

Eliot Ivan Bernstein

From: Barbara Naclerio <rangroup@optonline.net>
Sent: Wednesday, December 11, 2013 10:28 PM
To: iviewit@iviewit.tv
Subject: RE: FW: EMERGENCY INTERIM DISTRIBUTIONS TO MINOR BENEFICIARIES YOU ARE ALLEGED FIDUCIARY FOR

This is HEART BREAKING. This was never your mothers intention.to harm you or your family. Good Luck, We look forward to coming to Fla. the end of the month. Barbara

On Fri, Dec 06, 2013 at 06:58 AM, iviewit@iviewit.tv wrote:

From: iviewit@iviewit.tv [<mailto:iviewit@iviewit.tv>]
Sent: Thursday, December 5, 2013 9:16 AM
To: Janet Craig, CTFA ~ Senior Vice President & Compliance Officer @ Oppenheimer Trust Company (Janet.Craig@opco.com); Ted Bernstein; Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A. (rspallina@tescherspallina.com); Donald R. Tescher ~ Attorney at Law @ Tescher & Spallina, P.A. (dtescher@tescherspallina.com); Hunt Worth ~ President @ Oppenheimer Trust Company (Hunt.Worth@opco.com); William McCabe Esq. @ Oppenheimer Trust Company (William.McCabe@opco.com); Mark R. Manceri, Esquire @ Mark R. Manceri, P.A. (mrmlaw@comcast.net)
Cc: Caroline Prochotska Rogers Esq. (caroline@cprogers.com); Michele M. Mulrooney ~ Partner @ Venable LLP (mmulrooney@Venable.com); Andrew R. Dietz @ Rock It Cargo USA; Marc R. Garber Esq. (marcrgarber@gmail.com); Marc R. Garber, Esquire @ Flaster Greenberg P.C.; Marc R. Garber Esq. @ Flaster Greenberg P.C. (marcrgarber@verizon.net); Lisa S. Friedstein (Lisa@friedsteins.com); Lisa (lisa.friedstein@gmail.com); Jill M. Iantoni (jilliantoni@gmail.com); Jill M. Iantoni (lantoni_jill@ne.bah.com); Guy T. Iantoni @ GTI LIFE, Inc. (guy@gtilife.net); Guy T. Iantoni (giantoni007@gmail.com); Pamela Beth Simon (psimon@stpcorp.com)
Subject: EMERGENCY INTERIM DISTRIBUTIONS TO MINOR BENEFICIARIES YOU ARE ALLEGED FIDUCIARY FOR

Ted, Donald, Robert, Janet, Hunt, William and Mark,

Attached are the home and family expenses many past due now for three months for my family. As you are all well aware, these expenses have been paid through Bernstein Family Realty LLC (BFR) by Rachel Walker and then Oppenheimer since my father died and were paid for 6 years prior by my father and mother while they were alive. These expenses for our family's living expenses were to be paid for through my family's inheritance monies when my father and mother died, as set up in elaborate estate plans they did together exclusively for my family, due to our special circumstances. There was to be no interruption in these life sustaining payments for my family after they died. Now that Oppenheimer has somehow, almost three months ago, transferred our family bills and expenses to Ted and Robert to handle, without our consent and then resigned as Manager of BFR and anointed Ted as successor, a company owned by my children that has been paying the expenses for almost 8 years, acting on the advice of Spallina, the bills suddenly and without

warning are now not being paid. These bills include payment of reimbursements to Candice for food and other daily living expenses for the boys, monies we have advanced from our limited monies and have always been reimbursed for to pay for the next month's groceries, etc. This failure by the alleged fiduciaries of the estates put us desperately and dangerously low on food for the kids and other essential medical and other needs. Since Ted and Robert have taken control of my family's bills and their payments, utilities have been shut off already for the first time ever, without any notice they were intending on discontinuing them to either the provider or my family, causing extreme hardships on our family.

As you are aware from the court hearings in my mother's estate, due to the actions of Ted's close personal and business friends, Robert Spallina and Donald Tescher, their law firm Tescher & Spallina, P.A. and their legal assistant/notary public Kimberly Moran, whom has now been arrested for fraud and who admitted forging signatures in my mother's estate, including forging one for my father when he was dead, the estates have been suddenly thrown into a state of disarray. My mother's estate has been legally reopened due to the fraud and forgery proven and now must be properly closed. As we learned in the hearing on September 13, 2013, Shirley's estate was closed by attorneys at law Tescher and Spallina, who illegally used my father to file documents as if he were alive, after he was deceased for four months and committed a fraud on the court and the beneficiaries. These crimes have now resulted in the inability to make final distributions to beneficiaries timely, which has already not taken place for over two years in my mother's estate and now over a year in my father's estate and where due to the crimes will now take even longer. This process of closing my mother's estate now that it has been reopened due to criminal activity, and further since I, nor my children as beneficiaries/interested parties, will now NOT be signing a Waiver to close it before receiving full accountings, inventories, attorney billings, etc., all now legally due to us and this may take several months or more according to Judge Martin Colin to close again. The Waivers on file in the court are FORGED, that I DID NOT SIGN and my siblings have now admitted not signing, which have now been proven through Moran's admission to the Sheriff's department to be documents that are worthless, as they are fraudulent due to Moran's admission that she "traced" aka forged the signatures on those six Waiver documents, as evidenced in the Sheriff's report. In that report Moran states to authorities "Moran stated that at this time, **she took it upon herself to trace each signature of the six members of the Bernstein family** onto another copy of the original waiver document. She then notarized them and resubmitted them to the courts." This statement contradicts her prior statement to the Governor's Notary Public office where she claimed the documents were identical other than her notary stamp, thus the crime of false statements in official proceedings. This lie was also echoed by Spallina in the September 13, 2013 hearing before Colin when he knowingly lied to the judge and claimed the signatures were not forged. Further, from Judge Colin's order dated November 14, 2013, "1. The Estate shall remain open pending the filing of a Petition for Discharge by Ted Bernstein, as Successor Personal Representative **and any disposition thereof pursuant to probate rules and statutes.**" The bolded text was added to the order in handwriting by Judge Colin and indicates that all rules of probate must be followed now to close the estate, including now giving the beneficiaries/interested parties all accountings, inventories, attorney records, etc. before it can closed again and since I, nor my children will be waiving anything to close the estate, there are many items we anticipate getting soon.

It is now almost three months after the Judge reopened my mother's estate on September 13, 2013 and still, neither my children, nor I, as beneficiaries have received any of the documents legally due to us by the alleged fiduciaries of the estate since reopening, as required by both the law and the Judge. What unfolds is a pattern and practice of continued breach of fiduciary duties and law by those acting in fiduciary capacities. The process of closing the estate may take even more time, as we learned in the October 28, 2013 hearing before Colin, since the beneficiaries of the estates of both my mother and my father are now in question (whether they be the children or grandchildren and in what parts) due to, faulty draftsman errors in the estate documents,

alleged fraudulent and forged documents, fraud on the court, improper notarizations and more. The alleged fraudulent Will and Amended Trusts of my father are just now beginning to be investigated by state authorities and keep in mind that in his Order dated November 14, 2013, Judge Colin also states "2. The Court has determined that it will take no action regarding the form of the pleadings or other documents that were submitted to the Court to close the Estate while Simon Bernstein was serving [emphasis added] as Personal Representative." What is important to note is that in the September 13, 2013 hearing it was learned that the estate of SHIRLEY was closed in January 2013, months after my father was dead, by SPALLINA and TESCHER ILLEGALLY using my father's identity and fraudulent documents as Personal Representative before the court, as if he were alive and still serving as the Personal Representative, the problem is Simon was dead at the time. Therefore, we learned that the estate was illegally closed by SPALLINA and TESCHER using a dead man who could not be "servi"ng as Personal Representative at time he was dead, as only living people can serve in any capacity. This exchange at the September 13, 2013 hearing is what led to Judge Colin asking the attorneys, defendants SPALLINA and TESCHER (through his counsel), how this could be legally possible that a dead man closed the estate as if alive and then stating he had enough evidence of criminal conduct at that point to read, Ted, Spallina, Tescher and Manceri their Miranda Warnings. Therefore, Colin's Order claims that any documents submitted to close Shirley's estate while my father was "servi"ng as Personal Representative are not actionable at this time and those documents filed POST MORTEM for SIMON by others while he was dead and could not legally be "servi"ng in any capacity all remain actionable. That it should be noted that the documents my father signed and filed with the court while alive and while he was serving as Personal Representative have not been questioned at this time for forgery and/or fraud, so I am not sure why that seemed important in the order Tescher and Spallina submitted to the Judge to sign. Only the documents filed for him illegally by SPALLINA, TESCHER and others, POST MORTEM, are being questioned at this time, including but not limited to, an alleged Petition for Discharge, Waivers, an alleged Will and Amended Trust for my father (that will now be challenged in my mother's estate as these alleged forged and improperly notarized Wills and Amended Trust attempt to change my mother's beneficiaries). I am certain that if we find evidence of fraud or forgery in those documents filed while Simon was legally serving Judge Colin will review them, despite when they were served.

Until all of these other documents and the multiple other problems that were revealed in the hearings are fully resolved, the beneficiaries in both estates are not now known and must now be determined by both Judge Colin in my mother's estate and Judge French in my father's estate. This process could take time according to Judge Colin and in that time NO FINAL DISTRIBUTIONS of any estate assets in either estate should be made to ANY PARTIES and those made thus far returned instantly, including returning all personal properties and prior distributions. It appears now that the only way for beneficiaries who need distributions is to get them through family allowances or interim and/or emergency distributions until the mess can be cleared up both civilly and criminally and again the process is just starting. Since these problems and the criminal activities admitted to thus far are directly due to the criminal actions of the fiduciaries of the estates and their firm, the beneficiaries, especially minor children, should not be further punished from the delay of the monies that should have flowed almost instantly to them after my father died and are now delayed due to criminal activities. Ted and my sisters have already been liquidating assets and converting assets to themselves and their children with the aid of Robert et al. and now that it was learned in the hearing that all of these transactions in my mother's estate by alleged fiduciaries after my father died, for example the sale of the condo and distribution of personal affects, were done with no legal Personal Representative or Trustee of the estate and trusts, as no successors for my father were chosen during that time, these should all be rescinded back to the estate until final distributions can be made. Further, despite Ted and my siblings knowing of the fraud and the forgery of their signatures for months, as they have all now admitted their signatures and their father's signatures are forged, which they knew would have bearing on who the ultimate beneficiaries are in the estates, they rushed with Robert and Donald to liquidate assets and distribute them, without first notifying the proper authorities of the crimes and this done while acting as alleged fiduciaries for my mother's estate, which would

have forced them to bring this information to authorities prior to making any distributions or taking further actions. Ted's claims in the September 13, 2013 hearing that he was the "Trustee" for the estate/trust was proven in the hearings on September 13, 2013 and in the October 28, 2013 Evidentiary Hearing to not be true, as Ted was found not to be the Trustee of the estate or personal representative that he acted as at the time of several transactions. This will most likely cause those distributions of assets to be returned and then allocated to the proper beneficiaries once who they are is determined by the judges in both of the estates. Yet, my family, which instantly reported the crimes to the court once aware of them in May 2013 and served notice of the crimes at that time to Spallina, Tescher and my siblings, has not taken any final distributions from these transactions, due to the knowledge that the beneficiaries are in question from the frauds and taking the monies would be to illegally convert them, appears to be being punished by the alleged fiduciaries who have caused these problems, Ted, Donald and Robert et al.

As we know from the hearings, there are enough monies coming to either my children or myself from our inheritances, once it is determined which of us or both will get the proceeds, to cover the monthly expenses for many years to come for our family, as both my mother and my father had planned for. In light of the criminal activity that has taken place and the delay in benefits being disposed properly and legally, it would typically be the estate fiduciaries job to make appropriate distributions to cover these emergency expenses during this unforeseen disaster. However, those fiduciaries in our case are the alleged perpetrators of the crimes, Ted in my mother's estate when he is granted Letters of Administration after following all applicable statutes and law to get appointed, as stated by Judge Colin and the Personal Representatives for Simon's estate are allegedly Spallina and Tescher, as co-personal representatives (if the improperly notarized, witnessed and drafted documents, including the Will and Amended Trust survive that give them those powers). These fiduciaries and their fiduciary powers, we object and do not consent to, as we believe that have been illegally gained, however for the time being they give Ted and his friends Tescher and Spallina, a unique position as fiduciaries to now try and EXTORT us through ceasing living expenses without warning and try and force us to either drop our criminal and civil pursuits or else cut our family off life support expenses they are in now in charge of. Where Spallina has already threatened that he and Donald will deal harshly with my family if we get lawyers, etc. as evidenced in my May 2012 Petition. Once the investigation of Moran began, leading to her arrest and investigations both state and federally, civilly and criminally, began against Ted, Spallina, Tescher, Moran and Baxley, this extortion of our family began to try and cause hardships on us and force us to drop our legal actions. Since Ted was anointed Manager of BFR by Oppenheimer, it appears the alleged fiduciary Ted is now selectively paying some bills, letting others lapse without notice and failing to pay life sustaining reimbursements for food and our children's daily expenses to harm and damage our family, including our three minor children. All of these acts have been without any notice or warning showing intent to cause damages to our lives in efforts to stop us from pursuing civil and criminal remedies. The current breaches of fiduciary duties by Ted as BFR Manager to notify us that utilities and food were not going to be paid and failing to even respond to Candice's letter, attached below, which deals with these life sustaining expenses for three minor children, has caused immediate and dangerous hardships on our children. On top of that Ted's failure to pay for the school trips for the children, again with no notice or warning, events planned months in advance, forced them not to attend these team tournaments over these last weeks and both the children and their teams suffered, all without notice that Ted was intending to not pay. We are now getting letters regarding past due bills from the school and others sent to BFR that these bills are now not paid, again causing great hardship and again without any notice that they were not being paid, again showing your bad intent to the beneficiaries while acting as alleged fiduciaries. I get that Ted, Donald, Robert and Manceri et al. want to shut my family down since we are trying to have them prosecuted to the fullest extent of the law for these crimes and put all of them in jail for alleged and in certain instances admitted now, felony crimes that are being committed in both estates, through a number of fraudulent transactions. This puts Ted, Spallina and Teshcer in direct conflict with me and my family and legally prohibits them from acting further as fiduciaries due to the obvious conflicts but yet

they fail to resign despite the obvious fiduciary and legal problems these crimes and conflicts create and these fiduciary violations are now allowing for this current extortion.

As for Candice extorting Ted as he allege in his letter below, Ted please explain how one extorts inheritance monies due to them as beneficiaries. Typically, with extortion one is extorting someone for the other person's money or property, not your own. The claim that Candice is somehow extorting Ted by telling him she will be forced to tell everyone why the children are being harmed and exposing the truth about Ted, Spallina, Tescher and Moran's involvement in the crimes occurring in the estates that are already discovered and those alleged in court, is like going to a bank and demanding payment of your money and if they fail to give it you, you telling them you will go to the press with their criminal actions if they do not release the funds and the bank then turns around and claims you are extorting them to get your money. I do not think being threatened with the truth being told is extortionary in anyway either, so Ted, please be very careful as to not further slander and defame Candice in these public emails you are sending based on your novel interpretation of law. The inheritance monies being requested are for either my children or me, which will be determined now through the court and where either way Ted personally has absolutely NO INTEREST in the estates, as he was disinherited from both my mother and my father's estate entirely, making it further insane that he tries to accuse Candice of the crime of extortion. We on the other hand have already filed charges with the court against Ted, Spallina, Tescher et al. for extortion and with good cause. Extortion done against our family with INTENTIONAL, WILLFUL, WANTON and GROSSLY NEGLIGENT acts while acting as alleged fiduciaries and all done in efforts to stop our ability of having the criminal activities prosecuted in the estates to stop the looting of the estates they are profiting from directly. Ted and Robert, your repeated missed meetings with our counsel and us, refusal to tender documents due to us, for this or that reason (like we can ONLY meet in person) and your continued failure to respond to emails addressed to both of you regarding these matters that as fiduciaries you are obligated to answer, are intended to give the appearance your making efforts to perform your fiduciary duties when you are intentionally not performing them. We have offered to meet on the phone or skype numerous times over the last three months but you continue to refuse to meet and dodge our requests, we do not even have letter or email responses to our letters of your intent with the bills and expenses you guys are in charge of. We have no idea therefore what is and what is not being paid, despite our best efforts to get answers for almost three months. We assume now that you and Spallina are intentionally failing and breaching all aspects of your duties as fiduciaries with intent to harm three minor children and Candice and I, and we will be reporting this continued and ongoing extortion to both the courts and criminal authorities.

Ted, in light of all these problems caused in the estate by you, Spallina, Donald and others and the friction it has created between us, with me trying to have you all prosecuted and put in jail for these crimes, it seems bizarre that you would so desperately want to become a fiduciary in the estate matters and my family's businesses since you have NO interests in them at all, including having no interests in my family's assets like BFR and our parents estates, as again you were wholly excluded from all interests in the estates of both mom and dad. Why would Ted, Robert and Donald want all this liability as fiduciaries unless they are all now desperately attempting to maintain control to further attempt to cover up ongoing alleged criminal activities? Yet, despite these conflicts and all of your direct involvement in the alleged crimes and knowing that civil and criminal allegations have been filed against all of you, that have just begun to be dealt with legally, one wonders why you guys do not voluntarily abdicate your fiduciary roles due to the conflicts and other problems that preclude further involvement, at minimum until all of these matters can be settled both civilly and criminally against you guys.

The attached expenses show that since Ted and Robert have taken over as fiduciaries of BFR from Oppenheimer, almost all the bills are in arrears and about to be delinquent, causing great harm to our family. **The total bills owed now amount to \$60,736.68, with \$26,093.44 of that past due reimbursements for food, etc. to Candice. Additionally, there is another \$31,766.37 owed in reimbursements for legal expenses that have been incurred, due in large part to the CRIMINAL ACTS committed in the estate by SPALLINA and TESCHER and MORAN et al. and were necessary to uncover and report the alleged crimes against all of you and report them all to the proper authorities and courts.** Again, these legal expenses should be immediately reimbursed to us by the estate (until we can recover the monies from those that caused these damages necessitating all these legal fees, namely Tescher, Spallina, Moran, Manceri and Moran, as they are for legal expenses incurred by the beneficiaries that were caused by the violations of law and breaches of fiduciary by the alleged fiduciaries. We expect all of these bills and reimbursements to be paid instantly as they are all past due and will cause physical and emotional harms to our family. As we also learned at the September 13, 2013 there is approximately \$480,000 dollars available for interim/emergency distributions if the kids are determined the beneficiaries and \$533,000 if I am determined the beneficiary (most likely outcome) in liquid cash in Shirley's estate. These are monies from the alleged illegal condo sale that will be paid to either me, my children or a combination of both, as beneficiaries/interested parties, when Judge Colin finally rules on who the ultimate beneficiaries will be and final dispositions can be made to them. However, due to these unforeseen criminal acts now causing massive delay's in distributions to the beneficiaries, these monies can be used by the fiduciaries of either estate to make interim distributions or emergency distributions until the beneficiaries can be determined and final dispositions made after the estate is closed and those monies used will be subtracted. Especially, where the emergency distributions are for life sustaining food, utilities, etc. that are now at risk and causing great physical and emotional harm to my family. As your letter below indicates, you know Candice has recently been laid off her employment, our family's income has thus dropped suddenly and steeply and these funds are even more essential at this time whilst she looks for new employment.

As you, Robert and Donald are legally bound as fiduciaries (despite the fact that we object and do not consent to these fiduciary roles as stated in our Motions before the courts) and responsible to prevent these type of damages to the beneficiaries you are acting on behalf of that you have all caused directly, your continued failure to respond to either Candice or I timely regarding these matters will result in further actions against all of you for this continued EXTORTION of us by knowingly harming us with intent through misuse of your fiduciary powers and more. We will be filing with the judges and proper authorities for this WILLFUL, WANTON, RECKLESS AND GROSSLY NEGLIGENT BEHAVIOR IN VIOLATION OF LAW to harm our family. Let me know immediately what you are intending to do regarding all of these matters and if and when you are paying the bills, as utilities are at shut off dates and food has been scarce since your reign of terror has begun and you began managing our assets. We therefore expect that you act immediately to resolve these issues with us. Please respond in writing to this request for interim/emergency distributions for our family and then if you want to have a meeting we would be happy to talk about what your intentions are via phone or skype.

If you fail to respond within 24 hours, we will begin to notify all interested parties (i.e. schools, utility companies, the Jewish Federation and others who are injured as a result) of the reasons and causes why they are not being paid, including noticing them all of the fraud and forgery in the estate of my mother and who is responsible, including but not limited to, Tescher, Spallina, Moran, Lindsay Baxley and Ted, in hopes they may understand the situation and work with us due to these extreme circumstances that have been created by your unclean hands as fiduciaries and until we can resolve all the matters both civilly and criminally.

Finally, we have sent repeated requests to Oppenheimer and Ted and Robert for information relating to BFR and our children's trusts, which again seems to be suppressed by those acting in alleged fiduciary capacities, please respond to these immediately as the requests have not been responded to for over two months and are legally owed my children as owners of BFR and beneficiaries of the trusts. This includes all the information they are due as shareholders of Life Insurance Concepts/LIC companies and the shares are owned by their trusts that Oppenheimer is still liable for handling.

Eliot

From: Candice Bernstein [<mailto:tourcandy@gmail.com>]

Sent: Friday, November 15, 2013 1:06 PM

To: iviewit@gmail.com; iviewit@iviewit.tv

Subject: FW: KIDS PAST DUE TUITION

From: Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]

Sent: Friday, November 15, 2013 10:43 AM

To: 'Candice Bernstein'; 'Craig, Janet'

Cc: 'Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.'

Subject: RE: KIDS PAST DUE TUITION

Candice,

As you have copied me on this email, I felt it was important to respond to this request. I would caution you about trying to use extortion tactics related to your efforts to “seek payments”.

I would appreciate it if you could please shed some light on the necessity of this expense in light of the fact that there will be a finite amount of funds available for the boys from Shirley’s trust and Simon’s estate. Based on this reality, and the fact that I am unaware of any other money you or Eliot are earning to pay for your necessary living expenses, I am requesting that you provide me with some detail concerning this expense. It would appear to me that since there is no money coming into your household from either your or Eliot’s employment, any funds that might be used for support should be used prudently. As I have found it necessary to pay for expenses directly related to the support of Josh, Jake and Danny, I am concerned about what is necessary versus what is not.

Please feel free to arrange a time to meet with me to discuss this request for Lacrosse.

Ted

From: Candice Bernstein [<mailto:tourcandy@gmail.com>]

Sent: Thursday, November 14, 2013 1:51 PM

To: 'Craig, Janet'

Cc: 'Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A.'; Ted Bernstein

Subject: FW: KIDS PAST DUE TUITION

Dear Janet- please seek payments immediately for attached school bills, Israel Lacrosse and outstanding reimbursements already in your possession.

Information has been submitted already. Payment of \$7600 needs to be sent urgently to Israel Lacrosse for Josh and Jake Bernstein, as well as personal expenses needed to attend the winter training exhibition opportunity abroad that they were selectively chosen and specially invited to. This is a once in a lifetime opportunity and crucial in their college placement initiatives. I need to know immediately that this is taken care of on their behalf or I will have to explain to all in our local Jewish community why they won’t be able to attend. Thank you, Candice

<http://www.lacrosse.co.il/2013/11/israel-announces-five-game-winter-schedule-for-mens-national-program/>

Israel Lacrosse is a registered 501c3 non-profit organization in the United States.

Israel Lacrosse

1501 Broadway, 21st Floor

New York, NY 10036

To make a credit card donation, please call us at (646) 397-9571 to speak with an Israel Lacrosse representative.

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From: Eliot Bernstein [<mailto:iviewit@gmail.com>]

Sent: Friday, November 8, 2013 11:54 AM

To: 'Craig, Janet'; Hunt Worth ~ President @ Oppenheimer Trust Company (Hunt.Worth@opco.com); William McCabe Esq. @ Oppenheimer Trust Company (William.McCabe@opco.com); 'katie.saia@opco.com'; 'patrick.wade@opco.com'; 'pat.wade@opco.com'

Cc: Caroline Prochotska Rogers Esq. (caroline@cprogers.com); Michele M. Mulrooney ~ Partner @ Venable LLP (mmulrooney@Venable.com); Andrew R. Dietz @ Rock It Cargo USA; Marc R. Garber Esq. (marcrgarber@gmail.com); Marc R. Garber, Esquire @ Flaster Greenberg P.C.; Marc R. Garber Esq. @ Flaster Greenberg P.C. (marcrgarber@verizon.net)

Subject: RE: Joshua Jacob and Daniel Bernstein Trusts

Janet, while this addresses a small part of my requests in the email sent below, I do not see any reply to the other matters information was requested for, including the information on LIC Holdings. Did you request the information for LIC Holdings as requested below and if so can you please send me the letters sent to them and their response. I do also note that Ted and Spallina were copied on your response to my private and confidential email and I ask by what authority and whose direction are you copying this PRIVATE AND CONFIDENTIAL information to these parties on, please address each party separately? Please confirm that you did not blind copy any other parties on the emails. In addition to the records for LIC Holdings, please provide the same information for Bernstein Family Realty LLC as requested below for LIC Holdings, as you were Manager and the shares for both are listed under the trusts you are still trustee of. I am still unclear under what authority you made Ted manager, knowing of the disputes going on and that my children are the owners of the company, as this seems a breach of fiduciary duties and trust. That you did this after first stating that you were turning over the Manager position to me and then without notice or approval of my family appointing Ted appears preposterous because he volunteered, how was he contacted about volunteering, please provide accurate details into how that occurred and who was involved in the decision. Did you contact him or he you?

That prior to my father's passing I am aware of information that he was concerned about his Oppenheimer accounts and these concerns had him making inquiries for accounting of all of his assets, in all of his family members Oppenheimer accounts and personal accounts, as he was concerned the balances were incorrect and did not think his assets were being handled properly and transferred correctly from the various banks they were shuffled to by his brokers from the transition from Stanford Bank (infamous for Sir Robert Allen Stanford Ponzi), to JP Morgan and Oppenheimer, please provide all past records of all Bernstein accounts or letters you may possess in regards to his inquiries immediately prior to his passing regarding the accounts and all of your firms responses. Also, I was informed that each child had 1.2 shares of LIC Holding and your accounting statement is only reflecting 1, please provide details regarding the discrepancies. Also, under Bernstein Family Realty you show each child owning 0.334 shares, so collectively 1 share, please clarify how many shares were

issued and to whom and when and provide all records and minutes, etc. regarding the stocks? Also, please provide all records you received from Legacy Bank regarding the prior Legacy Account that was being used to pay my family bills, prior to Spallina redirecting this to you and converting it instead to the children's school trust funds to pay those bills, instead of Bernstein Family Realty LLC's accounts. As I am sure you are aware, Spallina's Law Firm was involved in fraud and forgery and their notary public was arrested for fraud and this would further make sharing my information with them without my express consent, as my emails maintain confidentiality statements on them as well, and again, for the third time this unauthorized transfer of the records to adversaries of my family seems a gross breach of fiduciary and more.

I will continue to send you all requests for funds since I have yet to see proper papers on the trusts and LLC as they are missing notaries in some instances and other documents you sent are incomplete with missing signatures as mentioned in my prior correspondences and with all this forgery and fraud going on with Spallina et al. it is hard to assess what has transpired in these accounts. I feel that you have obligations as Trustee and former Manager to verify if these monies and assets have been handled properly and have taken whatever actions and legal actions necessary to protect the beneficiaries you are responsible for and the funds you oversighted. Please go through this email and the email request below and answer each and every request separately as to how you're handling each issue. Finally, if you plan on sending this email to any other parties please get my consent if you are transferring my correspondences.

Eliot

I-VIEW-IT TECHNOLOGIES, INC.

Surf with Vision

Eliot I. Bernstein

Inventor

Iviewit Holdings, Inc. – DL

Iviewit Holdings, Inc. – DL (yes, two identically named)

Iviewit Holdings, Inc. – FL

Iviewit Technologies, Inc. – DL

Uviewit Holdings, Inc. - DL

Uview.com, Inc. – DL

Iviewit.com, Inc. – FL

Iviewit.com, Inc. – DL

I.C., Inc. – FL

Iviewit.com LLC – DL

Iviewit LLC – DL

Iviewit Corporation – FL

Iviewit, Inc. – FL

Iviewit, Inc. – DL

Iviewit Corporation

2753 N.W. 34th St.

Boca Raton, Florida 33434-3459

(561) 245.8588 (o)

(561) 886.7628 (c)

(561) 245-8644 (f)

iviewit@iviewit.tv

<http://www.iviewit.tv>

<http://iviewit.tv/inventor/index.htm>

<http://iviewit.tv/wordpress>

<http://www.facebook.com/#!/iviewit>

<http://www.myspace.com/iviewit>

<http://iviewit.tv/wordpresseliot>

<http://www.youtube.com/user/eliotbernstein?feature=mhum>

<http://www.TheDivineConstitution.com>

Also, check out

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video courtesy of NY Senate, my fav part at end

http://www.youtube.com/watch?v=7oHKs_crYIs

Eliot's Testimony at the NY Senate Judiciary Committee Hearings Professional Video Handheld Camera View, my favorite version at the very end

<http://youtu.be/3Q9MzqZv4lw>

and

Christine Anderson New York Supreme Court Attorney Ethics Expert Whistleblower Testimony, FOX IN THE HENHOUSE and LAW WHOLLY VIOLATED TOP DOWN EXPOSING JUST HOW WALL STREET / GREED STREET / FRAUD STREET MELTED DOWN AND WHY NO PROSECUTIONS OR RECOVERY OF STOLEN FUNDS HAS BEEN MADE. Anderson in US Fed Court Fingers, US Attorneys, DA's, ADA's, the New York Attorney General and "Favored Lawyers and Law Firms" @

<http://www.youtube.com/watch?v=6BlK73p4Ueo>

and finally latest blog

<http://iviewit.tv/wordpress/?p=594>

Eliot Part 1 - The Iviewit Inventions @

<http://www.youtube.com/watch?v=LOn4hwemqW0>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #1

<http://youtu.be/i1Ao1BYvyoQ>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #2

<http://youtu.be/OaXys6bImFI>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #3

<http://youtu.be/9R1PNnJVVGU>

Iviewit Inventor Eliot Bernstein Guest on Les Winston DisBar the Florida Bar Show #4

<http://youtu.be/rUHCZFkro08>

Eliot Bernstein Iviewit Inventor Television Interview Dick Woelfle Network 125

<http://youtu.be/WEgSXJFqrhQ>

Eliot for President in 2012 Campaign Speech 1 with No Top Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=DuIHQDcwQfM>

Eliot for President in 2012 Campaign Speech 2 with No Top OR Bottom Teeth, Don't Laugh, Very Important

<http://www.youtube.com/watch?v=jbOP3U1q6mM>

Eliot for President in 2012 Campaign Speech 3 Very Important

https://www.facebook.com/iviewit?ref=tn_tnmn#!/note.php?note_id=319280841435989

Other Websites I like:

<http://www.deniedpatent.com>

<http://exposecorruptcourts.blogspot.com>

<http://www.judgewatch.org/index.html>

<http://www.enddiscriminationnow.com>

<http://www.corruptcourts.org>

<http://www.makeourofficialsaccountable.com>

<http://www.parentadvocates.org>

<http://www.newyorkcourtcorruption.blogspot.com>

<http://cuomotarp.blogspot.com>

<http://www.disbarthefloridabar.com>

<http://www.trusteefraud.com/trusteefraud-blog>

<http://www.constitutionalguardian.com>

<http://www.americans4legalreform.com>

<http://www.judicialaccountability.org>

www.electpollack.us

<http://www.ruthmpollackesq.com>

<http://www.attorneysabovethelaw.com>

<http://heavensclimb.blogspot.com>

<http://www.VoteForGreg.us> Greg Fischer

<http://www.liberty-candidates.org/greg-fischer/>

<http://www.facebook.com/pages/Vote-For-Greg/111952178833067>

<http://www.killallthelawyers.ws/law> (The Shakespearean Solution, The Butcher)

--

"We the people are the rightful master of both congress and the courts - not to overthrow the Constitution, but to overthrow the men who pervert the Constitution." - Abraham Lincoln

"Whensoever the General Government assumes undelegated powers, its acts are unauthoritative, void, and of no force." -- Thomas Jefferson, The Kentucky Resolutions of 1798

"If a law is unjust, a man is not only right to disobey it, he is obligated to do so." Thomas Jefferson

"Each time a person stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, these ripples build a current that can sweep down the mightiest walls of oppression and resistance." - Robert F. Kennedy

"Is life so dear or peace so sweet as to be purchased at the price of chains and slavery? Forbid it, Almighty God! I know not what course others may take, but as for me, give me liberty, or give me death!" - Patrick Henry

I live by the saying,

ELLEN G. WHITE

The greatest want of the world is the want of men, --men who will not be bought or sold; men who in their inmost souls are true and honest, men who do not fear to call sin by its right name; men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall. -Education, p. 57(1903)

If you are one of these people, nice to be your friend ~ Eliot

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From: Craig, Janet [<mailto:Janet.Craig@opco.com>]

Sent: Friday, November 8, 2013 8:59 AM

To: 'Eliot Ivan Bernstein (iviewit@gmail.com)'

Subject: FW: Joshua Jacob and Daniel Bernstein Trusts

Janet Craig

973-245-4635

From: Craig, Janet

Sent: Tuesday, November 05, 2013 11:52 AM

To: 'Eliot Ivan Bernstein'; Worth, Hunt

Cc: 'Caroline Prochotska Rogers Esq.'; 'Michele M. Mulrooney ~ Partner @ Venable LLP'; 'Andrew R. Dietz @ Rock It Cargo USA'; 'Marc R. Garber Esq.'; 'Marc R. Garber, Esquire @ Flaster Greenberg P.C.'; 'Robert Spallina (rspallina@tescherspallina.com)'; 'Ted Bernstein (tbernstein@lifeinsuranceconcepts.com)'

Subject: RE: Joshua Jacob and Daniel Bernstein Trusts

Please accept my apologies. The accountings in the last email were not saved properly and did not include transactions. The corrected accountings are attached here.

Janet Craig

973-245-4635

From: Craig, Janet

Sent: Tuesday, November 05, 2013 9:57 AM

To: 'Eliot Ivan Bernstein'; Worth, Hunt

Cc: 'Caroline Prochotska Rogers Esq.'; 'Michele M. Mulrooney ~ Partner @ Venable LLP'; 'Andrew R. Dietz @ Rock It Cargo USA'; 'Marc R. Garber Esq.'; 'Marc R. Garber, Esquire @ Flaster Greenberg P.C.'; 'Robert Spallina (rspallina@tescherspallina.com)'; 'Ted Bernstein (tbernstein@lifeinsuranceconcepts.com)'

Subject: RE: Joshua Jacob and Daniel Bernstein Trusts

Eliot,

I apologize for the delay in my response. I have been in and out of the office on a personal matter and have had limited access to email.

Pursuant to your previous request, you have full access to the boys' Trust Accounts through Portfolio Account Link (PAL) our secure, on-line access site for our Trust Accounts. You requested that you receive statements electronically through this medium, rather than paper statements. These statements are generated monthly and conform to the requirement that you have access to a listing of the assets held in each account as well as a record of all transaction, receipts and disbursements. You can also view asset lists and transactions on any day, at any time, at your convenience.

In addition, on August 28th we sent you accountings for each of the Trusts in anticipation of their closing. We have updated those accounting through 10/31/13 and have attached them for your review as well. As a courtesy we have also included a list of transactions from the Bernstein Family Realty account where many of the bills have been paid from.

There is no agreement between the Trusts and your parents' Estates to reimburse the Trusts for funds expended, nor do we believe your parents' estate plans allow for that. As there are currently no liquid assets in the trusts, nor do we expect to receive additional funds in the future to disburse to or for your family's benefit, please do not contact us again regarding bill payment. We cannot make payment from funds we do not have.

Janet Craig, CTFA

Senior Vice President & Compliance Officer

Oppenheimer Trust Company

18 Columbia Turnpike

Florham Park, NJ 07932

Tel: 973-245-4635

Fax: 973-245-4699

Email: Janet.Craig@opco.com

From: Eliot Ivan Bernstein [<mailto:iviewit@iviewit.tv>]

Sent: Thursday, October 31, 2013 4:11 PM

To: Craig, Janet; Worth, Hunt

Cc: Caroline Prochotska Rogers Esq.; Michele M. Mulrooney ~ Partner @ Venable LLP; Andrew R. Dietz @ Rock It Cargo USA; Marc R. Garber Esq.; Marc R. Garber, Esquire @ Flaster Greenberg P.C.

Subject: Joshua Jacob and Daniel Bernstein Trusts

Janet, please provide the following based on the information that you sent to me whereby Oppenheimer is the trustee for the trusts for Joshua, Jacob and Daniel. As such under Article 5 (specifically 5.5), accountings must be given to the beneficiary of each trust at least annually (quarterly if a Corporate Trustee is serving). The accountings must show the assets held in trust and all receipts and disbursements. Other than the 6 shares of LIC Holdings, Inc. stock, I am not sure what other assets there are. The current trustee has the right to ask prior trustees for an accounting if none was previously provided to you (refer to last sentence of 5.5). No accountings have been previously provided me or my children. Provide a complete accounting that includes investment accounts, bank accounts, trust tax returns, etc. for all years. As I am the legal guardian for my children, I am asking for all these as they were supposed to have been provided by you.

There are 6 shares of LIC Holdings Inc. stock in each trust. Oppenheimer should request on behalf of the trust beneficiaries pursuant to Florida Statute 607.1602 for inspection of the corporate records from LIC Holdings, Inc. The request should include all years from corporate inception to present. Florida Statute 607.1601 describes corporate records:

607.1601 Corporate records.—

- (1) A corporation shall keep as permanent records minutes of all meetings of its shareholders and board of directors, a record of all actions taken by the shareholders or board of directors without a meeting, and a record of all actions taken by a committee of the board of directors in place of the board of directors on behalf of the corporation.
- (2) A corporation shall maintain accurate accounting records. (at the very least, you should request accounting and financial records of LIC Holdings including income tax returns, general ledgers, balance sheets, P&L statements, bank statements, loan agreements or guarantees)
- (3) A corporation or its agent shall maintain a record of its shareholders in a form that permits preparation of a list of the names and addresses of all shareholders in alphabetical order by class of shares showing the number and series of shares held by each.
- (4) A corporation shall maintain its records in written form or in another form capable of conversion into written form within a reasonable time.
- (5) A corporation shall keep a copy of the following records:
 - (a) Its articles or restated articles of incorporation and all amendments to them currently in effect;
 - (b) Its bylaws or restated bylaws and all amendments to them currently in effect;
 - (c) Resolutions adopted by its board of directors creating one or more classes or series of shares and fixing their relative rights, preferences, and limitations, if shares issued pursuant to those resolutions are outstanding;
 - (d) The minutes of all shareholders' meetings and records of all action taken by shareholders without a meeting for the past 3 years;
 - (e) Written communications to all shareholders generally or all shareholders of a class or series within the past 3 years, including the financial statements furnished for the past 3 years under s. 607.1620;
 - (f) A list of the names and business street addresses of its current directors and officers; and
 - (g) Its most recent annual report delivered to the Department of State under s. 607.1622.

Please advise LIC Holdings, Inc. that you are seeking to inspect the records in good faith and for the purpose of determining if misappropriation of corporate assets for improper purposes has previously or is currently taking place.

I will be happy to go to the LIC office on my children's behalf and copy the records requested if they have any problems copying them. I will provide you with a copy as well. As my schedule is flexible please make the request with a 5 day notice as the statute requires and I will co-ordinate the time with the secretary in the office or they can have them ready for pick up.

Eliot I. Bernstein

Inventor

Iviewit Holdings, Inc. – DL

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Boca Raton, Florida 33434-3459

(561) 245.8588 (o)

(561) 886.7628 (c)

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iviewit@iviewit.tv

<http://www.iviewit.tv>

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From: Eliot Bernstein [mailto:iviewit@gmail.com]

Sent: Monday, November 4, 2013 4:22 PM

To: Janet Craig, CTFA ~ Senior Vice President & Compliance Officer @ Oppenheimer Trust Company (Janet.Craig@opco.com); Hunt Worth ~ President @ Oppenheimer Trust Company (Hunt.Worth@opco.com)

Cc: Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A. (rspallina@tescherspallina.com); Donald R. Tescher ~ Attorney at Law @ Tescher & Spallina, P.A. (dtescher@tescherspallina.com); Ted Bernstein; Caroline Prochotska Rogers Esq. (caroline@cprogers.com); Michele M. Mulrooney ~ Partner @ Venable LLP (mmulrooney@Venable.com); Andrew R. Dietz @ Rock It Cargo USA; Brandan J. Pratt Esq. @ Huth & Pratt (bpratt@huthpratt.com); Mark R. Manceri, Esquire @ Mark R. Manceri, P.A. (mrmlaw@comcast.net)

Subject: FW: EMERGENCY OCTOBER & NOVEMBER Bernstein Family Realty Expenses and Reimbursements for children

Hunt and Janet,

I am not sure what has happened since you have claimed to transfer our family's bills and records to whomever you so choose based on whatever presumed authority but now bills are not paid, reimbursements for food and life essentials have not been paid and I am unsure if you have contacted Spallina et al. to find out what they are doing about the monies misappropriated from the trust funds. Since the documents you have provided are incomplete and unsigned and improperly notarized we are still trying to determine what exactly has transpired that suddenly put our whole family in danger from your actions and those of Spallina et al. and depleted these funds and perhaps others. Therefore, we are once again demanding that as Trustee of the children's trusts and Manager of Bernstein Family Realty LLC, you contact Spallina et al. and have them immediately replace and replenish the children's trust accounts until these matters can resolved to minimize your liabilities in this mess and further use such funds to pay all bills due and overdue including all reimbursements.

As you can see from the attached "20131104 Oppenheimer Bills and Reimbursements.pdf" attached, there is currently \$37,373.83 of outstanding bills due and \$22,399.93 of reimbursements for food, gas, clothing, etc. advanced by Candice for two months not repaid and food grows scarce. Utilities have been shut off and we have no records or notices and this has been harrowing as well. As you know we did not approve or even know you were attempting to transfer the bills and payments to my brother Ted, as it was based on your and

Spallina's calls and Ted volunteering, despite your knowing that we did not approve once we found out and that Ted has adverse interests to my family. We even notified you of such on the several occasions you sent our private and confidential information to Ted and his Deborah without our approval and prior to Ted having any alleged role in either the trusts or Bernstein Family Realty LLC., which we feel allowed them to gauge our accountants and try to force us out of monies once evidence of fraud and forgery was found in the estates by Spallina et al. to derail our ability to survive and pay our bills, a form of extortion.

We will be filing suit within the week if these problems are not immediately dealt with and all bills paid, funds replaced to the trusts in full and more. The suit will be against the estates, the trusts, Spallina et al., Ted and all agents of Oppenheimer who were involved in the transactions in anyway.

I have sent a request for accounting from Bernstein Family Realty and the trusts and have not heard back regarding your attention to those matters.

Finally, there are \$31,766.37 of legal fees that need to be reimbursed by those who ran up these bills, namely Tescher, Spallina and Ted that have been billed for in the past and or paid. I believe as Trustee for the trusts you should pursue recovery of these funds to the proper parties and paid for by those who ran the bills up, namely Tescher & Spallina, who should pay these costs personally.

Tripp Scott	\$9,183.00 paid from children's trusts already
Huth & Pratt	\$15,000.00 amount of retainer due now
Huth & Pratt	\$5,000.00 amount of retainer paid for by Candice
Paralegal Services	\$2,583.37 amount of legal fees paid by trust to Candice

Thank you,

Eliot Bernstein

From: Eliot Ivan Bernstein [mailto:iviewit@iviewit.tv]

Sent: Monday, October 21, 2013 8:50 PM

To: Janet Craig, CTFA ~ Senior Vice President & Compliance Officer @ Oppenheimer Trust Company (Janet.Craig@opco.com); Hunt Worth ~ President @ Oppenheimer Trust Company (Hunt.Worth@opco.com);

Robert L. Spallina, Esq. ~ Attorney at Law @ Tescher & Spallina, P.A. (rspallina@tescherspallina.com); Ted Bernstein

Cc: Caroline Prochotska Rogers Esq. (caroline@cprogers.com); Michele M. Mulrooney ~ Partner @ Venable LLP (mmulrooney@Venable.com); Andrew R. Dietz @ Rock It Cargo USA; "tourcandy@gmail.com" (tourcandy@gmail.com)

Subject: FW: EMERGENCY OCTOBER Bernstein Expenses and Reimbursements

Hello Janet and Hunt,

Please find the attached bills that are critically past due now in the attached file 20131020 Bills.pdf. As I have stated before, I am unclear what is getting paid from my last email below and in the attached 20131004 Oppenheimer Bills and Reimbursements low.pdf and how they are being paid and by who, however since you are still the trustee and I believe manager of Bernstein Family LLC. I am sending them to you as has been done in the past to keep the information flowing through the proper channels as I know them to be. Robert Spallina stated in court he was considering an emergency distribution, I am certain he can replenish the funds he directed used from the children's school trusts. This is now an emergency.

URGENT BILLS - Must be paid ASAP

1. Saint Andrews- Josh, Jake and Danny school. 2 Months behind and MUST be paid by 11-4-13
2. Health Insurance will lapse and not possible to reinstate if past 2 months not paid by 10/30/13
3. \$800 for Josh for deposit to commit to Israel team lacrosse invitation. If payment is not rec'd by Friday 10/25 they will lose their spot. This is a long time commitment that Simon supported. Total 4K. Tax Deductible 501c
4. \$800 for Jake for deposit to commit to Israel team lacrosse invitation. If payment is not rec'd by Friday 10/25 they will lose their spot. This is a long time commitment that Simon supported. Total 4K. Tax Deductible 501c
5. Comcast (phone, internet, cable) will be disconnected 10-30-13 if past due amount is not paid
6. FPL due 10/17 \$ 528.86
7. SF Swordfish Lacrosse payment \$1100 past due 10-1-13
8. YSC- Your Security Connection \$ 73.11 past due 10-1-13 – required by homeowners insurance
9. Verizon due 10-15-13

10. Reimbursements due from last month \$5,966.20, as you know this is normally our grocery money and without it we have been unable to get groceries, etc.

11. Walt Sahn – \$3,800 interest on home loan overdue forcing Walt to possible foreclosure

Let me know ASAP. If any of the bills are not paid I will be litigating all those parties involved for causing this. Eliot

-----Original Message-----

From: Eliot Bernstein [mailto:iviewit@gmail.com]

Sent: Friday, October 4, 2013 4:46 PM

To: Janet Craig, CTFA ~ Senior Vice President & Compliance Officer @ Oppenheimer Trust Company (Janet.Craig@opco.com); Hunt Worth ~ President @ Oppenheimer Trust Company (Hunt.Worth@opco.com)

Cc: "tourcandy@gmail.com" (tourcandy@gmail.com); Caroline Prochotska Rogers Esq. (caroline@cprogers.com); Michele M. Mulrooney ~ Partner @ Venable LLP (mmulrooney@Venable.com); Andrew R. Dietz @ Rock It Cargo USA

Subject: EMERGENCY OCTOBER Bernstein Expenses and Reimbursements

Hi Janet and Hunt ~ I have attached in the pdf file the list of all the monthly bills and expenses for the children and invoices and receipts for each to be paid by the trustee of the three children's trust and Manager of Bernstein Family Realty LLC, which I believe is still you, I have received no paperwork to show any changes. The total amount we paid was \$5,966.20 for reimbursement and there is now \$27,000.39 outstanding bills that must be paid immediately in certain cases some are due within 72 hours (see report attached notes section on first page). As we are unclear of who is now in charge of the trusts and the LLC and how the changed occurred or why, please make sure that these get paid by whomever you designated and however you designated them, as far as I am concerned Oppenheimer still appear as the trustee and manager. I have sent you transcripts of a probate court hearing whereby SPALLINA and TED were told by the Judge that he should read them their Miranda Rights, based on the admitted and acknowledged crime of fraudulently notarized and forged documents in the estate, a fraud on the Court whereby my father Simon, who was deceased, notarized documents and closed an estate months after he passed. In light of this and the fact that you sent me unsigned trust agreements repeatedly and court orders on certain of the accounts authorizing Oppenheimer that are improperly notarized, well it is all starting to look a bit suspicious of what is going on. Further, we were contacted by Walt Sahn who has been owed interest on the home owned by Bernstein Family Realty LLC that you allegedly are Manager for and that has not been paid for months while you were in charge (similar to months that you let the home go without homeowners insurance, especially in light of Mr. Sahn's loan with Bernstein Family Realty LLC, forcing this man to get counsel and begin to foreclose on the home for interest unpaid and no one at Bernstein Family Realty LLC responding to his repeated oral and written demand for payment on his loan. As you can see from his letters attached from Mr. Sahn in the bill

section of the attached PDF file he has been trying to get paid by SPALLINA and TED who claim instead to be Bernstein Family Realty LLC trustees for now several months to him, which contradicts your claim and it appears bizarre that you as trustee are not in possession and knowledge of this impending foreclosure and loan on the LLC you manage for the 3 minor children, all this appears furthered by your mismanagement as trustees. The other issues about using these school trust funds to pay living expenses until Spallina was to replenish and replace any funds and then your abandoning them when Spallina refused to repay the trusts seems also careless mismanagement but may also be construed as Willful, Wanton, Reckless, and Grossly Negligent behavior in disregard of law by alleged fiduciaries of the trusts, managers of the LLC and trust and LLC counsel. I am presuming that since you are taking orders from Spallina for unknown reasons in using the children's school trust funds that Tescher and Spallina P.A. authorized that you are also using them as your counsel in these matters, as they have authorized and directed you according to your letters on how to spend and manage the funds, etc. Since these bills are now coming past due from this month and last month and the refusal to replenish and replace them is causing a CRISIS, if these problems are not rectified instantly by the trustees of the trusts and managers of Bernstein Family Realty LLC, which until an unknown time was Oppenheimer we will have to notify the Courts and criminal authorities of your further involvement in attempting to bleed these funds and leave three minor children without SCHOOL, LIVING EXPENSES and MORE based on your actions and in conjunction with Spallina and Ted Bernstein that are suspect and perhaps criminal. Please let me know instantly what your intent is.

Thanks, Eliot

Eliot I. Bernstein

Inventor

Iviewit Holdings, Inc. – DL

2753 N.W. 34th St.

Boca Raton, Florida 33434-3459

(561) 245.8588 (o)

(561) 886.7628 (c)

(561) 245-8644 (f)

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