate result of Kerstetter's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXIV146 - NEGLIGENT MISREPRESENTATION**  
**(against Roseanne Caretsky)**

1170. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1171. This is a claim for negligent misrepresentation.

1172. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1173. In furtherance of the Ponzi scheme, Caretsky made material false statements and representations including, but not limited to, supplying investors with false bank account statements.

1174. When making the false statements and representations, Kerstetter either knew or reasonably should have known that they were false.

1175. Caretsky owed D3 a duty of care because she knew or had reason to know that D3 was placing trust and confidence in her and relying on her to inform it.

1176. Caretsky breached her duty to D3 by making false representations with the intention that D3 rely on them.

1177. D3 justifiably relied upon Caretsky's representations to their detriment.

1178. As a direct and proximate result of Caretsky's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXV147 - NEGLIGENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

1179. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1180. This is a claim for negligent misrepresentation.



1181. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

1182. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1183. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1184. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1185. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, Kerstetter, and Caretsky made material false statements and representations, including, but not limited to, showing investors false statements of the amounts in RRA trust accounts and providing misleading and untrue written assurances concerning the settlement accounts..

1186. When making the false statements and representations, TD Bank, through Spinosa, Kerstetter, and Caretsky either knew or reasonably should have known that they were false.

1187. TD Bank owed D3 a duty of care because it knew or had reason to know that D3 was placing trust and confidence in her and relying on it to inform them.

1188. TD Bank breached its duty to D3 by making false representations, through Spinosa, Kerstetter, and Caretsky, with the intention that D3 rely on them.

1189. D3 justifiably relied upon TD Bank's, through Spinosa's, Kerstetter's, and Caretsky's, representations to its detriment.

1190. As a direct and proximate result of TD Bank's representations, made through Spinosa, Kerstetter, and Caretsky D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXVI - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**COUNT 148 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Spinosa George G. Levin)**

1191. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1192. This is a claim for negligent misrepresentation.

1193. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1194. In furtherance of the Ponzi scheme, Levin made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1195. When making the false statements and representations, Levin either knew or reasonably should have known that they were false.

1196. Levin owed D3 a duty of care because he knew or had reason to know that D3 was placing trust and confidence in him and relying on him to inform them.

1197. Levin breached his duty to D3 by making false representations with the intention that D3 rely on them.

1198. D3 justifiably relied upon Levin's representations to its detriment.

1199. As a direct and proximate result of Levin's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 149 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Preve)**

1200. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1201. This is a claim for negligent misrepresentation.

1202. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1203. In furtherance of the Ponzi scheme, Preve made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1204. When making the false statements and representations, Preve either knew or reasonably should have known that they were false.

1205. Preve owed D3 a duty of care because he knew or had reason to know that D3 was placing trust and confidence in him and relying on him to inform them.

1206. Preve breached his duty to D3 by making false representations with the intention that D3 rely on them.

1207. D3 justifiably relied upon Preve's representations to its detriment.

1208. As a direct and proximate result of Preve's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 150 - NEGLIGENT MISREPRESENTATION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1209. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1210. This is a claim for negligent misrepresentation.

1211. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1212. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1213. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1214. In furtherance of the Ponzi scheme, Banyon USVI and BIF, through Levin and Preve, made material false statements and representations including, but not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1215. When making the false statements and representations, Banyon USVI and BIF, through Levin and Preve, either knew or reasonably should have known that they were false.

1216. Banyon USVI and BIF owed D3 a duty of care because it knew or had reason to know that D3 was placing trust and confidence in it and relying on it to inform them.

1217. Banyon USVI and BIF breached its duty to D3 by making false representations, through Levin and Preve, with the intention that D3 rely on them.

1218. D3 justifiably relied upon Banyon USVI's and BIF's, through Levin's and Preve's, representations to its detriment.

1219. As a direct and proximate result of Banyon USVI's and BIF's representations, made through Levin and Preve D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 151 - NEGLIGENT MISREPRESENTATION**  
**(against Michael Szfranski)**

1220. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1221. This is a claim for negligent misrepresentation.

1222. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1223. In furtherance of the Ponzi scheme, Szfranski made material false statements and representations including, but not limited to, verifying false bank statements and deal documents.

1224. When making the false statements and representations, Szfranski either knew or reasonably should have known that they were false.

1225. Szfranski owed D3 a duty of care because he knew or had reason to know that, as an independent verifier, D3 was placing trust and confidence in him and relying on him to inform them.

1226. Szfranski breached his duty to D3 by making false representations with the intention that D3 rely on them.

1227. D3 justifiably relied upon Szfranski's representations to its detriment.

1228. As a direct and proximate result of Szfranski's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 152 - NEGLIGENT MISREPRESENTATION**  
**(against Onyx Capital Management)**

1229. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1230. This is a claim for negligent misrepresentation.

1231. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1232. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1233. In furtherance of the Ponzi scheme, Onyx, through Szfranski, made material false statements and representations, including, but not limited to, verifying false bank statements and deal documents.

1234. When making the false statements and representations, Onyx, through Szfranski, either knew or reasonably should have known that they were false.

1235. Onyx owed D3 a duty of care because it knew or had reason to know that, as an independent verifier, D3 was placing trust and confidence in it and relying on Onyx to inform it.

1236. Onyx breached its duty to D3 by making false representations, through Szfranski, with the intention that D3 rely on them.

1237. D3 justifiably relied upon Onyx's, through Szfranski's, representations to its detriment.

1238. As a direct and proximate result of Onyx's representations, made through Szfranski, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 153 - NEGLIGENT MISREPRESENTATION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1239. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1240. This is a claim for negligent misrepresentation.

1241. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1242. In furtherance of the Ponzi scheme, Berenfeld made material false statements and representations including, but not limited to, providing false auditing documents relating to Banyon and RRA.

1243. When making the false statements and representations, Berenfeld either knew or reasonably should have known that they were false.

1244. Berenfeld owed D3 a duty of care because it knew or had reason to know that, as an independent auditor, D3 was placing trust and confidence in it and relying on it to inform them.

1245. Berenfeld breached its duty to D3 by making false representations with the intention that D3 rely on them.

1246. D3 justifiably relied upon Berenfeld's representations to its detriment.

1247. As a direct and proximate result of Berenfeld's false statements, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 154 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Spinosa)**

1248. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1249. This is a claim for aiding and abetting breach of fiduciary duty.

1250. Spinosa was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Spinosa was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.



1251. Spinosa was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1252. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1253. Spinosa's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXVH155 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Jennifer Kerstetter)**

1254. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1255. This is a claim for aiding and abetting breach of fiduciary duty.

1256. Kerstetter was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Kerstetter was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1257. Kerstetter was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1258. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1259. Kerstetter's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXVIII156 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Roseanne Caretsky)**

1260. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1261. This is a claim for aiding and abetting breach of fiduciary duty.

1262. Caretsky was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Caretsky was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1263. Caretsky was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1264. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1265. Caretsky's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXIX157 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

1266. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1267. This is a claim for aiding and abetting breach of fiduciary duty.

1268. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of TD Bank.

1269. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1270. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1271. TD Bank was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. TD Bank was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1272. TD Bank was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1273. TD Bank, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1274. TD Bank's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXX158 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Debra Villegas)**

1275. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1276. This is a claim for aiding and abetting breach of fiduciary duty.

1277. Villegas was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Villegas was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1278. Villegas was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1279. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1280. Villegas's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXH159 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Irene Stay)**

1281. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1282. This is a claim for aiding and abetting breach of fiduciary duty.

1283. Stay was aware that as trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Stay was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1284. Stay was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1285. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1286. Stay's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 160 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against George G. Levin)**

1287. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1288. This is a claim for aiding and abetting breach of fiduciary duty.

1289. Levin was aware that as trustee of the attorney trust accounts where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Levin was also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1290. Levin was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1291. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1292. Levin's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 161 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

1293. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1294. This is a claim for aiding and abetting breach of fiduciary duty.

1295. Preve was aware that as trustee of the attorney trust accounts where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Preve was also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1296. Preve was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1297. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1298. Preve's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 162 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1299. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1300. This is a claim for aiding and abetting breach of fiduciary duty.

1301. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of USVI and BIF.

1302. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1303. Banyon USVI and BIF were aware that as trustee of the attorney trust accounts where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Banyon USVI and BIF were also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1304. Banyon USVI and BIF were aware that Rothstein was financially exploiting the investors to their detriment, and were aware that Rothstein was breaching his fiduciary obligations to D3.

1305. Banyon USVI and BIF, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1306. Banyon USVI's and BIF's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 163 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

1307. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1308. This is a claim for aiding and abetting breach of fiduciary duty.

1309. Szfranski was aware that as trustee of the attorney trust accounts where the D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Szfranski was also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1310. Szfranski was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.



1311. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1312. Szfranski's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 164 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

1313. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1314. This is a claim for aiding and abetting breach of fiduciary duty.

1315. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1316. Onyx was aware that as trustee of the attorney trust accounts where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Onyx was also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1317. Onyx was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1318. Onyx, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1319. Onyx's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 165 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1320. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1321. This is a claim for aiding and abetting breach of fiduciary duty.

1322. Berenfeld was aware that as trustee of the attorney trust accounts where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Berenfeld was also aware that as trustee of the attorney trust accounts containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1323. Berenfeld was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to D3.

1324. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 and his breaches of fiduciary duty.

1325. Berenfeld's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 166 – BREACH OF FIDUCIARY DUTY**  
**(against Scott Rothstein)**

1326. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1327. This is a claim for breach of fiduciary duty.

1328. As trustee of the attorney trust account where D3's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to D3. Additionally, as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to D3.

1329. Rothstein breached his fiduciary duties by raiding the RRA trust accounts for his personal use.

1330. Rothstein's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXH167 – BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

1331. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1332. This is a claim for breach of fiduciary duty.

1333. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of TD Bank.

1334. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1335. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1336. In Florida, a bank assumes a fiduciary duty with its customer under special circumstances where the bank knows or has reason to know that the customer is placing trust and confidence in the bank and is relying on the bank to so counsel and inform him. Under the circumstances outlined above, whereby TD Bank knew that D3 was relying on Spinosa's assurances to D3 of the precautions in place to prevent improper withdrawals from its account, TD Bank was a fiduciary of D3 and owed D3 the fiduciary duties of honesty, loyalty, and care. Additionally, where TD Bank knew that D3 was relying on Kerstetter's representations to D3 that the settlement trust accounts had been funded, TD Bank was a fiduciary of D3 and owed D3 the fiduciary duties of honesty, loyalty, and care. In addition, TD knew that D3 was relying on Caretsky's representations that the RRA trust accounts contained substantial funds, TD Bank was a fiduciary of D3 and owed D3 the fiduciary duties of honesty, loyalty, and care.

1337. TD Bank breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of D3.

1338. TD Bank's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXIII—AIDING AND ABETTING FRAUD**  
**COUNT 168 - BREACH OF FIDUCIARY DUTY**  
**(against Frank SpinosoGeorge G. Levin)**

1339. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1340. This is a claim for breach of fiduciary duty.

1341. By holding himself out as a co-investor, Levin became a fiduciary of D3 and owed D3 the fiduciary duties of honesty, loyalty, and care.

1342. Levin breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of D3.

1343. Levin's actions have directly caused injury and damage D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 169 - BREACH OF FIDUCIARY DUTY**  
**(against Frank Preve)**

1344. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1345. This is a claim for breach of fiduciary duty.

1346. By holding himself out as a co-investor, Previn became a fiduciary of D3 and owed D3 the fiduciary duties of honesty, loyalty, and care.

1347. Preve breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of D3.

1348. Preve's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 170 - BREACH OF FIDUCIARY DUTY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1349. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1350. This is a claim for breach of fiduciary duty.

1351. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1352. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1353. Banyon USVI and BIF were fiduciaries of D3 and owed it the fiduciary duties of honesty, loyalty, and care.

1354. Banyon USVI and BIF breached their fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of D3.

1355. Banyon USVI's and BIF's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 171 - BREACH OF FIDUCIARY DUTY**  
**(against Michael Szfranski)**

1356. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1357. This is a claim for breach of fiduciary duty.

1358. Szfranski, as an independent verifier, was a fiduciary of D3 and owed it the fiduciary duties of honesty, loyalty, and care.

1359. Szfranski breached his fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of D3.

1360. Szfranski's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 172 - BREACH OF FIDUCIARY DUTY**  
**(against Onyx Capital Management)**

1361. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1362. This is a claim for breach of fiduciary duty.

1363. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1364. Onyx, as an independent verifier, was a fiduciary of D3 and owed it the fiduciary duties of honesty, loyalty, and care.

1365. Onyx breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of D3.

1366. Onyx's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 173 - BREACH OF FIDUCIARY DUTY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1367. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1368. This is a claim for breach of fiduciary duty.

1369. Berenfeld, as an independent auditor, was a fiduciary of D3 and owed them the fiduciary duties of honesty, loyalty, and care.

1370. Berenfeld breached its fiduciary duties by either ignoring or actively assisting and providing substantial assistance to Rothstein in his financial exploitation of D3.

1371. Berenfeld's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.



**COUNT 174 - AIDING AND ABETTING FRAUD**  
**(against Frank Spinosa)**

1372. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1373. This is a claim for aiding and abetting fraud.

1374. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1375. Spinosa knew of Rothstein's fraudulent scheme.

1376. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Spinosa's assistance included, but was not limited to, supplying D3 with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1377. Spinosa's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXIV175 - AIDING AND ABETTING FRAUD**  
**(against Jennifer Kerstetter)**

1378. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1379. This is a claim for aiding and abetting fraud.

1380. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1381. Kerstetter knew of Rothstein's fraudulent scheme.

1382. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Kerstetter's assistance included, but was not limited to, providing false documentation to D3 that the RRA trust accounts contained substantial funds when they did not.

1383. Kerstetter's actions have directly caused injury and damage to D3.

WHEREFORE, RAZORBACK FUNDING, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXV176 - AIDING AND ABETTING FRAUD**  
**(against Roseanne Caretsky)**

1384. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1385. This is a claim for aiding and abetting fraud.

1386. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1387. Caretsky knew of Rothstein's fraudulent scheme.

1388. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud by representing to D3 that the RRA trust accounts contained substantial funds, all the time knowing that the accounts contained, at most, minimal balances and that, to the extent the accounts were funded, that Rothstein routinely raided the accounts for his own use.

1389. Caretsky's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXVI177 - AIDING AND ABETTING FRAUD**  
**(against TD Bank, N.A.)**

1390. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1391. This is a claim for aiding and abetting fraud.

1392. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1393. At all times material hereto Spinosa was acting in the scope of his employment for TD Bank.

1394. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1395. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1396. TD Bank knew of Rothstein's fraudulent scheme.

1397. TD Bank, through Spinosa, Kerstetter, and Caretsky, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. TD Bank's assistance included, but was not limited to, providing false documentation to the D3 that the RRA trust accounts contained substantial funds when they did not and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1398. TD Bank's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXVH178 - AIDING AND ABETTING FRAUD**  
**(against Debra Villegas)**

1399. Plaintiff incorporates the allegations contained in paragraphs 1 through 1407121 as if restated herein.

1400. This is a claim for aiding and abetting fraud.

1401. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1402. Villegas knew of Rothstein's fraudulent scheme.

1403. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including D3, through fraud by furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

1404. Villegas's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXVIII179 - AIDING AND ABETTING FRAUD**  
**(against Irene Stay)**

1405. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1406. This is a claim for aiding and abetting fraud.

1407. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1408. Stay knew of Rothstein's fraudulent scheme.

1409. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including D3, through fraud by furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

1410. Stay's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 180 - AIDING AND ABETTING FRAUD**  
**(against George G. Levin)**

1411. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1412. This is a claim for aiding and abetting fraud.

1413. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1414. Levin knew of Rothstein's fraudulent scheme.

1415. Levin actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Levin's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1416. Levin's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 181 - AIDING AND ABETTING FRAUD**  
**(against Frank Preve)**

1417. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1418. This is a claim for aiding and abetting fraud.

1419. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1420. Preve knew of Rothstein's fraudulent scheme.

1421. Preve actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Preve's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1422. Preve's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 182 - AIDING AND ABETTING FRAUD**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1423. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1424. This is a claim for aiding and abetting fraud.

1425. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1426. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1427. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1428. Banyon USVI and BIF knew of Rothstein's fraudulent scheme.

1429. Banyon USVI and BIF, through Levin and Preve, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Banyon USVI's and BIF's assistance included, but was not limited to, representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1430. Banyon USVI's and BIF's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 183 - AIDING AND ABETTING FRAUD**  
**(against Michael Szfranski)**

1431. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1432. This is a claim for aiding and abetting fraud.

1433. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1434. Szfranski knew of Rothstein's fraudulent scheme.

1435. Szfranski actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Szfranski's assistance included, but was not limited to, verifying false bank statements and deal documents.

1436. Szfranski's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 184 - AIDING AND ABETTING FRAUD**  
**(against Onvx Capital Management)**

1437. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1438. This is a claim for aiding and abetting fraud.



1439. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1440. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1441. Onyx knew of Rothstein's fraudulent scheme.

1442. Onyx, through Szfranski, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Onyx's assistance included, but was not limited to, verifying false bank statements and deal documents.

1443. Onyx's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 185 - AIDING AND ABETTING FRAUD**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1444. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1445. This is a claim for aiding and abetting fraud.

1446. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1447. Berenfeld knew of Rothstein's fraudulent scheme.

1448. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Berenfeld's assistance included, but was not limited to, providing false auditing documents relating to Banyon and RRA. .

1449. Berenfeld's actions have directly caused injury and damage to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 186 - CONVERSION**

**(against Scott Rothstein)**

1450. Plaintiff incorporates the allegations contained in paragraphs 1 through 1407121 as if restated herein.

1451. This is a claim for conversion.

1452. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1453. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1454. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1455. Rothstein's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXIX187 - AIDING AND ABETTING CONVERSION**  
**(against Frank Spinosa)**

1456. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1457. This is a claim for aiding and abetting conversion.

1458. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1459. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1460. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1461. Spinosa actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by deceiving D3 into turning its property over to Rothstein under false pretenses.

1462. Spinosa's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXX188 - AIDING AND ABETTING CONVERSION**  
**(against Jennifer Kerstetter)**

1463. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1464. This is a claim for aiding and abetting conversion.

1465. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1466. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1467. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1468. Kerstetter actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by deceiving D3 into turning its property over to Rothstein under false pretenses.

1469. Kerstetter's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXI189 - AIDING AND ABETTING CONVERSION**  
**(against Roseanne Caretsky)**

1470. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1471. This is a claim for aiding and abetting fraud.

1472. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1473. Caretsky knew of Rothstein's fraudulent scheme.

1474. Caretsky actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of D3 through fraud. Caretsky's assistance included, but was not limited to, providing false documentation to D3 that the RRA trust accounts contained substantial funds when they did not.

1475. Caretsky's actions have directly caused injury and damage to D3.

1476. Caretsky's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXII190 - AIDING AND ABETTING CONVERSION**  
**(against TD Bank, N.A.)**

1477. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1478. This is a claim for aiding and abetting conversion.

1479. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1480. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1481. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1482. At all times material hereto Spinoso was acting in the scope of his employment for TD Bank.

1483. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of TD Bank.

1484. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1485. TD Bank, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by allowing Rothstein to make unauthorized withdrawals of its funds and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1486. TD Bank's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~LXXXIII~~191 - AIDING AND ABETTING CONVERSION**  
**(against Debra Villegas)**

1487. Plaintiff incorporates the allegations contained in paragraphs 1 through ~~107~~121 as if restated herein.

1488. This is a claim for aiding and abetting conversion.

1489. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1490. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1491. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1492. Villegas actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by deceiving D3 into turning its property over to Rothstein under false pretenses.

1493. Villegas's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXIV192 - AIDING AND ABETTING CONVERSION**  
**(against Irene Stay)**

1494. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1495. This is a claim for aiding and abetting conversion.

1496. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with D3's \$13,500,000.00 in funds.

1497. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1498. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1499. Stay actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by deceiving D3 into turning its property over to Rothstein under false pretenses.

1500. Stay's actions have directly caused injury and damages to D3.



WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 193 - AIDING AND ABETTING CONVERSION**  
**(against George G. Levin)**

1501. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1502. This is a claim for aiding and abetting conversion.

1503. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with their \$13,500,000.00 in funds.

1504. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1505. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1506. Levin actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1507. Levin's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 194 - AIDING AND ABETTING CONVERSION**  
**(against Frank Preve)**

1508. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1509. This is a claim for aiding and abetting conversion.

1510. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with their \$13,500,000.00 in funds.

1511. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1512. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1513. Preve actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1514. Preve's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 195 - AIDING AND ABETTING CONVERSION**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1515. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1516. This is a claim for aiding and abetting conversion.

1517. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with its \$13,500,000.00 in funds.

1518. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1519. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1520. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1521. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1522. Banyon USVI and BIF, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either

temporarily or permanently depriving D3 of its property by representing that the settlement agreements purchased by investors were real, that they had been fully funded, that they would be paid out to investors over a predetermined schedule, and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1523. Banyon USVI's and BIF's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 196 - AIDING AND ABETTING CONVERSION**  
**(against Michael Szfranski)**

1524. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1525. This is a claim for aiding and abetting conversion.

1526. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with its \$13,500,000.00 in funds.

1527. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1528. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of their property would be futile.

1529. Szfranski actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by verifying false bank statements and deal documents and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1530. Szfranski's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 197 - AIDING AND ABETTING CONVERSION**  
**(against Onyx Capital Management)**

1531. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1532. This is a claim for aiding and abetting conversion.

1533. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with its \$13,500,000.00 in funds.

1534. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1535. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of their property would be futile.

1536. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1537. Onyx, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by verifying false bank statements and deal documents and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1538. Onyx's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 198 - AIDING AND ABETTING CONVERSION**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1539. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1540. This is a claim for aiding and abetting conversion.

1541. As described more fully above, the deals in which D3 invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with their \$13,500,000.00 in funds.

1542. Rothstein's conversion of D3's funds has permanently deprived D3 of its property.

1543. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by D3 to make demand upon him for the return of its property would be futile.

1544. Berenfeld actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving D3 of its property by providing false auditing documents relating to Banyon and RRA and by deceiving D3 into turning its property over to Rothstein under false pretenses.

1545. Berenfeld's actions have directly caused injury and damages to D3.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 199 - NEGLIGENT SUPERVISION**  
**(against TD Bank N.A.)**

1546. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1547. This is a claim for negligent supervision.

1548. As described more fully above, Spinosa, Kerstetter, and Caretsky participated, with actual or constructive knowledge, in Rothstein's Ponzi scheme. Spinosa's, Kerstetter's, and Caretsky's participation included, but was not limited to, providing D3 with false information concerning the amounts deposited in RRA trust accounts and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1549. In reliance on Spinoso's, Kerstetter's, and Caretsky's representations, on October 21, 2009, D3 began sending payments to RRA's account at TD Bank, eventually funding a total of \$13,500,000.00.

1550. D3's reliance on Spinoso's, Kerstetter's, and Caretsky's representations was reasonable and justified.

1551. TD Bank owed a duty to D3 to ensure that its employees were not actively defrauding depositors by making false representations in order to trick them into making unsafe deposits into trust accounts that they knew or reasonably should have known were being raided by Rothstein.

1552. TD Bank breached its duties to D3 because it had actual or constructive notice that its assistant manager and assistant vice president and branch manager were either fraudulently or negligently participating in a scheme which resulted in the unauthorized raiding of investors' deposits, and acted unreasonably by failing to investigate or take corrective action.

1553. As a direct and proximate result of TD Bank's failure to investigate or take corrective action against Spinoso, Kerstetter, or Caretsky, D3 has sustained damages.

WHEREFORE, D3 CAPITAL CLUB, LLC, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.



**COUNT LXXXV200 - FRAUDULENT MISREPRESENTATION**  
**(against Scott Rothstein)**

1554. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1555. This is a claim for fraudulent misrepresentation.

1556. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1557. In furtherance of the Ponzi scheme, Rothstein knowingly made material false statements and representations, including but not limited to representing that the settlement agreements purchased by investors were real, that they had been fully funded, and that they would be paid out to investors over a predetermined schedule.

1558. Rothstein intended BFMC to act on his knowingly false representations.

1559. BFMC justifiably relied upon Rothstein's representations to its detriment.

1560. As a direct and proximate result of Rothstein's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXVI201 - FRAUDULENT MISREPRESENTATION**  
**(against Frank Spinosa)**

1561. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1562. This is a claim for fraudulent misrepresentation.

1563. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1564. In furtherance of the Ponzi scheme, Spinosa knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1565. Spinosa intended BFMC to act on his knowingly false representations.

1566. BFMC justifiably relied upon Spinosa's representations to its detriment.

1567. As a direct and proximate result of Spinosa's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXVH202 - FRAUDULENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

1568. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1569. This is a claim for fraudulent misrepresentation.

1570. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of TD Bank.

1571. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1572. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, knowingly made material false statements and representations including, but not limited to, supplying investors with false bank account statements and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1573. TD Bank, through Spinosa, intended BFMC to act on their knowingly false representations.

1574. BFMC justifiably relied upon TD Bank's, through Spinosa's representations, to their detriment.

1575. As a direct and proximate result of TD Bank's, made through Spinosa's, false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXVIII 203 - FRAUDULENT MISREPRESENTATION**  
**(against David Boden)**

1576. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1577. This is a claim for fraudulent misrepresentation.

1578. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1579. In furtherance of the Ponzi scheme, Boden knowingly made material false statements and representations including, but not limited to, making misleading and untrue assurances concerning the settlement agreements and accounts.

1580. Boden intended BFMC to act on his knowingly false representations.

1581. BFMC justifiably relied upon Boden's representations to its detriment.

1582. As a direct and proximate result of Boden's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT LXXXVIX-204 - FRAUDULENT MISREPRESENTATION**  
**(against Andrew Barnett)**

1583. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1584. This is a claim for fraudulent misrepresentation.

1585. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1586. In furtherance of the Ponzi scheme, Barnett knowingly made material false statements and representations including, but not limited to, supplying BFMC with false information about the identity of the defendant who was purportedly funding the settlement.

1587. Barnett intended BFMC to act on his knowingly false representations.

1588. BFMC justifiably relied upon Barnett's representations to its detriment.

1589. As a direct and proximate result of Barnett's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~X~~205 - NEGLIGENT MISREPRESENTATION**  
**(against Frank Spinosa)**

1590. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1591. This is a claim for negligent misrepresentation.

1592. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1593. In furtherance of the Ponzi scheme, Spinosa made material false statements and representations including, but not limited to, supplying investors with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1594. When making the false statements and representations, Spinosa either knew or reasonably should have known that they were false.

1595. Spinosa owed BFMC a duty of care because he knew or had reason to know that BFMC was placing trust and confidence in him and relying on him to inform it.

1596. Spinosa breached his duty to BFMC by making false representations with the intention that BFMC rely on them.

1597. BFMC justifiably relied upon Spinosa's representations to its detriment.

1598. As a direct and proximate result of Spinosa's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT ~~XCI~~206 - NEGLIGENT MISREPRESENTATION**  
**(against TD Bank, N.A.)**

1599. Plaintiff incorporates the allegations contained in paragraphs 1 through ~~107~~121 as if restated herein.

1600. This is a claim for negligent misrepresentation.

1601. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

1602. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1603. In furtherance of the Ponzi scheme, TD Bank, through Spinosa, made material false statements and representations, including, but not limited to, showing investors false statements of the amounts in RRA trust accounts and providing misleading and untrue written assurances concerning the settlement accounts..

1604. When making the false statements and representations, TD Bank, through Spinosa, either knew or reasonably should have known that they were false.

1605. TD Bank owed BFMC a duty of care because it knew or had reason to know that BFMC was placing trust and confidence in her and relying on it to inform them.

1606. TD Bank breached its duty to BFMC by making false representations, through Spinosa, with the intention that BFMC rely on them.

1607. BFMC justifiably relied upon TD Bank's, through Spinosa's, representations to its detriment.

1608. As a direct and proximate result of TD Bank's representations, made through Spinosa, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCH207 - NEGLIGENT MISREPRESENTATION**

**(against David Boden)**

1609. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1610. This is a claim for negligent misrepresentation.

1611. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1612. In furtherance of the Ponzi scheme, Boden knowingly made material false statements and representations including, but not limited to, making misleading and untrue assurances concerning the settlement agreements and accounts.

1613. When making the false statements and representations, Boden either knew or reasonably should have known that they were false.

1614. Boden owed BFMC a duty of care by affirmatively and voluntarily undertaking to offer BFMC information.

1615. Boden breached his duty to BFMC by making false representations with the intention that BFMC rely on them.

1616. BFMC justifiably relied upon Boden's representations to its detriment.

1617. As a direct and proximate result of Boden's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 208 - NEGLIGENT MISREPRESENTATION**  
**(against Andrew Barnett)**

1618. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1619. This is a claim for negligent misrepresentation.

1620. As described more fully above, Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1621. In furtherance of the Ponzi scheme, Barnett made material false statements and representations including, but not limited to, supplying BFMC with false information about the identity of the defendant who was purportedly funding the settlement.

1622. When making the false statements and representations, Barnett either knew or reasonably should have known that they were false.

1623. Barnett owed BFMC a duty of care by affirmatively and voluntarily undertaking to offer BFMC information.

1624. Barnett breached his duty to BFMC by making false representations with the intention that BFMC rely on them.

1625. BFMC justifiably relied upon Barnett's representations to its detriment.



1626. As a direct and proximate result of Barnett's false statements, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCH209 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Frank Spinosa)**

1627. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1628. This is a claim for aiding and abetting breach of fiduciary duty.

1629. Spinosa was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Spinosa was also aware that as trustee of the attorney trust account containing the funds to which D3 had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1630. Spinosa was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1631. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1632. Spinosa's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCIV210 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

1633. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1634. This is a claim for aiding and abetting breach of fiduciary duty.

1635. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of TD Bank.

1636. TD Bank was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. TD Bank was also aware that as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1637. TD Bank was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1638. TD Bank, through its employees acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1639. TD Bank's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCV211 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against David Boden)**

1640. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1641. This is a claim for aiding and abetting breach of fiduciary duty.

1642. Boden was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Boden was also aware that as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1643. Boden was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1644. Boden actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1645. Boden's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCVI212 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Debra Villegas)**

1646. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1647. This is a claim for aiding and abetting breach of fiduciary duty.

1648. Villegas was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Villegas was also aware that as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1649. Villegas was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1650. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1651. Villegas's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCVH213 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Irene Stay)**

1652. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1653. This is a claim for aiding and abetting breach of fiduciary duty.

1654. Stay was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Stay was also aware that as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1655. Stay was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1656. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1657. Stay's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 214 - AIDING AND ABETTING BREACH OF FIDUCIARY DUTY**  
**(against Andrew Barnett)**

1658. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1659. This is a claim for aiding and abetting breach of fiduciary duty.

1660. Barnett was aware that as trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Barnett was also aware that as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1661. Barnett was aware that Rothstein was financially exploiting the investors to their detriment, and was aware that Rothstein was breaching his fiduciary obligations to BFMC.

1662. Barnett actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC and his breaches of fiduciary duty.

1663. Barnett's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 215 - BREACH OF FIDUCIARY DUTY**  
**(against Scott Rothstein)**

1664. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1665. This is a claim for breach of fiduciary duty.

1666. As trustee of the attorney trust account where BFMC's purported settlement funds were deposited, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC. Additionally, as trustee of the attorney trust account containing the funds to which BFMC had an exclusive right to collect in the near future, Rothstein had fiduciary duties of honesty, loyalty, and care to BFMC.

1667. Rothstein breached his fiduciary duties by raiding the RRA trust accounts for his personal use.

1668. Rothstein's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCVIII216 - BREACH OF FIDUCIARY DUTY**  
**(against TD Bank, N.A.)**

1669. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1670. This is a claim for breach of fiduciary duty.

1671. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of TD Bank.

1672. In Florida, a bank assumes a fiduciary duty with its customer under special circumstances where the bank knows or has reason to know that the customer is placing trust and confidence in the bank and is relying on the bank to so counsel and inform him. Under the circumstances outlined above, whereby TD Bank knew that BFMC was relying on Spinosa's assurances to BFMC of the precautions in place to prevent improper withdrawals from its account, TD Bank was a fiduciary of BFMC and owed BFMC the fiduciary duties of honesty, loyalty, and care.

1673. TD Bank breached its fiduciary duties through the actions of its employees by either ignoring or actively assisting and providing substantial assistance to Rothstein in its financial exploitation of BFMC.

1674. TD Bank's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT XCIX<sup>217</sup> - AIDING AND ABETTING FRAUD**  
**(against Frank Spinosa)**

1675. Plaintiff incorporates the allegations contained in paragraphs 1 through ~~107~~121 as if restated herein.

1676. This is a claim for aiding and abetting fraud.

1677. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1678. Spinosa knew of Rothstein's fraudulent scheme.

1679. Spinosa actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC through fraud. Spinosa's assistance included, but was not limited to, supplying BFMC with false bank account statements and misleading and untrue written assurances concerning the settlement accounts.

1680. Spinosa's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT €218 - AIDING AND ABETTING FRAUD**  
**(against TD Bank, N.A.)**

1681. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1682. This is a claim for aiding and abetting fraud.

1683. As described more fully above, the deals in which Razorback invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1684. At all times material hereto Spinosa was acting in the scope of his employment for TD Bank.

1685. TD Bank knew of Rothstein's fraudulent scheme.

1686. TD Bank, through Spinosa, actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC through fraud. TD Bank's assistance



included, but was not limited to, providing false documentation to BFMC that the RRA trust accounts contained substantial funds when they did not and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1687. TD Bank's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

NOT A CERTIFIED COPY

**COUNT CH219 - AIDING AND ABETTING FRAUD**  
**(against David Boden)**

1688. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1689. This is a claim for aiding and abetting fraud.

1690. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1691. Boden knew of Rothstein's fraudulent scheme.

1692. Boden actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of BFMC through fraud. Boden's assistance included, but was not limited to, making assurances to BFMC that there were safeguards in place to protect its deposits, all the time knowing that no such safeguards existed.

1693. Boden's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CH220 - AIDING AND ABETTING FRAUD**  
**(against Debra Villegas)**

1694. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1695. This is a claim for aiding and abetting fraud.

1696. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1697. Villegas knew of Rothstein's fraudulent scheme.

1698. Villegas actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including BFMC, through fraud by furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

1699. Villegas's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CH221 - AIDING AND ABETTING FRAUD**  
**(against Andrew Barnett Irene Stay)**

1700. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1701. This is a claim for aiding and abetting fraud.

1702. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1703. Stay knew of Rothstein's fraudulent scheme.

1704. Stay actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including BFMC, through fraud by furnishing false bank account statements and wire transfers to investors in order to induce them to invest despite having actual or constructive knowledge that the investments were a Ponzi scheme.

1705. Stay's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 222 - AIDING AND ABETTING FRAUD**

**(against Andrew Barnett)**

1706. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1707. This is a claim for aiding and abetting fraud.

1708. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank.

1709. Barnett knew of Rothstein's fraudulent scheme.

1710. Barnett actively assisted, and provided substantial assistance, to Rothstein in his financial exploitation of all of the investor victims of Rothstein's Ponzi scheme, including BFMC, through fraud. Barnett's assistance included, but was not limited to, supplying BFMC with false information about the identity of the defendant who was purportedly funding the settlement despite having actual or constructive knowledge that the settlements were part of a Ponzi scheme.

1711. Barnett's actions have directly caused injury and damage to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CIV223 - CONVERSION**  
**(against Scott Rothstein)**

1712. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1713. This is a claim for conversion.

1714. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of BFMC when he absconded with BFMC's \$2,400,000.00 in funds.

1715. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1716. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1717. Rothstein's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against SCOTT ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CV224 - AIDING AND ABETTING CONVERSION**  
**(against Frank Spinoso)**

1718. Plaintiff incorporates the allegations contained in paragraphs 1 through 407121 as if restated herein.

1719. This is a claim for aiding and abetting conversion.

1720. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of BFMC when he absconded with D3's \$2,400,000.00 in funds.

1721. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1722. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1723. Spinosa actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1724. Spinosa's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against FRANK A. SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CV1225 - AIDING AND ABETTING CONVERSION**  
**(against TD Bank, N.A.)**

1725. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1726. This is a claim for aiding and abetting conversion.

1727. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In

furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of BFMC when he absconded with BFMC \$2,400,000.00 in funds.

1728. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1729. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1730. At all times material hereto Spinosa was acting in the scope of his employment for TD Bank.

1731. TD Bank, through its employees while acting within the scope of their employment, actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by allowing Rothstein to make unauthorized withdrawals of its funds and by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1732. TD Bank's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CVH226 - AIDING AND ABETTING CONVERSION**  
**(against David Boden)**

1733. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1734. This is a claim for aiding and abetting conversion.

1735. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with BFMC's \$2,400,000.00 in funds.

1736. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1737. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1738. Boden actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1739. Boden's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CVIII227 - AIDING AND ABETTING CONVERSION**  
**(against Debra Villegas)**

1740. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1741. This is a claim for aiding and abetting conversion.

1742. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In



furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with BFMC's \$2,400,000.00 in funds.

1743. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1744. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1745. Villegas actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1746. Villegas's actions have directly caused injury and damages to BFMC.

1747. WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CIX-228 - AIDING AND ABETTING CONVERSION**  
**(against Andrew Barnett Irene Stay)**

1748. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1749. This is a claim for aiding and abetting conversion.

1750. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of D3 when he absconded with BFMC's \$2,400,000.00 in funds.

1751. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1752. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1753. Stay actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1754. Stay's actions have directly caused injury and damages to BFMC.

1755. WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 229 - AIDING AND ABETTING CONVERSION**  
**(against Andrew Barnett)**

1756. Plaintiff incorporates the allegations contained in paragraphs 1 through 121 as if restated herein.

1757. This is a claim for aiding and abetting conversion.

1758. As described more fully above, the deals in which BFMC invested were bogus and Rothstein was operating a Ponzi scheme through his firm, RRA, and through TD Bank. In furtherance of the Ponzi scheme, Rothstein exercised unauthorized dominion and control over the property of BFMC when he absconded with BFMC's \$2,400,000.00 in funds.

1759. Rothstein's conversion of BFMC's funds has permanently deprived BFMC of its property.

1760. Based upon Rothstein having initially fled the country after emptying out the trust accounts, any attempts by BFMC to make demand upon him for the return of its property would be futile.

1761. Barnett actively assisted, and provided substantial assistance, to Rothstein in either temporarily or permanently depriving BFMC of its property by deceiving BFMC into turning its property over to Rothstein under false pretenses.

1762. Barnett's actions have directly caused injury and damages to BFMC.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CX230 - NEGLIGENCE SUPERVISION**  
**(against TD Bank, N.A.)**

1763. Plaintiff incorporates the allegations contained in paragraphs 1 through 107121 as if restated herein.

1764. This is a claim for negligent supervision.

1765. As described more fully above, Spinoso participated, with actual or constructive knowledge, in Rothstein's Ponzi scheme. Spinoso's participation included, but was not limited to, providing BFMC with false information concerning the amounts deposited in RRA trust accounts and supplying investors with misleading and untrue written assurances concerning the settlement accounts.

1766. In reliance on Spinoso's representations, on October 15, 2009, BFMC wired \$2,400,000.00 to RRA's TD Bank account.

1767. BFMC's reliance on Spinoso's representations was reasonable and justified.

1768. TD Bank owed a duty to BFMC to ensure that its employees were not actively defrauding depositors by making false representations in order to trick them into making unsafe deposits into trust accounts that they knew or reasonably should have known were being raided by Rothstein.

1769. TD Bank breached its duties to BFMC because it had actual or constructive notice that its assistant manager and assistant vice president and branch manager were either fraudulently or negligently participating in a scheme which resulted in the unauthorized raiding of investors' deposits, and acted unreasonably by failing to investigate or take corrective action.

1770. As a direct and proximate result of TD Bank's failure to investigate or take corrective action against Spinosa, BFMC has sustained damages.

WHEREFORE, BFMC INVESTMENT, LLC, requests judgment against TD BANK N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CX1231 - CIVIL CONSPIRACY**  
**(against Scott Rothstein)**

1771. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

1772. This is a claim for civil conspiracy.

1773. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Rothstein acted with full knowledge and awareness that the activities of his and the other co-conspirators were designed to give the false impression of the existence of legitimate

investment opportunities when in fact the investments were no more than his own blatant fabrications.

1774. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1775. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1776. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1777. Rothstein and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against SCOTT

ROTHSTEIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXH232 - CIVIL CONSPIRACY**  
**(against TD Bank, N.A.)**

1778. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1779. This is a claim for civil conspiracy.

1780. At all times material hereto, Spinosa was acting in the scope of his employment as Regional Vice President of T.D. Bank.

1781. At all times material hereto, Kerstetter was acting in the scope of her employment as an assistant manager of T.D. Bank.

1782. At all times material hereto, Caretsky was acting in the scope of her employment as an assistant vice president and branch manager of TD Bank.

1783. As described more fully above, TD Bank, acting through its employees, and Rothstein, Boden, Villegas, Barnett, and Stay, Preve, Szfranski, Levin, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, TD Bank acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1784. TD, through its employees, and Rothstein, Boden, Villegas, Barnett, and Stay, Preve, Szfranski, Levin, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles,

as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1785. The overt acts of TD Bank, Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, Onyx, Banyon USVI, BIF, and PreveBerenfeld were contrary to law, as stated above.

1786. There was a meeting of the minds between and among TD Bank, through its employees, and Rothstein, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1787. TD Bank's and its co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against TD BANK, N.A., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXH233 - CIVIL CONSPIRACY**  
**(against Frank Spinoso)**

1788. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1789. This is a claim for civil conspiracy.

1790. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Spinosa acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1791. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1792. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1793. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.



1794. Spinosa's and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BPMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK SPINOSA for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXIV234 - CIVIL CONSPIRACY**  
**(against Jennifer Kerstetter)**

1795. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1796. This is a claim for civil conspiracy.

1797. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Kerstetter acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1798. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their

respective roles, as described above *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1799. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1800. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1801. Kerstetter's and her co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BPMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against JENNIFER KERSTETTER for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXV235 - CIVIL CONSPIRACY**  
**(against Roseanne Caretsky)**

1802. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1803. This is a claim for civil conspiracy.

1804. As described more fully above, Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Caretsky acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1805. Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1806. The overt acts of Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1807. There was a meeting of the minds between and among Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown,

to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1808. Caretsky's and her co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ROSEANNE CARETSKY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXVI236 - CIVIL CONSPIRACY**  
**(against David Boden)**

1809. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1810. This is a claim for civil conspiracy.

1811. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Boden acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1812. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1813. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1814. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1815. Boden's and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC.; D3 CAPITAL CLUB, LLC.; BFMC INVESTMENT INVESTMENT, LLC.; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST.; D&L PARTNERS, LP.; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against DAVID BODEN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXVII237 - CIVIL CONSPIRACY**  
**(against Debra Villegas)**

1816. Plaintiffs incorporate the allegations contained in paragraphs 1 through 407121 as if restated herein.

1817. This is a claim for civil conspiracy.

1818. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Villegas acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1819. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1820. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1821. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown,

to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1822. Villegas's and her co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT INVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against DEBRA VILLEGAS for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT CXVH238 - CIVIL CONSPIRACY**  
**(against Andrew Barnett)**

1823. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1824. This is a claim for civil conspiracy.

1825. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Villegas acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1826. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1827. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1828. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1829. Barnett's and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC.; D3 CAPITAL CLUB, LLC.; BFMC INVESTMENT INVESTMENT, LLC.; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST.; D&L PARTNERS, LP.; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ANDREW BARNETT for compensatory damages, together with court costs and such further relief as the Court deems proper.



**COUNT ~~CXIX~~239 - CIVIL CONSPIRACY**  
**(against Frank Preve)**

1830. Plaintiffs incorporate the allegations contained in paragraphs 1 through 107121 as if restated herein.

1831. This is a claim for civil conspiracy.

1832. As described more fully above, Rothstein, SpinozaSpinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Preve acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1833. Rothstein, SpinozaSpinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1834. The overt acts of Rothstein, SpinozaSpinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, and Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1835. There was a meeting of the minds between and among Rothstein, SpinozaSpinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1836. Preve's and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTEMENTINVESTMENT, LLC; LINDA VON ALLMEN, as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against FRANK PREVE for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 240 - CIVIL CONSPIRACY**  
**(against Irene Stay)**

1837. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1838. This is a claim for civil conspiracy.

1839. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Stay acted with full knowledge and awareness that the activities of Rothstein and the

other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1840. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1841. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1842. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1843. Stay's and her co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN

LIVING TRUST; and DEAN KRETSCHMAR request judgment against IRENE STAY for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 241 - CIVIL CONSPIRACY**  
**(against Michael Szfranski)**

1844. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1845. This is a claim for civil conspiracy.

1846. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Szfranski acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1847. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1848. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1849. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1850. Szfranski and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against MICHAEL SZFRANSKI for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 242 - CIVIL CONSPIRACY**  
**(against Onyx Capital Management)**

1851. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1852. This is a claim for civil conspiracy.

1853. At all times material hereto, Szfranski was acting in the scope of his employment as president of Onyx.

1854. As described more fully above, Onyx, through Szfranski, and Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Levin, TD Bank, Banyon USVI, BIF,

and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Onyx acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1855. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1856. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1857. There was a meeting of the minds between and among Onyx, through Szfranski, and Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Levin, TD Bank, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1858. Onyx's and its co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY

TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against ONYX CAPITAL MANAGEMENT for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 243 - CIVIL CONSPIRACY**  
**(against George G. Levin)**

1859. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1860. This is a claim for civil conspiracy.

1861. As described more fully above, Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Levin acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1862. Rothstein, Spinoso, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1863. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1864. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1865. Levin's and his co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against GEORGE G. LEVIN for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 244 - CIVIL CONSPIRACY**  
**(against Banyon Income Fund, LP, and Banyon USVI, LLC)**

1866. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1867. This is a claim for civil conspiracy.



1868. At all times material hereto, Levin was acting in the scope of his employment as the chief executive officer of Banyon USVI and BIF.

1869. At all times material hereto, Preve was acting in the scope of his employment as the chief operating officer or agent of Banyon USVI and BIF.

1870. As described more fully above, Banyon USVI and BIF, through its employees, and Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Szfranski, TD Bank, Onyx, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Banyon USVI and BIF acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1871. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1872. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1873. There was a meeting of the minds between and among Banyon USVI and BIF, through its employees, and Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Szfranski, TD Bank, Onyx, and Berenfeld, and other individuals and entities, both known

and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1874. Banyon USVI's and BIF's and their co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BANYON INCOME FUND, LP, and BANYON USVI, LLC., for compensatory damages, together with court costs and such further relief as the Court deems proper.

**COUNT 245 - CIVIL CONSPIRACY**  
**(against Berenfeld Spritzer Shechter Sheer, LLP)**

1875. Plaintiffs incorporate the allegations contained in paragraphs 1 through 121 as if restated herein.

1876. This is a claim for civil conspiracy.

1877. As described more fully above, Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld knowingly acted in concert to market and implement the illegal Ponzi scheme. In doing so, Berenfeld acted with full knowledge and awareness that the activities of Rothstein and the other co-conspirators were designed to give the false impression of the existence of legitimate investment opportunities when in fact the investments were no more than blatant fabrications by Rothstein.

1878. Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld acted in their respective roles, as described *supra*, according to a predetermined and commonly understood and accepted plan of action all for the purpose of obtaining substantial funds from investors, including Plaintiffs.

1879. The overt acts of Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld were contrary to law, as stated above.

1880. There was a meeting of the minds between and among Rothstein, Spinosa, Kerstetter, Caretsky, Boden, Villegas, Barnett, Stay, Preve, Szfranski, Levin, TD Bank, Onyx, Banyon USVI, BIF, and Berenfeld, and other individuals and entities, both known and unknown, to commit the unlawful acts alleged herein. This conspiracy to commit these unlawful overt acts proximately caused and continues to cause Plaintiffs damages.

1881. Berenfeld's and its co-conspirators' conduct has directly caused injury and damage to Plaintiffs.

WHEREFORE, RAZORBACK FUNDING, LLC; D3 CAPITAL CLUB, LLC; BFMC INVESTMENT, LLC; LINDA VON ALLMEN as Trustee of the VON ALLMEN DYNASTY TRUST; D&L PARTNERS, LP; DAVID VON ALLMEN, as Trustee of the DAVID VON ALLMEN LIVING TRUST; ANN VON ALLMEN, as Trustee of the ANN VON ALLMEN LIVING TRUST; and DEAN KRETSCHMAR request judgment against BERENFELD SPRITZER SHECHTER SHEER, LLP, for compensatory damages, together with court costs and such further relief as the Court deems proper.

**DEMAND FOR JURY TRIAL**

Plaintiffs hereby demands a trial by jury as to all issues so triable by right.

CONRAD & SCHERER, LLP

Attorneys for Plaintiffs

633 South Federal Highway, 8th Floor

Fort Lauderdale, Florida 33301

Tel: (954) 462-5500

Fax: (954) 463-9244

BY:

WILLIAM R. SCHERER

1882. Florida Bar No.:

169454

**APP. 22**

NOT A CERTIFIED COPY

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

CASE NO. **09-60331**

**CR-COHN**  
MAGISTRATE JUDGE  
**SELTZER**

18 U.S.C. §1962(d)  
18 U.S.C. §1956(h)  
18 U.S.C. §1349  
18 U.S.C. §1343  
18 U.S.C. § 2  
18 U.S.C. §1963  
18 U.S.C. §982(a)(1)  
18 U.S.C. §981(a)(1)(C)

UNITED STATES OF AMERICA,

Plaintiff,

v.

SCOTT W. ROTHSTEIN,

Defendant.

FILED by \_\_\_\_\_ D.C.

**DEC 01 2009**

STEVEN M. LARIMORE  
CLERK U. S. DIST. CT.  
S. D. of FLA. - FT. LAUD.

INFORMATION

The United States Attorney charges that, at all times relevant to this Information:

GENERAL ALLEGATIONS

1. Scott W. Rothstein was an attorney admitted to practice law in Florida. Defendant Rothstein was the Chief Executive Officer (CEO) and Chairman of Rothstein, Rosenfeldt and Adler, P.A.
2. Rothstein, Rosenfeldt and Adler, P.A. was a law firm with offices located at 401 East Las Olas Boulevard, Fort Lauderdale, Florida and elsewhere. The law firm employed approximately seventy (70) attorneys and engaged in the practice of law involving a wide range of specialties, including labor and employment law.

**SCANNED**

**COUNT 1**  
(Racketeering Conspiracy, 18 U.S.C. §1962(d))

1. The General Allegations of this Information are realleged and expressly incorporated herein as if set forth in full.

**THE ENTERPRISE**

2. The law firm, Rothstein, Rosenfeldt and Adler, P.A. (hereinafter referred to as RRA) was a legal entity organized under the laws of the State of Florida and constituted an Enterprise as that term is defined in Title 18, United States Code, Section 1961(4). The Enterprise engaged in, and the activities of which affected, interstate and foreign commerce.

**THE RACKETEERING CONSPIRACY**

3. From in or about 2005 and continuing through in or about November 2009, in the Southern District of Florida and elsewhere, the defendant,

**SCOTT W. ROTHSTEIN,**

being a person employed by and associated with the Enterprise described above, which was engaged in, and the activities of which affected, interstate and foreign commerce, did knowingly combine, conspire, confederate, and agree, with persons known and unknown to the United States Attorney, to violate Title 18, United States Code, Section 1962(c); that is, to conduct and participate, directly and indirectly, in the conduct of the affairs of the Enterprise through a pattern of racketeering activity as that term is defined in Title 18, United States Code, Sections 1961(1) and (5), as set forth herein below at paragraph 4.

## THE PATTERN OF RACKETEERING ACTIVITY

4. The pattern of racketeering activity as defined in Title 18, United States Code, Sections 1961(1) and 1961(5), through which the defendant and his co-conspirators agreed to conduct and participate, directly and indirectly, in the conduct of the affairs of the Enterprise consisted of multiple acts indictable under the laws of the United States, namely:

- i. Title 18, United States Code, Section 1341 (mail fraud);
- ii. Title 18, United States Code, Section 1343 (wire fraud);
- iii. Title 18, United States Code, Section 1956(a)(1) (laundering of monetary instruments);
- iv. Title 18, United States Code, Section 1957 (engaging in monetary transactions); and
- v. Title 18, United States Code, Section 1956(h) (conspiracy to launder monetary instruments and engage in monetary transactions).

## THE PURPOSE AND OBJECT OF THE RACKETEERING ACTIVITY

5. The principal purpose of the racketeering conspiracy was to generate money for the defendant and his co-conspirators through the operation of the Enterprise and through various criminal activities, including mail fraud, wire fraud, and money laundering.

6. The defendant and his co-conspirators agreed to engage in a pattern of racketeering activity through its base of operation at the offices of RRA. The conspirators also utilized other locations to further the objectives of the Enterprise. RRA was utilized by the defendant and his co-conspirators to unlawfully obtain approximately \$1.2 billion from investors by fraud in connection with an investment scheme commonly known as a "Ponzi" scheme, in which new investors' funds



are utilized to pay previous investors in the absence of any underlying security, legitimate investment vehicle or other commodity.

#### THE ROLES AND RESPONSIBILITIES OF THE CONSPIRATORS

7. The roles of the conspirators were as follows:

A. Defendant SCOTT W. ROTHSTEIN was a shareholder, Chairman and CEO of RRA.

Through his position at RRA, defendant ROTHSTEIN promoted, managed, and supervised the administration of the Enterprise by fraudulently inducing investors through the use of false statements, documents, and computer records to (1) loan money to purported borrowers based upon fraudulent promissory notes and fictitious bridge loans, and (2) invest funds based upon anticipated pay-outs from purported confidential settlement agreements which had been reached between and among certain individuals and business entities. These settlement agreements were falsely presented as having been reached between putative plaintiffs in civil cases and putative defendants based upon the forbearance of civil claims in sexual harassment and/or whistle-blower cases.

B. Other conspirators, known and unknown to the United States Attorney, agreed with one another and with defendant ROTHSTEIN to take actions to further the operation and success of the "Ponzi" scheme, including presenting the aforesaid investments to potential investors as legitimate investment vehicles, when in fact they were not; fraudulently inducing investors to place funds into these investment vehicles by making material misstatements of facts as set forth below; assuring potential investors and investors that sufficient funds existed to pay returns on these investments, when in fact such funds did not exist; creating, and transferring funds into and from, various accounts at financial institutions in order to further the unlawful scheme; and realizing

profits from the operation of the Ponzi scheme through the acquisition of money generated as proceeds from the scheme and through the acquisition of real and personal property.

#### MANNER AND MEANS OF THE RACKETEERING CONSPIRACY

8. It was part of the conspiracy that the defendant agreed that a conspirator would commit at least two acts of racketeering activity in the conduct of the affairs of the Enterprise.

9. Defendant ROTHSTEIN and other co-conspirators initiated the criminal conduct alleged in the instant Information in order to personally enrich themselves and to supplement the income and sustain the daily operation of RRA.

10. Defendant ROTHSTEIN and other co-conspirators fraudulently solicited investors to loan money based upon promissory notes and bridge loans to and from purported clients of RRA. Defendant ROTHSTEIN falsely alleged that clients of RRA requested short-term financing for undisclosed business deals. Defendant ROTHSTEIN falsely alleged that the purported clients were willing to pay high rates of return on loans negotiated by Defendant ROTHSTEIN. In fact, defendant ROTHSTEIN was aware that no such clients or requests for business financing actually existed.

11. Defendant ROTHSTEIN and other co-conspirators participated in an investment scheme commonly known as a "Ponzi" scheme. The "Ponzi" scheme involved the sale of purported confidential settlement agreements in sexual harassment and/or whistle-blower cases. The potential investors were told by defendant ROTHSTEIN and other co-conspirators that confidential settlement agreements were available for purchase. The purported settlements were allegedly available in amounts ranging from hundreds of thousands of dollars to millions of dollars and could be purchased at a discount and repaid to the investors at face value over time.

12. Defendant ROTHSTEIN and other co-conspirators utilized the offices of RRA and the offices of other co-conspirators to convince potential investors of the legitimacy and success of the law firm, which enhanced the credibility of the purported investment opportunity.

13. Defendant ROTHSTEIN and other co-conspirators made false and misleading statements and omissions which were intended to fraudulently induce potential investors into purchasing the confidential settlements.

14. Defendant ROTHSTEIN and other co-conspirators made the following fraudulent representations to potential investors in order to induce them to purchase the purported settlements:

- A. That the purported settlements were highly confidential in order to protect the reputation of the company authorizing the settlement and the executives involved;
- B. That the plaintiffs in the purported sexual harassment and/or whistle-blower cases preferred to settle the cases in order to avoid the emotional embarrassment of pursuing a claim in a public forum;
- C. That RRA originated its own cases from reputation, internal staff and outside referrals from other law firms;
- D. That RRA retained a company that owned internet sites and well-placed "800" numbers designed to attract a large volume of high quality cases;
- E. That RRA rigorously screened the purported sexual harassment and/or whistle-blower settlement agreements;

- F. That RRA utilized former law enforcement personnel and employed highly sophisticated investigative methods in selecting and pursuing claims against purported defendants;
- G. That RRA or other law firms pursued purported settlements with defendant companies prior to the initiation of litigation;
- H. That RRA or other law firms negotiated with the purported defendant company after such company was made aware of the alleged claim by the plaintiff;
- I. That RRA or other law firms purportedly negotiated with the defendant company and reached an agreement which contained the settlement amount and the payment terms;
- J. That because the purported settlements occurred prior to the initiation of litigation, there was no court or governmental entity involved in the transaction;
- K. That the alleged defendant companies sent by wire transfer to RRA or other law firms' trust accounts the full proceeds of the purported settlements;
- L. That during the settlement conference or other settlement negotiations when a purported plaintiff protested the extended payment schedule, RRA or other law firms presented the purported plaintiff with the option of receiving a discounted lump sum payment from an unrelated confidential funding source;
- M. That RRA or other co-conspirators prepared a purported Assignment of Settlement Agreement in which the investor agreed to acquire the right to the

purported settlement payments for a discounted lump sum payment made to the purported plaintiff;

- N. That when RRA received the payment by the investor it immediately disbursed those funds to the purported plaintiff; and
- O. That RRA made payment to the investor pursuant to the purported payment schedule set forth in the purported settlement agreement.

15. Defendant ROTHSTEIN and other co-conspirators falsely informed potential investors that funds were maintained in designated trust accounts for the benefit of the individual investor and that these funds were verified on a regular basis, weekly if not more often, by two independent verification sources, one being an attorney and the other being an independent financial advisor (hereinafter referred to “independent verifiers”).

16. Defendant ROTHSTEIN and other co-conspirators falsely informed potential investors that RRA’s trust accounts were maintained with a well established international banking institution, in accordance with the rules and regulations of the Florida Bar, and that access to balances in the trust accounts was allegedly monitored by one of the two independent verifiers.

17. Defendant ROTHSTEIN and other co-conspirators falsely informed potential investors that due diligence would be undertaken with the following provisions:

- A. An “independent verifier” would be permitted to ask questions of Defendant ROTHSTEIN and/or other co-conspirators to review the opportunity and structure;
- B. The “independent verifier” would have the opportunity to randomly review selected completed transactions to confirm the veracity of the information;

- C. The “independent verifier” had already reviewed current transactions, including wire transfers received from defendants and payments made to plaintiffs;
- D. The “independent verifier” would have the opportunity to visit and speak with a senior banking officer at the local branch of the financial institution to confirm current trust account bank balances through bank statements provided on line; and
- E. The “independent verifier” had the opportunity to meet with a senior banking officer to verify that the trust accounts were “locked” and to verify the strength of RRA’s financial position and relationship with the bank.

18. Defendant ROTHSTEIN and other co-conspirators established numerous trust accounts in the name of RRA in order to convince potential and current investors of the legitimacy of the confidential settlement agreements and the security of such investments.

19. Defendant ROTHSTEIN and other co-conspirators prepared and used altered bank statements, purportedly issued from a well-established international financial institution, to fraudulently convince potential and current investors that funds had been received from the purported defendant companies and were maintained in trust accounts.

20. In order to deceive investors, defendant ROTHSTEIN and other co-conspirators created, altered and/or maintained fictitious online banking information regarding the purported trust accounts which falsely reflected the amount of funds maintained in such accounts, the receipt of funds wired from the alleged defendant companies and the transmission of funds by wire to the alleged plaintiffs,

21. Defendant ROTHSTEIN and other co-conspirators created false and fictitious documents, including confidential settlement agreements, assignment of settlement agreements and proceeds, sale and transfer agreements, and personal guaranties by Defendant ROTHSTEIN, among other documents.

22. Defendant ROTHSTEIN and other co-conspirators facilitated the movement and transfer of funds between and among numerous trust accounts and operating accounts in order to perpetuate the scheme. The movement and transfer of such funds insured that monies were available in the individual trust accounts in order to make scheduled payments to investors.

23. Defendant ROTHSTEIN and other co-conspirators made false statements to current investors in order to convince them to re-invest in additional purported confidential settlement agreements.

24. Defendant ROTHSTEIN and other co-conspirators facilitated the creation of false and fictitious "lock letters" which were issued by an executive at the financial institution where the trust and operating accounts were maintained. Such "lock letters" falsely reflected that the funds maintained in specific trust accounts would only be disbursed to specific investors.

25. Defendant ROTHSTEIN and other co-conspirators utilized funds received from investors to pay the promised "return on investment" to earlier investors.

26. Defendant ROTHSTEIN and other co-conspirators also initiated and conducted a scheme to defraud clients of RRA in order to perpetuate the "Ponzi" scheme. Such clients had retained RRA to institute and file a civil lawsuit. Unknown to the clients, RRA settled the lawsuit and obligated the clients to pay \$500,000 to the defendant. In order to commit the fraud and deceive the clients, defendant ROTHSTEIN and other co-conspirators created a false and fraudulent court

order purportedly signed by a Federal District Court Judge which falsely alleged that the clients had prevailed in the lawsuit and were owed a judgement of approximately \$23 million. The fraudulent court order also falsely stated that the defendant had transferred funds to the Cayman Islands in order to avoid paying the judgement.

27. Defendant ROTHSTEIN and other co-conspirators falsely advised the clients on several occasions that in order to recover the defendant's funds, they had to post bonds to be held in the RRA trust account. Defendant ROTHSTEIN and other co-conspirators fraudulently caused the clients to wire transfer approximately \$57 million over several years to a trust account controlled by defendant ROTHSTEIN, purportedly to satisfy the bonds.

28. Defendant ROTHSTEIN and other co-conspirators caused the funds transmitted by the clients to be transferred to other RRA trust accounts in order to perpetuate the "Ponzi" scheme and to enrich those co-conspirators who were associated with the Enterprise.

29. Defendant ROTHSTEIN and other co-conspirators were questioned by the clients as to the progress of the alleged lawsuit. In order to delay the return of funds to the clients, defendant ROTHSTEIN fraudulently created a false Federal court order purportedly issued by a United States Magistrate Judge allegedly ordering RRA to return the transmitted funds by a later date.

30. Defendant ROTHSTEIN and other co-conspirators utilized funds obtained through the "Ponzi" scheme to supplement and support the operation and activities of RRA, to expand RRA by the hiring of additional attorneys and support staff, to fund salaries and bonuses, and to acquire larger and more elaborate office space and equipment in order to enrich the personal wealth of persons employed by and associated with the Enterprise.



31. Defendant ROTHSTEIN and other co-conspirators utilized funds illegally obtained through the “Ponzi” scheme to make political contributions to local, state and federal political candidates, in a manner designed to conceal the true source of such funds and to circumvent state and federal laws governing the limitations and contribution of such funds.

32. Defendant ROTHSTEIN and other co-conspirators used other corporations in order to launder proceeds generated from the “Ponzi” scheme to conceal the source of the funds utilized to make political contributions in order to promote the “Ponzi” scheme.

33. Defendant ROTHSTEIN and other co-conspirators paid large bonuses to employees of RRA purportedly as an award for exemplary work. Prior to the receipt of the bonuses, the employees were instructed to make large contributions to political candidates in the employees’ names. Such conduct was designed to conceal the true source of the contribution and to illegally circumvent campaign finance laws.

34. Defendant ROTHSTEIN and other co-conspirators distributed lavish gifts including exotic cars, jewelry, boats, loans, cash and bonuses to individuals and members of RRA in order to engender goodwill and loyalty and to create the appearance of a successful law firm.

35. Defendant ROTHSTEIN and other co-conspirators made large charitable contributions to public and private charitable institutions, including hospitals and other legitimate charitable and nonprofit organizations using funds derived from the “Ponzi” scheme.

36. Defendant ROTHSTEIN and other co-conspirators utilized funds illegally obtained through the “Ponzi” scheme to hire members of local police departments purportedly to provide security for RRA and defendant ROTHSTEIN’s personal residence. “Ponzi” scheme funds were also used to provide gratuities to high ranking members of police agencies in order to curry favor

with such police personnel and to deflect law enforcement scrutiny of the activities of RRA and defendant ROTHSTEIN.

37. Defendant ROTHSTEIN and other co-conspirators utilized funds obtained through the “Ponzi” scheme in order to purchase controlling interests in restaurants located in the Southern District of Florida. Such restaurants were used in part as a mechanism to give gratuities to individuals, including politicians, business associates and attorneys, in order to foster goodwill and loyalty, as a location to solicit potential investors and as a secure location for conspiratorial meetings.

38. Defendant ROTHSTEIN and other co-conspirators associated with affluent and politically connected individuals in order to lure wealthy investors into the “Ponzi” scheme.

39. Defendant ROTHSTEIN and other co-conspirators associated with well known sports figures and politicians, in public forums and elsewhere, in order to gain greater notoriety and to create the appearance of wealth and legitimacy. Such acts were calculated in part to enhance defendant ROTHSTEIN’s ability to solicit potential investors in the “Ponzi” scheme.

40. Defendant ROTHSTEIN and other co-conspirators used funds derived from the “Ponzi” scheme to maintain the appearance of affluence and wealth, by purchasing expensive real and personal property, in order to convince potential investors of the legitimacy of RRA and of the purported investment opportunities. Defendant ROTHSTEIN purchased expensive real property, personal property, business interests, vessels, vehicles and other indicia of success and wealth.

All in violation of Title 18, United States Code, Section 1962(d).

**COUNT 2**  
(Money Laundering Conspiracy, 18 U.S.C. §1956(h))

1. The General Allegations and paragraphs 5 through 40 of Count 1 of the Information are realleged and incorporated herein by reference.

2. TD Bank, N.A., (hereinafter referred to as TD Bank) was a commercial bank with branch offices in thirteen (13) states, including a branch office in Weston, Florida. The executive offices of TD Bank were located in Portland, Maine and Cherry Hill, New Jersey. Defendant ROTHSTEIN and RRA maintained approximately thirty-eight (38) bank accounts at TD Bank, which were utilized during the course of the "Ponzi" scheme.

3. Gibraltar Private Bank and Trust (hereinafter referred to as Gibraltar Bank) was a commercial bank with seven (7) branch offices, including a branch office in Fort Lauderdale, Florida. Defendant ROTHSTEIN and RRA maintained at least four (4) bank accounts at Gibraltar Bank, which were utilized during the course of the "Ponzi" scheme.

4. From in or about 2005 and continuing thereafter through in or about November 2009, in Broward County, in the Southern District of Florida and elsewhere, the defendant,

SCOTT W. ROTHSTEIN,

did knowingly conspire, confederate, and agree with persons known and unknown to the United States Attorney, to commit offenses against the United States in violation of Title 18, United States Code, Sections 1956 and 1957, that is:

- i. to knowingly conduct and attempt to conduct financial transactions affecting interstate and foreign commerce, which involved the proceeds of a specified unlawful activity, that is, mail fraud and wire fraud, in violation of Title 18, United States Code, Sections 1341 and 1343, with the intent to promote the carrying on of said specified unlawful activities, and that while conducting and attempting to conduct such financial transactions knew that the property involved in the financial

transaction represented the proceeds of some form of unlawful activity in violation of Title 18, United States Code, Section 1956(a)(1)(A)(i);

ii. to knowingly conduct and attempt to conduct financial transactions affecting interstate commerce and foreign commerce, which transactions involved the proceeds of specified unlawful activity, that is, mail fraud and wire fraud, in violation of Title 18, United States Code, Sections 1341 and 1343, knowing that the transactions were designed in whole or in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property involved in the financial transactions represented the proceeds of some form of unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i); and

iii. to knowingly engage and attempt to engage, in monetary transactions by, through or to a financial institution, affecting interstate and foreign commerce, in criminally derived property of a value greater than \$10,000, which property having been derived from a specified unlawful activity, that is, mail fraud and wire fraud, in violation of Title 18, United States Code, Sections 1341 and 1343, in violation of Title 18, United States Code, Section 1957.

All in violation of Title 18, United States Code, Section 1956(h).

**COUNT 3**

(Mail and Wire Fraud Conspiracy, 18 U.S.C. §1349)

1. The General Allegations and paragraphs 5 through 40 of Count 1 of the Information are realleged and incorporated herein by reference.

2. From in or about 2005 and continuing thereafter through in or about November 2009, in Broward County, in the Southern District of Florida and elsewhere, the defendant,

SCOTT W. ROTHSTEIN,

did knowingly combine, conspire, confederate, and agree with other persons known and unknown to the United States Attorney to commit offenses against the United States in violation of Title 18, United States Code, Sections 1341 and 1343, that is:

i. to knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud and to obtain money and property from others by means of materially false and fraudulent pretenses, representations, and promises, knowing that they were false and fraudulent when made, and causing to be delivered certain mail matter by any private and commercial interstate carrier, according to the directions thereon, for the purpose of executing the scheme, in violation of Title 18, United States Code, Section 1341

ii. to knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud and to obtain money and property from others by means of materially false and fraudulent pretenses, representations, and promises, knowing that they were false and fraudulent when made, and transmitting and causing to be transmitted by means of wire communications in interstate and foreign commerce, certain signs, signals and sounds, for the purpose of executing the scheme, in violation of Title 18, United States Code, Section 1343.

#### THE PURPOSE AND OBJECT OF THE CONSPIRACY

3. The purpose and object of the conspiracy was to enrich defendant ROTHSTEIN and his co-conspirators by illegally obtaining money from investors and converting the investors' money to their own use and benefit through the operation of the above-described "Ponzi" scheme.

All in violation of Title 18, United States Code, Section 1349.

#### **COUNTS 4 and 5** (Wire Fraud, 18 U.S.C. §1343)

1. The General Allegations and paragraphs 5 through 40 of Count 1 of the Information are realleged and incorporated herein by reference.

2. On or about the dates enumerated as to each count below, at Broward and Miami-Dade Counties, in the Southern District of Florida, and elsewhere, the defendant,

SCOTT W. ROTHSTEIN,

did knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud and to obtain money and property from others by means of materially false and fraudulent pretenses,

representations, and promises, knowing that such pretenses, representations, and promises were false and fraudulent when made, and for the purpose of executing the scheme, transmitted and caused to be transmitted certain wire communications in interstate and foreign commerce, as more particularly described below:

| COUNT | DATE             | WIRE COMMUNICATION  |
|-------|------------------|---|
| 4     | December 2, 2008 | Interstate wire transfer sent from TD Bank to Gibraltar Bank  |
| 5     | October 16, 2009 | Interstate wire transfer sent to TD Bank from JP Morgan Chase |

All in violation of Title 18, United States Code, Sections 1343 and 2.

#### **FORFEITURE ALLEGATIONS**

1. The allegations of this Information are realleged and by this reference fully incorporated herein for the purpose of alleging forfeitures to the United States of America of certain property in which the defendant has an interest pursuant to 7(c)(2) and 32.2(a), Federal Rules of Criminal Procedure. Forfeiture is being sought pursuant to the provisions of Title 18, United States Code, Sections 1963(a), 982(a) and 981(a)(1)(C), as made applicable hereto by Title 28, United States Code, Section 2461.

2. Upon conviction of the offense of RICO Conspiracy set forth in Count 1 of the Information, the defendant, SCOTT W. ROTHSTEIN, shall forfeit to the United States the following property:

- i. Any interest acquired or maintained pursuant to Section 1962;
- ii. Any interest in, security of, claim against, or property or contractual rights of any kind affording a source of influence over, the

enterprise described in the Information which was established, operated, controlled and conducted pursuant to Title 18, United States Code, Section 1962; and

iii. Any property constituting or derived from proceeds obtained directly and indirectly from racketeering activity pursuant to Title 18, United States Code, Section 1962.

3. Upon conviction of the offense of Money Laundering Conspiracy set forth in Count 2 of the Information, the defendant, SCOTT W. ROTHSTEIN, shall forfeit to the United States all property, real or personal, involved in or traceable to the offense which property shall include:

- i. all money and other property that was the subject of each transaction, transportation, transmission and transfer in violation of Section 1956(h);
- ii. all commissions, fees and other property constituting proceeds obtained as a result of those violations; and
- iii. all property used in any manner and part to commit and to facilitate the commission of those violations.

4. Upon conviction of the offense of Conspiracy to Commit Mail Fraud and Wire Fraud and to Commit Wire Fraud as set forth in Counts 3, 4, and 5 of the Information, the defendant, SCOTT W. ROTHSTEIN, shall forfeit to the United States, all property, real or personal, which constitutes or is derived from proceeds traceable to the offense.

5. The property subject to forfeiture, pursuant to Title 18, United States Code, Sections 1963, 982(a)(1) and 981(a)(1)(C), includes but is not limited to:

A. A sum of money equal to \$1,200,000,000 in United States currency.

B. **Real Properties (“RP”):**

(RP1) 2307 Castilla Isle, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP1,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as Lauderdale Shores Reamen Plat 15-31 B Lot 2 Blk 5 with a Folio Number of 5042 12 13 0210;

(RP2) 2308 Castilla Isle, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP2,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: Lauderdale Shores Reamen Plat 15-31 B Lot 2 Blk 4 with a Folio Number of 5042 12 13 0020;

(RP3) 2316 Castilla Isle, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP3,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: Lauderdale Shores Reamen Plat 15-31 B Lot 3 & Lot 4 W ½ Blk 4 with a Folio Number of 5042 12 13 0030;

(RP4) 30 Isla Bahia Drive, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP4,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: Isla Bahia 47-27 B Lot 63 with a Folio Number of 5042 13 16 0640;

(RP5) 29 Isla Bahia Drive, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP5,” includes all buildings, improvements, fixtures, attachments and easements



found therein or thereon, and is more particularly described as: Isla Bahia 47-27 B Lot 35 with a Folio Number of 5042 13 16 0360;

(RP6) 350 SE 2<sup>nd</sup> Street, Unit 2840, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP6,” includes that portion of the condominium, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: 350 Las Olas Place Condo Unit 2840 with a Folio Number of 5042 10 AN 1490;

(RP8) 2133 Imperial Point Drive, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP8,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: Imperial Point 1 Sec 53-44 B Lot 11 Blk 22 with a Folio Number of 4942 12 07 2020;

(RP9) 2627 Castilla Isle, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP9,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: Lauderdale Shores Reamem Plat 15-31 B Lot 22 Blk 5 with a Folio Number of 5042 12 13 0380;

(RP10) 10630 NW 14<sup>th</sup> Street, Apt. 110, Plantation, Florida, hereafter also referred to as “Defendant RP10,” includes that portion of the condominium/townhome, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: OPTIMA VILLAGE 1-“C” CONDO UNIT 201 BLDG 2 with a Folio Number of 4941 31 AC 0110;

(RP11) 227 Garden Court, Lauderdale by the Sea, Florida, hereafter also referred to as “Defendant RP11,” includes that portion of the buildings, improvements, fixtures,

attachments and easements found therein or thereon, and is more particularly described as: SILVER SHORES UNIT A 28-39 B POR of Lot 4, BLK 5 DESC AS TO BEG AT SE COR SAID LOT 4, N 79.37 W 37.75, S 79.37, E 35.75 TO POB AKA: UNIT E MARINA VILLAGE TOWNHOMES 227GARDEN with a Folio Number of 4943 18 24 0050;

(RP12) 708 Spangler Boulevard, Bay 1, Hollywood, Florida, hereafter also referred to as "Defendant RP12," includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: HARBOR VIEW 10-5 B PORTION OF LOTS 1 & 2 BLK 2 DESC AS COMM 25 S OF NE COR OF LOT 2 ON E/L, W 20.52 ALG S/R/W/L OF ST RD 84, S 15.72 TO POB, S 7.25, E 12.59, S 24.40, W 29.92, N 7.66, W 31.74, N 24.00, E 49.07 TO POB AKA: BAY 1 PORTSIDE with a Folio Number of 5042 23 28 0010;

(RP13) 1012 East Broward Boulevard, Fort Lauderdale, Florida, hereafter also referred to as "Defendant RP13," includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: BEVERLY HEIGHTS 1-30 B LOT 1 W 100, LOT 2 W 100 BLK 17 with a Folio Number of 5042 11 07 0540;

(RP14) 950 N Federal Highway, Fort Lauderdale, Florida, hereafter also referred to as "Defendant RP14," includes all buildings, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: 31-48-43 S 150 OD FOL DESC, BEG INTER E R/W/L ST RD 5, N TO POB with a Folio Number of 4843 31 00 0401;

(RP15) 350 Las Olas Boulevard, Commercial Unit 2, Fort Lauderdale, Florida, hereafter also referred to as “Defendant RP15,” includes all portion of that condominium, improvements, fixtures, attachments and easements found therein or thereon, and is more particularly described as: 350 LAS OLAS PLACE COMM CONDO UNIT CU2 with a Folio Number of 5042 10 AP 0020;

(RP16) 361 SE 9 Lane, Boca Raton, Florida hereafter also referred to as “Defendant RP16,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

(RP17) 1198 N Old Dixie Highway, Boca Raton, Florida hereafter also referred to as “Defendant RP17,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

(RP18) 1299 N Federal Highway, Boca Raton, Florida hereafter also referred to as “Defendant RP18,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

(RP19) 151 East 58 Street, Apartment 42D, New York, New York hereafter also referred to as “Defendant RP19,” includes all portion of that condominium, improvements, fixtures, attachments and easements found therein or thereon;

(RP20) 11 Bluff Hill Cove Farm, Narragansett, Rhode Island hereafter also referred to as “Defendant RP20,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

(RP21) 15 Bluff Hill Cove Farm, Narragansett, Rhode Island hereafter also referred to as “Defendant RP21,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

(RP22) 353 4 Ave., Unit 12-H, Brooklyn, NY hereafter also referred to as “Defendant RP22,” includes all portion of that condominium, improvements, fixtures, attachments and easements found therein or thereon;

(RP23) 290W 11th St #1C, NY, NY hereafter also referred to as “Defendant RP23,” includes all portion of that condominium, improvements, fixtures, attachments and easements found therein or thereon; and

(RP24) Versace Mansion/Casa Casuarina-10% Ownership hereafter also referred to as “Defendant RP24,” includes all buildings, improvements, fixtures, attachments and easements found therein or thereon;

**C. Vehicles and Vessels (“VV”):**

(VV1) 1990 Red Ferrari F40 Coupe, VIN: ZFFMN34A5L0087066;

(VV2) 2009 White Bentley Convertible, VIN: SCBDR33W29C059672;

(VV3) 2008 Yellow McLaren Mercedes Benz SLR, VIN: WDDAK76F98M001788;

(VV4) 2007 Black Limousine Ford Expedition, VIN: 1F1FK15557LA59223;

(VV5) 2009 Red Ferrari 430 Spider, VIN: ZFFEW59A380163011;

(VV6) 2007 Silver Rolls Royce Convertible, VIN: SCA1L68557UX23044;

(VV7) 2006 Silver Hummer H1, VIN: 137PH84396E220665;

(VV8) 2008 Cadillac Escalade, VIN: 1GYEC63858R234458;

(VV9) 1967 Red Convertible Corvette, VIN: 194677S104745;

(VV10) 2009 Black Bugatti Veyron EB 16.4, VIN: VF9SA25C28M795153;  
(VV11) 2008 Blue Rolls Royce Drophead Convertible, VIN: SCA2D68528UX16071;  
(VV17) 2007 87' Warren, Hull # WAR87777B707;  
(VV18) 33' Aquariva, Hull # XFA33R74G405;  
(VV19) 2009 11' Yamaha Jet Ski, Hull # YAMA3661I809;  
(VV20) 2009 11' Yamaha VS, Hull # YAMA3626I809;  
(VV21) 2009 11' Yamaha VS, Hull # YAMA2679G809;  
(VV22) 1999 55' Sea Ray 540 Sundancer, SER Y001899;  
(VV23) 2009 Yamaha Jet Ski, Hull # YAMA4288K809; and  
(VV 24) 2010 White Lamborghini lp-670sv, VIN: ZHWBU8AHXALA03837.

**D. Tangibles ("T")**

- (T1) 304 pieces of jewelry, watches, necklaces and earrings seized on or about Monday, November 9, 2009 from the residence of Scott and Kimberly Rothstein;
- (T2) 16 DuPont Lighters seized on or about Monday, November 9, 2009 from the residence of Scott and Kimberly Rothstein;
- (T3) 3 pieces sports memorabilia seized on or about Monday, November 9, 2009 from the residence of Scott and Kimberly Rothstein;
- (T4) \$271,160 in United States currency seized on or about Monday, November 9, 2009 from the residence of Scott and Kimberly Rothstein;
- (T5) \$1,500 in United States currency, seized on about Wednesday, November 4, 2009, from the office of Scott W. Rothstein at the law firm of Rothstein, Rosenfeldt and Adler, P.A.;

- (T6) \$30,000 in American Express Gift Cards to the attention of Scott Rothstein, obtained from UPS on or about November 12, 2009;
- (T7) \$50,000 in American Express Gift Cards to the attention of Scott Rothstein, obtained from UPS on or about November 13, 2009;
- (T8) 5 additional watches being voluntarily turned over to the United States; and
- (T9) Guitar collection of Scott W. Rothstein, located at the residence of Scott and Kimberley Rothstein, valued between \$10,000 and \$20,000.

E. **Bank Accounts ("BA")**

- (BA1) Fidelity Investments Stock Account, in the name of Scott W. Rothstein, valued at approximately \$1,263,780;
- (BA2) Gibraltar Bank account [REDACTED], in the approximate amount of \$484,900.68;
- (BA3) Gibraltar Bank account [REDACTED], in the approximate amount of \$53,448.51;
- (BA4) Gibraltar Bank account [REDACTED], in the approximate amount of \$71,793.06;
- (BA5) Gibraltar Bank account [REDACTED], in the approximate amount of \$995,521.42;
- (BA6) Bank account [REDACTED] at Banque Populaire, Morocco, in the name of Scott Rothstein, in the approximate amount of \$12,000,000;
- (BA7) Bank account at Banque Populaire, Morocco, in the name of Ahnick Khalid, up to the amount of \$2,000,000;
- (BA8) Bank account at Banque Populaire, Morocco, in the name of Steve Caputi, up to the amount of \$1,000,000;

(BA9) Toronto Dominion Bank, N.A. account [REDACTED] in the name of Rothstein Rosenfeldt Adler, P.A. which, on or about November 11, 2009, contained the approximate amount of \$54,021.27;

(BA10) Toronto Dominion Bank, N.A. account [REDACTED] in the name of Rothstein Rosenfeldt Adler, P.A. which, on or about November 11, 2009, contained the approximate amount of \$10,085.00;

(BA11) Toronto Dominion Bank, N.A. account [REDACTED] in the name of Rothstein Rosenfeldt Adler, P.A., Attorney Trust Account 3, which, on or about November 11, 2009, contained the approximate amount of \$720,892.08;

(BA12) Toronto Dominion Bank, N.A. account [REDACTED] in the name of DJB Financial Holding, which, on or about November 11, 2009, contained the approximate amount of \$64,970.00;

(BA13) Toronto Dominion Bank, N.A. account [REDACTED] the name of RRA Sports and Entertainment LLC, which, on or about November 11, 2009, contained the approximate amount of \$10,490.10;

(BA14) Toronto Dominion Bank, N.A. account [REDACTED] in the name of RRA Goal Line Management, LLC, which, on or about November 11, 2009, contained the approximate amount of \$25,216.27;

(BA15) Toronto Dominion Bank, N.A. account [REDACTED] in the name of Rothstein Rosenfeldt Adler, P.A., which, on or about November 11, 2009, contained the approximate amount of \$20,080.00.

**F. Business Interests (“BI”)**

- (BI1) Stock certificates, if issued, or the beneficial interest in such shares, of 50,000 shares of capital stock, in Gibraltar Private Bank & Trust, a federally chartered stock savings association, purchased in or about September 2009 by GBPT, LLC, a Delaware Limited Liability Company, by its manager, Bahia Property Management, LLC, a Delaware Limited Liability Company, by its co-manager, Scott W. Rothstein;
- (BI2) Scott W. Rothstein’s equity interest in QTask;
- (BI3) Scott W. Rothstein’s equity interest in Broward Bank of Commerce;
- (BI4) Scott W. Rothstein’s equity interest in Bova Ristorante;
- (BI5) Scott W. Rothstein’s equity interest in Bova Cucina;
- (BI6) Scott W. Rothstein’s equity interest in Bova Prime;
- (BI7) Scott W. Rothstein’s equity interest in Café Iguana, Pembroke Pines, Florida;
- (BI8) Scott W. Rothstein’s equity interest in Cart Shield USA, LLC;
- (BI9) Scott W. Rothstein’s equity interest in Renato Watches;
- (BI10) Scott W. Rothstein’s equity interest in Edify LLC;
- (BI11) Scott W. Rothstein’s equity interest in V Georgio Vodka;
- (BI12) Scott W. Rothstein’s equity interest in Sea Club;
- (BI13) Scott W. Rothstein’s equity interest in North Star Mortgage;
- (BI14) Scott W. Rothstein’s equity interest in Kip Hunter Marketing;
- (BI15) Scott W. Rothstein’s equity interest in RRA Sports and Entertainment, LLC;
- (BI16) Scott W. Rothstein’s equity interest in Versace Mansion/Casa Casuarina, including 10 year Operating Agreement with 2 ten year options;



(BI17) Scott W. Rothstein's equity interest, and licensing rights, in Alternative Biofuel Company;

(BI18) Scott W. Rothstein's equity interest in RRA Goal Line Management;

(BI19) Scott W. Rothstein's equity interest in Iron Street Management, LLC;

(BI20) Scott W. Rothstein's equity interest in, and loan to, Africat Equity IG Decide;

(BI21) Scott W. Rothstein's equity interest in, and rents derived from 1198 Dixie LLC;

(BI22) Scott W. Rothstein's equity interest in, and rents derived from 1299 Federal LLC;

(BI23) Promissory Note by Uniglobe in favor of Scott W. Rothstein; and

(BI24) All equity interest held by or on behalf of Scott W. Rothstein, in the following corporations and entities:

- a. 29 Bahia LLC;
- b. 235 GC LLC;
- c. 350 LOP#2840 LLC;
- d. 353 BR LLC;
- e. 10630 #110 LLC;
- f. 708 Spangler LLC;
- g. 1012 Broward LLC;
- h. 1198 Dixie LLC;
- i. 1299 Federal LLC;
- j. 2133 IP LLC;
- k. 15158 LLC;
- l. AANG LLC;

- m. AAMG1 LLC;
- n. AAMM Holdings;
- o. ABT Investments LLC;
- p. Advanced Solutions;
- q. Bahia Property Management LLC;
- r. Boat Management LLC;
- s. BOSM Holdings LLC;
- t. BOVA Prime LLC;
- u. BOVA Restaurant Group LLC;
- v. The BOVA Group LLC;
- w. BOVA Smoke LLC;
- x. BOVCU LLC;
- y. BOVRI LLC;
- z. Broward Financial Holdings, Inc.;
- aa. CI07 LLC;
- ab. CI08 LLC;
- ac. CI16 LLC;
- ad. CI27 LLC;
- ae. CSU LLC;
- af. D & D Management & Investment LLC;
- ag. D & S Management and Investment LLC;
- ah. DJB Financial Holdings LLC;

- ai. DYMMU LLC;
- aj. Full Circle Fort Lauderdale LLC;
- ak. Full Circle Trademark Holdings LLC;
- al. GHW1 LLC;
- am. IDNL GEAH LLC;
- an. ILK3 LLC;
- ao. IS Management LLC;
- ap. JRCL LLC;
- aq. Judah LLC;
- ar. Kendall Sports Bar;
- as. Kip Hunter Marketing LLC;
- at. NF Servicing LLC;
- au. NRI 11 LLC;
- av. NRI 15 LLC;
- aw. NS Holdings LLC;
- ax. PRCH LLC;
- ay. PK Adventures LLC;
- az. PK's Wild Ride Ltd;
- ba. Rothstein Family Foundation;
- bb. RRA Consulting Inc.;
- bc. RRA Goal Line Management LLC;
- bd. RRA Sports and Entertainment LLC;

- be. RSA 11<sup>th</sup> Street LLC;
- bf. RW Collections LLC;
- bg. S & KEA LLC;
- bh. Scorh LLC;
- bi. Tipp LLC;
- bj. VGS LLC;
- bk. The Walter Family LLC;
- bl. Walter Industries LLC;
- bm. WPBRS LLC;
- bn. WAWW;
- bo. WAWW 2 LLC;
- bp. WAWW 3 LLC;
- bq. WAWW 4 LLC;
- br. WAWW 5 LLC;
- bs. WAWW 6 LLC;
- bt. WAWW 7 LLC;
- bu. WAWW 8 LLC;
- bv. WAWW 9 LLC;
- bw. WAWW 10 LLC;
- bx. WAWW 11 LLC;
- by. WAWW 12 LLC;
- bz. WAWW 14 LLC;

- ca. WAWW 15 LLC;
- cb. WAWW 16 LLC;
- cc. WAWW 17 LLC;
- cd. WAWW 18 LLC;
- ce. WAWW 19 LLC;
- cf. WAWW 20 LLC;
- cg. WAWW 21 LLC;
- ch. WAWW 22 LLC;
- ci. JB Boca M Holdings LLC;

and

**G. Contributions (“C”),** hereinafter collectively referred to as “the defendant contributions:”

- (C1) \$6,000 in campaign contributions made to Alex Sink and voluntarily offered, and turned over, to the United States on behalf of Alex Sink;
- (C2) \$40,000 in campaign contributions to Republican Party of Florida, “Florida” account and voluntarily offered, and turned over, to the United States by the Republican Party of Florida;
- (C3) \$10,000 in campaign contributions to Republican Party of Florida, “Federal” account and voluntarily offered, and turned over, to the United States by the Republican Party of Florida;
- (C4) \$90,000 in campaign contributions to Republican Party of Florida and voluntarily offered, and turned over, to the United States by the Republican Party of Florida;

- (C5) \$5,000 in campaign contributions to Republican Party of Florida by Rothstein business entity known as WAWW and voluntarily offered, and turned over, to the United States by the Republican Party of Florida;
- (C6) \$800,000 Charitable Donation to Joe DiMaggio Children's Hospital, which hospital voluntarily advised the United States of the donation from the Rothstein Family Foundation, for the purpose of facilitating forfeiture;
- (C7) \$1,000,000 Charitable Donation to Holy Cross Hospital, which hospital voluntarily advised the United States of the donation from the Rothstein Family Foundation, for the purpose of facilitating forfeiture;
- (C8) \$9,600 in campaign contributions to Governor Charlie Crist, voluntarily offered, and turned over, to the United States by the office of Charlie Crist; and
- (C9) All funds voluntarily turned over to the United States (IRS/FBI), since in or about October 28, 2009, in response to publicity regarding Scott W. Rothstein.

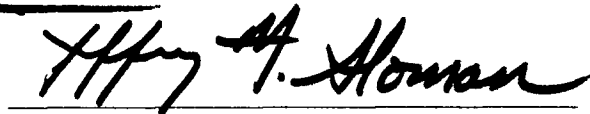
6. If any of the property described above as being subject to forfeiture, as a result of any act and omission of the defendant -

- i. cannot be located upon the exercise of due diligence;
- ii. has been transferred or sold to, or deposited with, a third party;
- iii. has been placed beyond the jurisdiction of the court;
- iv. has been substantially diminished in value; or
- v. has been commingled with other property which cannot be divided without difficulty;

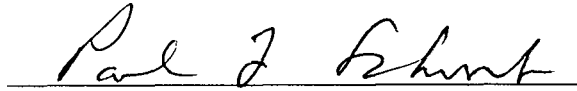
it is the intent of the United States, pursuant to Title 18, United States Code, Section 1963(m), and pursuant to Title 21, United States Code, Section 853(p), made applicable hereto by Title 18, United

States Code, Section 982(b), and pursuant to Rule 32.2 Fed. R. Crim. P., to seek forfeiture of any other property of said defendant up to the value of the forfeitable property described above.

All pursuant to Title 18, United States Code, Section 1963, Title 18, United States Code, Section 982(a)(1) and Title 18, United States Code, Section 981(a)(1)(C) made applicable through Title 28, United States Code, Section 2461; and the procedures outlined at Title 21, United States Code, Section 853.



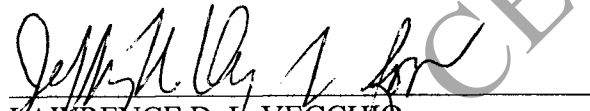
JEFFREY H. SLOMAN  
ACTING UNITED STATES ATTORNEY



PAUL F. SCHWARTZ  
ASSISTANT UNITED STATES ATTORNEY



JEFFREY N. KAPLAN  
ASSISTANT UNITED STATES ATTORNEY



LAWRENCE D. LAVECCHIO  
ASSISTANT UNITED STATES ATTORNEY

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

UNITED STATES OF AMERICA

CASE NO. \_\_\_\_\_

vs.

SCOTT W. ROTHSTEIN

**CERTIFICATE OF TRIAL ATTORNEY\***

Defendant.

**Superseding Case Information:**

**Court Division:** (Select One)

X Miami FTL Key West WPB FTP

New Defendant(s) \_\_\_\_\_  
Number of New Defendants \_\_\_\_\_  
Total number of counts \_\_\_\_\_

Yes X No \_\_\_\_\_

I do hereby certify that:

1. I have carefully considered the allegations of the indictment, the number of defendants, the number of probable witnesses and the legal complexities of the Indictment/Information attached hereto.

2. I am aware that the information supplied on this statement will be relied upon by the Judges of this Court in setting their calendars and scheduling criminal trials under the mandate of the Speedy Trial Act, Title 28 U.S.C. Section 3161.

3. Interpreter: (Yes or No) \_\_\_\_\_  
List language and/or dialect \_\_\_\_\_

4. This case will take 0 days for the parties to try.

5. Please check appropriate category and type of offense listed below:  
(Check only one) (Check only one)

|     |                  |          |         |       |
|-----|------------------|----------|---------|-------|
| I   | 0 to 5 days      | <u>X</u> | Petty   | _____ |
| II  | 6 to 10 days     | _____    | Minor   | _____ |
| III | 11 to 20 days    | _____    | Misdem. | _____ |
| IV  | 21 to 60 days    | _____    | Felony  | _____ |
| V   | 61 days and over | _____    |         | _____ |

6. Has this case been previously filed in this District Court? (Yes or No) No

If yes: Judge: \_\_\_\_\_ Case No. \_\_\_\_\_

(Attach copy of dispositive order)  
Has a complaint been filed in this matter? (Yes or No) No

If yes: Magistrate Case No. \_\_\_\_\_

Related Miscellaneous numbers: \_\_\_\_\_

Defendant(s) in federal custody as of \_\_\_\_\_

Defendant(s) in state custody as of \_\_\_\_\_

Rule 20 from the \_\_\_\_\_ District of \_\_\_\_\_

Is this a potential death penalty case? (Yes or No) No


7. Does this case originate from a matter pending in the U.S. Attorney's Office prior to April 1, 2003? \_\_\_\_\_ Yes X No

8. Does this case originate from a matter pending in the U. S. Attorney's Office prior to April 1, 1999? \_\_\_\_\_ Yes X No  
If yes, was it pending in the Central Region? \_\_\_\_\_ Yes \_\_\_\_\_ No

9. Does this case originate from a matter pending in the Northern Region of the U.S. Attorney's Office prior to October 14, 2003? \_\_\_\_\_ Yes X No

10. Does this case originate from a matter pending in the Narcotics Section (Miami) prior to May 18, 2003? \_\_\_\_\_ Yes X No

11. Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to September 1, 2007? \_\_\_\_\_ Yes X No

  
Lawrence D. LaVezchio  
ASSISTANT UNITED STATES ATTORNEY  
Florida Bar No. A005500030



**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA**

**PENALTY SHEET**

**Defendant's Name: SCOTT W. ROTHSTEIN**

Count #: 1    **18 U.S.C. § 1962(d); RICO Conspiracy;**

**\* Max.Penalty:**        20 years imprisonment, \$250,000 fine

---

Count #: 2    **18 U.S.C. § 1956(h); Conspiracy to Commit Money Laundering;**

**\* Max.Penalty:**        20 years imprisonment, \$500,000 fine or twice the value of the property  
involved in the transaction.

---

Count #: 3    **18 U.S.C. § 1349; Conspiracy to Commit Mail Fraud and Wire Fraud;**

**\* Max.Penalty:**        20 years imprisonment, \$250,000 fine

---

Counts #: 4-5        **18 U.S.C. §§ 2; 1343; Wire Fraud**

**\* Max.Penalty:**        20 years imprisonment, \$250,000 fine

---

\*Refers only to possible term of incarceration, does not include possible fines, restitution, special assessments, parole terms, or forfeitures that may be applicable.