

# EXHIBIT “A”

WGK  
Jeff Rizzo  
3000 Bayport  
Suite 600  
Tampa, FL 33607

Dear Mr. Rizzo:

I am writing in reference to my home, and in reference to a conversation I had with Roger Jernigan about documentation pursuant to Arthur Nadel's repayment of a debt due to me and my late husband .

In 1990, I married Geoffrey (Geoff) Nadel. He and I met in Vermont in 1989. After our wedding, we lived in a rented home in Delmar, Delaware, until July of 1991. In July of 1991, the house we rented was going to be sold, and as we were both employed locally, we had to find other housing.

Housing was hard to find, particularly for a newlywed couple with pets, and so my parents, Bernard and Sheila Abrams, agreed to help us purchase a home by taking out a home equity line of credit on their home. We found an old farmhouse in East New Market, MD, and made an agreement with my parents that we would pay them monthly to repay the loan of approximately \$45,000 plus interest. Their reason for doing this was to ascertain we would always have a roof over our heads, and that thereafter, the property would provide us a strong financial foundation. Over the decade we lived in the house, we made many improvements to it.

In 1991, I had only heard of Geoff's father, Arthur, from both Geoff and his mother, Mavis Clark. He did not come to our wedding, and had never made any effort to see his son or meet me. Geoff was very apathetic about his father and spoke of the man's repeated failure as a parent, citing Arthur's failure to show up for scheduled visits with his two sons after he and Ms. Clark divorced, and both Geoff and his mother spoke on occasion of the fact that for years, she and her sons lived at the mercy of her siblings when her employment did not provide for them and Arthur failed, as was usually the case, to pay his agreed upon child support payments. Both Geoff and his mother described Arthur Nadel as a deadbeat dad who shirked both his fiscal and parental obligations, and by that time, neither seemed surprised by his shortcomings. When he and Ms. Clark divorced, Arthur also agreed to pay for his sons' educational expenses. He did not fulfill this obligation, either.

In 1991, I met Arthur briefly and then did not see him more than twice for the next seven years or so. He did not call or visit when either of our daughters were born in 1993 and 1995 respectively; Geoff was so angered by this that he made no further effort to contact his father.

In 1995, Geoff developed severe carpal tunnel syndrome, and was ordered by doctors to do only light duty work, and the company he worked for let him go, citing a lack of work of which he was capable of doing. Around that same time, one of Geoff's student loans was put into collection and legal action threatened to leave us homeless. My father, a man of at best modest means, paid the loan off in order to make sure we kept our home, as Geoff's repeated calls to Arthur went unanswered. Again, my parents' reason for this was to be certain I had a roof over my head and an intact investment.

We did not hear from Arthur again until 1998, when he turned up in our region accompanied by a new girlfriend, Marguerite (Peg) Quisenberry. The two expressed interest in our lives, which Geoff told me he found odd. We were certain this reappearance of his father would be as long-lived as the previous interactions, but Arthur made repeated inquiries and overtures, courting Geoff's attention.

Around that time, our region of Maryland began to experience a boom of sorts with Hyatt Hotels planning a large-scale resort and conference center less than ten minutes from our house. Property values began to climb and real estate prospectors were common. Meanwhile, we began to contemplate leaving the region. The schools did not serve our children well, and we discussed selling our house and moving back north to Vermont. We told my parents of our thoughts, and discussed how we could continue to meet our debt obligation to them. No decision was reached and we continued to ponder the idea.

Again, Arthur showed up in our lives, accompanied by Ms. Quisenberry; she may have been his wife by then. Arthur took Geoff for a drive to look at the work being done on the new resort, and when they came back, he had proposed a plan to Geoff that he said would allow us to take our family north. He proposed that we take our daughters, essential possessions and pets and head to Vermont, and leave our home in his hands, claiming he had the necessary experience in such matters to sell it with ease. He said he would handle the preparation and sale of the property, reporting back to us on a regular basis on the progress, and we would make enough on the sale to pay the bulk of the remainder on our loan and put money down on a new house, so we could raise our girls where we wanted to be.

Geoff told me he was inclined to allow his father, who had real estate law experience, to do this in order that we could be where we wanted to be. My parents were hesitant to trust this deal, but agreed that we, as adults, had the final word. We agreed to this arrangement and packed our cars, told our neighbor (with whom we had a very good relationship) what was happening and asked him to keep an eye on the progress for us, and headed north. That was the summer of 2000. Geoff returned two weeks later to finish packing our possessions into boxes and storing them. The neighbor also gave Arthur some names of local people who did land maintenance and clean-up.

Throughout the fall of 2000, we got occasional progress reports from Arthur. The house

was supposedly getting cleaned up. Then several months went by with no word despite repeated calls to Arthur. Finally, late in 2001, we were told that a real estate auctioneer had been contracted, but were told that Peg was managing the sale, and that she would prefer to deal with the auctioneer herself, as well as the cleaning crew. We vehemently insisted a minimum price be set on the property of \$42,000, and were told "Don't worry, it's under control." Arthur reassured us that it was all going well, and an auction date was set for the coming spring.

We, in anticipation of the sale of the house, tentatively entered into a lease-purchase option on a house in Vermont, and awaited the results. When we heard from the neighbor in Maryland that the man running the clean-up crew, a friend of his, had been denied payment by Peg days before the auction date, and had, as a result, dumped the collected debris of the cleanup in the yard, we were extremely agitated and made many attempts to find out what was happening and to reach either Arthur or Peg. Neither returned our calls. We also learned the name of the auction company, but when we called, we were told that we were not the contractual party and had no legal interest in the sale, and could not talk to the representative.

The afternoon of the auction, we finally heard from Arthur, who told Geoff that the sale had "not gone our way." Apparently, Peg had not told the auctioneer to set a minimum, but had instead said to set no minimum sale price. According to the neighbor, no real advertising of the sale had been done, and I never knew what the actual selling price was, but in the end Arthur sent us a small check (I believe less than \$10,000). I do not even recall having to sign papers for the sale.

We had no way to make the down-payment required to fulfill the proposed lease-purchase agreement, and so we had to forfeit our lease. We purchased a 27-year-old camper in order to have a place to live for the summer, as rentals were in very short supply. We had no money with which to fulfill our obligation to my parents, who continued to pay the equity loan, and we were living in a friend's pasture with two young children while looking for housing.

Again, Arthur surfaced, telling us he knew they had botched the sale (though he put most of the blame on Peg and his lack of oversight), and he mapped out a plan by which he swore he'd "make it right" and make sure we had a place to live and recompense for the mis-handling of the sale. The only stipulation was that we give him what cash we had left and he was going to invest it for us. He promised he would not let us down citing his great love for his grandchildren in his motivation to do right by us. He apologized to Geoff and me and swore he had a great way to help us. We agreed, and handed him what was left of our money.

By the time the temperatures changed late that fall, we were still in an old RV on a pasture and had not found a rental. We finally secured a leased lot on which to place a mobile

home, and Mavis Clark's brother, who operated mobile home parks, sent a truck to Vermont, towing a small 37-year-old mobile home. It was in need of repair, but it was ours, so we moved in, waiting. This situation dragged on for more than a year, during which time the plumbing and heat on the mobile home failed and we struggled to keep the unit livable.

Finally in summer of 2004, Arthur showed up and told us he was going to pay us back for everything. He told us both he was long overdue with what he owed in back child-support throughout Geoff's childhood, and what he owed me and my parents because of the botched sale of the house they had financed for us, as well as my father's payment of Geoff's education loans. He told us to search for a modestly-priced residence. The home we found was indeed modest, a "double-wide" prefabricated house on a concrete slab. We did not require anything fancy, simply a roof over our heads, good plumbing and heat.

The purchase was made. Arthur Nadel shook our hands and said he hoped we could put the past aside and agree that he'd "made good," and that we could have a "normal relationship." He told us he wanted to put the past behind us all and get to know his grand-daughters.

In the few years thereafter, he would arrive in Vermont on occasion, but our association with him was both limited (by choice) and strained. By the time Geoff's mother died in 2008, we saw him at most once a year and we never saw him after her memorial gathering. He made no attempt to contact us. During that summer we had numerous setbacks including both my daughter and I suffering broken ankles, and later that summer, my father died. Then just after the New Year, Arthur's disappearance was all over the news, which is how we learned about it. This horrified, embarrassed, disgusted and shocked us, but we had far more to worry about at home. Our elder daughter had begun having repeated seizures (she has since been diagnosed as epileptic), and Geoff was feeling distinctly unwell. I believe you know most of what happened later in the year, when Geoff got a diagnosis of stage four esophageal cancer. He had aggressive chemo-radiation treatment throughout the summer and fall of 2009, and died in January of 2010 after a week in a coma.

In conclusion, it is my assertion that Arthur Nadel paid a collection of debts owed to both his son and me, when this house was purchased. As a result, this property is in the hands in which it belongs.

Sincerely,

Anne A. Nadel-Walbridge