

December 5, 2023

To Whom it May Concern at the Missouri Real Estate Commission:

I am bringing to your attention Ms. Charlotte E. Smith (aka Shah Smith), License number 2016013632, and Mr. John E. Smith, License number 2016021465, realtors with Coldwell Banker Realty in Maryland Height, MO 63043, and residing in Autumn Lakes community at 3134 Autumn Trace Drive, Maryland Heights, MO. Ms. Smith is also the President of the community's HOA Board: including both Autumn Lakes Condominium Association (condo buildings) and Autumn Lakes Association (common grounds and amenities)., overseeing \$1.3 Million in annual revenues and expenditures.

Over the past two years, homeowners have become dissatisfied with the Abuse of Power by Ms. Smith as HOA trustee, and with Mr. Smith through their joint real estate deals. Here are a few of the many concerns:

Conflict of Interest between Real Estate deals and HOA Board trusteeship –

- In her Board role, Ms. Smith has approved work orders for condominium repairs, frequently moving work in queue order for her clients and potential clients, ahead of other homeowners with similar work order who have been waiting by Smith Management Group (Property Managers for Autumn Lakes) on August 9, 2023 over similar internal water damage and resultant mold for home of Godwin and Premita Soares, who have been waiting over five months and are still waiting, being told the mold resulting from a roof leak is not the Association's problem – and the Soares family, including 3 young children have suffered allergy and health problems as a result of the delay. The Verbrugge listing was ultimately won by Shah and John Smith , who sold the unit to a rehabber in August 2023. Preamble/Art.10/SP 9-2/12-3 (Exhibit 1)
- During an open house for a condo they ultimately bought at 11907 Autumn Trace Court, Brian and Catherine Burkard were told by John Smith that his wife was on the Board and would be able to get any needed repairs done expeditiously to facilitate City of Maryland Heights Occupancy permits. This claim was brought forward by Ms. Burkard at a bi-monthly HOA meeting on July 26, 2023 and disputed by Shah Smith in her role as Board President. The exchange was recorded on livestream video to accommodate a larger number of people in attendance, many of whom exceeded the occupancy capacity and were turned away as no further provision had been made. Later, after the video was posted on private Facebook (membership only, not public posting), the Board declared live stream recordings would no longer be allowed due to privacy concerns. Ms. Burkard later reiterated her claim in a post to that same private Facebook group (AutumnLakesUncensored); see Exhibit 1
- Property repairs for other condo units were moved ahead in the queue as well. See Exhibit 1
- AMC Property Management managed Autumn Lakes for many years, but in 2021 after some unknown dispute between Board Officers and AMC principals, the Board Officers (including Ms. Smith) decided to replace AMC and hired Smith Management Group as Property Managers for Autumn Lakes HOA. Mr. Keith McCracken told researchers that Ms. Smith over many years routinely demanded work projects for her clients' properties get moved ahead in the queue. He indicated she would get angry when challenged on fairness of these demands. Preamble, Exhibit 1 et al

Unjust Retaliation Against Others, including Jerris Ruth, Realtor, PA License # RS199898L and MO License # 2005009809:

- Mr. Mark Gavan, former Autumn Lakes HOA trustee, and current Autumn Lakes homeowner since 2022, has been the "whistleblower" on the Board's actions and failings of the property managers, Smith Management Group, hired by the Board without consent of the HOA populace, per indentures where "major expenditures and changes" must be brought to the homeowners for approval before actions by the Board. Ms. Jerris Ruth has been the primary researcher into HOA indentures, Bylaws, rules, regulations and compliance therewith. Mr. Gavan resides at 3131 Autumn Trace Drive, Maryland Heights, Mo. There have been numerous instances where

Ms. Smith (and other HOA trustees) have retaliated against Mr. Gavan after he has brought issues to the other Autumn Lakes home owners and raised awareness of wrong-doing by the Board. See Exhibit 2, Exhibit 5, Art. 10/SP 1-2

- On July 26, 2023, Ms. Collins-Ruth was scheduled to speak to homeowners at an HOA meeting that evening. In the afternoon, in a pre-meeting with only Board members, Ms. Ruth and other researchers presented some of their findings on negligence and actions in conflict with indentures. After less than 15 minutes, Ms. Smith stormed out of the meeting and accused Ms. Ruth of dual agency. (audio recording available.) The remaining trustees continued in the meeting for the next 90-some minutes. That evening, at the regularly scheduled HOA meeting, Ms. Smith refused to allow the prepared speaker, Ms. Ruth, to present her research findings, forcing unprepared team members to step in, with less successful results. The FOLLOWING day, Ms. Smith filed a retaliatory complaint with the Saint Louis Area Real Estate Association Ethics Board over Ms. Ruth's alleged "dual agency", which was dropped as Ms. Ruth does not act as a dual agent. Mr. Smith has been a member of the Ethics Review Board. Art. 10, Exhibit 11
- Following legitimate free speech actions, protests with signs, and picketing, Ms. Smith caused a summons to be served to Mark Gavan for a spurious Petition to the Court for Full Order of Protection over "stalking", because he has mentioned her actions as Board President and conflicts of interest between real estate listings and Board role. She called police to where he was lawfully picketing at her open house, and the police confirmed his right to protest as he was doing. Exhibit 3, Exhibit 12

#### Favoritism / Discrimination in Applying Bylaws and Rules to HOA residents and homeowners:

- Only limited signs are allowed in our community per indentures and Bylaws. Since they became realtors seven years ago, the Smiths have had magnetic car signs on both their vehicles, advertising themselves as realtors. These signs have been forbidden in our community, but the Smiths ignored that rule and continue to have them on their vehicles, parked outside on the street or in sight on their driveways, whereas others with similar signs were told to remove them. In fact, Ms. Smith ripped the signs from Ms. Ruth's car in front of witnesses a number of years ago and told her "no signs allowed". Therefore, clearly Ms. Smith knew the rule when later she, and then her husband, became realtors and added their signs. It was only after the whistleblowers and researchers began to promote idea The Smiths should be fined per the same fines threatened to others, that suddenly the Board claimed the "no sign rule" didn't apply to magnetic car signs. There are at least three instances where similar signs were disallowed and fines threatened, including one homeowner who ultimately sold his condo in Autumn Lakes and moved to subdivision next door. See notarized statements and exhibits 4 and A, Art. 10
- One homeowner (a minority whose identify is not included here, but may be provided if required), has repeatedly stated his deck was the only one cited in his building as not meeting code, while other decks of a similar build and age, and likely by the same builder, were not cited. Further, he has had a water problem, which the Board refuses to have property managers look at, saying it is due to lack of flashing on deck (a home owner responsibility), while the deck builder and replacement door technicians have run tests and said problem is more than just flashing by deck. Homeowner is afraid to pursue further due to fear of retaliation. His family have had trouble accessing pool and other amenities, somehow pool key seems to be turned off for some unknown reason; and again, homeowner believes this to be retaliation for his legitimate questions and complaints, or due to his minority status. Exhibits available if identity privacy must be breached. Exhibit 1, Art. 10, SP 9-2 and SP 12-3
- Another homeowner at 11910 Autumn Lakes Drive has a utility box loosely hanging from side of the building. After waiting two months and repeated requests on status updates of the submitted work order, the homeowner received an update from the Board saying the box is a cable box and therefore the responsibility of the homeowner. However, the homeowner does not currently and has never had cable; and there is a new AT&T internet box nearby, which is hers. Further, the exterior of the condo was painted by the in 2019 before

the homeowner bought her condo in April 2021, and the exterior of this utility box was painted, which would seem to reflect the Association has taken responsibility for this box. The refusal to have the on-site handyman refasten or remove the non-working utility box is wrong, and could be discriminatory. This homeowner also has reported water leaking into her fireplace and then into her lower level ceiling; no one has inspected the chimney to see if there is a loose chimney cap, missing flashing or other problems the Association needs to repair ASAP. Exhibit 5, SP 1-11

Abuse of Power as Board Trustee, with Implications for Real Estate dealings:

- Ms. Smith promotes herself as an expert in the condominium housing market, citing her positions on the Board over a number of years to claim that status. In fact, the researchers found a number of issues where ignorance and negligence by Ms. Smith as Board President have been detrimental to the HOA members. This includes, but is not limited to: not knowing the non-profit status of the HOA, thereby not taking advantage of opportunities for federal insurance, upgrades to make amenities available for barrier-free access, and more; not assuring the community had Master Insurance Policy in place, assuring correct information is provided for all home sales, and not informing home owners of lack of coverage until after researchers brought it to her attention. The result was the from October 1, 2022 until mid-September 2023, the HOA did not have insurance. While this poor performance and negligence of trusteeship is not a real estate matter per se, marketing herself with her Board roles and as a specialist in the condominium marketplace is surely misguiding to prospective clients, whether buying or selling. Exhibit 1, Art. 10/SP 1-3/SP 1-2/SP 1-9
- Similarly, the magnetic cars signs noted above are another instance of abuse of power. Since only the Smiths have been allowed to have signs on their cars for all these years, the signs have given the Smiths an unfair advantage, making them known as “The Realtors of Autumn Lakes”, in conjunction with Ms. Smith’s marketing her Board roles as evidence of her (false or over-stated) “knowledge” of the condominium marketplace. See Exhibit 6
- As Board President, Ms. Smith has been instrumental in how Association monies have been spent and to whom. At the May 2023 Annual HOA Meeting, homeowners were told the Master Insurance Policy would be up for renewal in October. With insurers getting out of the condominium market and/or consolidating, it was expected insurance could be significantly higher, homeowners were told – perhaps over \$100,000 or perhaps 2-3 times as high as previous premiums. In August a contract was signed for replacing less than a dozen asphalt driveways and applying an asphalt sealant to the remainder (regardless of cracks, dips and other conditions) for ~\$75,000. The next week, lawn aeration and over-seeding was done at a cost of \$35,000-40,000. While the lawn care may have been in a contract it, could have been deferred or negotiated out to not be done. Neither of these two projects were pressingly needed – and both, totally over \$110,000, would have offset the increased cost of insurance the next month (mid-September). Whether true intention or not, the view of some is this work was done to make driveways and lawns look nice for potential buyers. In any event, since these were work that could have been deferred, and since the increased insurance premium was pending, it is irresponsible, negligent and poor decision making to have spent Association monies on asphalt and lawn aeration. Exhibit 7, Art. 2 and Art. 11
- Ms. Smith, and on her behalf, members of the Landscaping Committee are instructed to find violations of rules. However, it is well-known and easily observed that her clients and friends are given exceptions to the rules that others are made to follow, threatened with fines if they do not comply. One example of this was a bare spot of ground between 11907-11915 Autumn Trace Court, where this Spring a homeowner planted a lovely bed of flowering annuals were the bare spot had existed for some time. Because this “garden” was more than ten feet from the building, because permission was not sought, and because this is not a special friend or client of Ms. Smith, the homeowner was demanded to remove the flower bed, face assessment of fines, or the bed would be removed. Ultimately cooler heads prevailed after this situation, too, was brought to public scrutiny. Exhibit 8, and SP 1-11

## Negligence in Securing Master Insurance Policy and properly reporting information for home sale settlements:

- As mentioned above, the Board believed Autumn Lakes two HOAs had Master Insurance and other coverage for the amenities, liability and officer/directors' errors and omissions coverage. A certificate of insurance and other information was posted on the official Autumn Lakes website and copies provided to title companies for home sale settlements. The Board had previously obtained insurance through a brokerage, first from the father and then the son who took over the brokerage upon his father's retirement. Somewhere in the years leading up to the last coverage period (beginning October 1, 2022), the coverage was dropped through apparent fraud on the part of the broker. This situation is being prepared as part of a lawsuit against the broker, who maintains his innocence. While researchers were unable to find more information, some facts are clear: the Board (through its officers, including Ms. Smith, the President, and Laura Farkas, the Vice President and Treasurer) did not secure coverage for the Associations; due diligence should have been taken to assure complete documentation was provided from the last date of renewal, particularly since the Trustees and Property Management Company are responsible to carry such insurance and to provide it for home sale settlements. Failure of this due diligence is not only irresponsible and negligent, but also wrong for all the sale settlements occurring at that time: the mortgages of such home buyers could have been withdrawn, had the mortgage institutions known of the fraud and lack of insurance. Further, the researchers and other homeowners brought the insurance questions to the Board's attention in early August – the Board did not know at that time because they were working with a new broker to obtain insurance for the year ahead – and it was not until August 31, 2023 that Board Officers notified homeowners of the lack of insurance. Had due diligence been done at the time of renewal, this situation would not have occurred. One result is that home sales in August and September had to move to an all-cash purchase, a difficult situation for many buyers. The Board is responsible for this required change in selling practices, and more than one contracted sale fell through as a result. See Exhibit 6, SP 1-1, and Art. 2
- Six condos had to be sold as cash sales, which might have occurred anyway – but also is a practice that would be detrimental over the long term to homeowners seeking to sell. Exhibit 6
- The highest-selling condo was located at 101 Autumn Shores Court, listed in Spring 2023 for \$259,900 and sold for \$270,000. This past week, after the insurance debacle, another condo of same style, size and condition (move-in ready desirable end unit with 2-car garage) was listed for \$229,000. And the current listings of town houses and one-floor units are all in the listing range of \$219,900 - \$229,900, a decrease of \$20,000 to \$30,000 from earlier in the year. This seems to be a reflection of decreased values, perhaps reflection HOA management problems and negligence, in what has been known as a Showcase Community in the City of Maryland Heights, MO. Homes rarely went on the market; and when they did, it was not unusual to sell on the first day of sale. See Exhibit 6, Art. 1
- In mid-September 2023, liability insurance and then a new Master Policy to cover the buildings was obtained. However, the terms of the new insurance are unfavorable to homeowners. The deductible per unit had been \$10,000 in 2022, and was raised to \$15,000 in early 2023 – we do not know what event changed to raise the insurance deductible occurred at that time, only that it had occurred. Was there a policy change in early 2023 that was not communicated? If so, why was that not a “flag” to the alleged insurance fraud and lack of coverage? Surely the Board could not change the deductible without some insurance involvement. Then with the new insurance in mid-September 2023 to replace the nonexistent coverage, the deductible increased to \$25,000 per occurrence, with a second and separate \$25,000 for water damage – and total of \$50,000 per home unit if both damages occurred at once. In addition, the new insurance coverage no longer allowed grilling on decks or patios nor anywhere within ten feet of the dwelling – a provision we were told was not unusual. However, the new insurance coverage ALSO no longer allowed the use of wood-burning fireplaces in condos, a condo feature many homeowners paid extra to have in their units and many adored. The initial policy also did not have earthquake insurance, although the Board indicated it would continue to seek that coverage and would let homeowners know final details. At this writing, no details have yet been provided to homeowners, and

requests from homeowners to Brokers' Office have not been successful in obtaining full information needed by homeowners and for home sale settlements. Exhibit 6, Art. 11

- The Nihil de nobis, sine nobis ("Nothing about us without us") unilateral action was not brought to the homeowners by Board Officers in advance, nor in full. The insurance was contracted on September 8, 2023; homeowners were advised of insurance provisions and subdivision rules regarding use and grills, wood-burning fireplaces, and the homeowners were invited to an off-site and Zoom meeting Town Hall with the attorney and insurance broker on September 28, 2023. Homeowners were advised to store their grills in their garages, which is a dangerous practice denounced by Fire Marshalls across the country; no provisions to store covered grills (covers making it obvious they are not in use, and a practice ALLOWED by insurance underwriters ) 10-feet away from dwellings, nor in common grounds. Fines to be levied starting October 9, 2023 were announced: from \$50-\$500 per occurrence / per day. After September 28, homeowners scurried to remove grills, to sell, give them away or send them perfectly good grills to landfills by the October 9<sup>th</sup> deadline – at which time the Board finally identified a storage area in an RV lot – another instance where involving the Community in problem-solving would yield workable solutions they could not / would not identify on their own. Many owners are ready to vote them out of office when their terms are up in May 2024, which is still more than six months away. See Exhibit 6, Art. 11 and Art. 13

#### Decisions by Ms. Smith as Board Trustee having negative impact on Homeowners:

- Building painting and other routine maintenance has been done on a rotating 7-year cycle. Beginning in 2020, the Board decided to defer routine painting and maintenance. They fired our long-term painting contractor, Mark Neibeuer (sp), and his son who was taking over the business when his father retired. If, after many years, they were dissatisfied, they should have worked through those problems until a satisfactory solution could be arranged – after all, 2020 was the beginning of the COVID years, where it was hard to find workers and we had proven contractors lined up. Since 2019, no routine building exteriors have been painted, and only necessary repairs to exteriors and roofs have been done, if that. The perception is firing of our long-time painters was a retaliatory action by Ms. Smith. SP 1-10
- Without spending the money for annual painting and maintenance, our Reserve Funds should be significantly higher than they are. At one point in first Quarter 2023, the monthly account books researchers were able to obtain from Smith Management Group, the property management company, showed a \$25 balance. Homeowners have called for Independent Audit of books, without response from Ms. Smith and the Board.
- Ms. Smith has a notebook of repairs needed across the Associations' properties, over 700 items, identified by Smith Management Group, the property management company. This book was shared with homeowners at the Annual HOA Meeting in May 2023, but significant progress on resolving these repairs has not been made. Ms. Smith personally and individually approved any work orders, because (homeowners were told) Smith Management Group wanted only one point of contact with the HOA and that was decided to be the Board President, Ms. Smith. This arrangement allows Ms. Smith to move certain work orders forward in the queue, ahead of others. The perception, proven by facts for some specific locations but hidden from researchers as a "grouped or bundled" work project in other cases, is that Ms. Smith her real estate clients' projects to the top of the queue in order to meet sales closing dates and City occupancy permit requirements. Researchers have requested access to details, but have been denied by Ms. Smith and the Board. See Exhibit 1

#### Unilateral Hiring of Property Management Company by Ms. Smith and Board, ignoring Owner Petition to Replace:

- Autumn Lakes Homeowners were surprised and shocked in November 2021, when Ms. Smith and the Board announced they were replacing our long-term and well-liked property management company with two groundsmen on site, with Smith Management Group and (initially) no groundsman on site, effective January 1, 2022. After significant community pushback, a part-time groundsman was added, whose daily work is directed by Ms. Shaw. The transition was not well planned nor executed, and there was much dissatisfaction among

homeowners. In June 2022, over fifty-one percent of the homeowners signed a petition to ask Ms. Smith and other Board Officers to dismiss Smith Management Group at the end of their contract on December 31, 2022. The petitioning group was initially blocked, but then did meet with Board representatives. The petitioning homeowners offered to help the Board find a replacement Property Management Company in the remaining months of 2022, bringing a recommendation back to the Board. That offer was refused. Ms. Smith claimed there were irregularities in the petitioning process, which was subsequently refused by the Board. Exhibit 1, SP 3-7

- Ms. Smith as President, Laura Farkas (Vice President and Treasurer) and other Board members not only made the decision to ignore the homeowners request, but upon learning in July of 2022 that Smith Management Group had messed up our homeowner accounts and monthly Account Books, decided they could not unravel the problems in the months remaining in the Smith Management contract. Therefore they rewarded Smith Management Group with a 2<sup>nd</sup> year contract renewal at higher rates! This indeed is poor decision making, as the year-end books for 2022 were not closed until June 2023, the 2022 year tax filing was delayed, and as of this writing, the last monthly financials published were June 30, 2023. If monthly financials have been closed since that date, they were not reported to homeowners. Denial of financial information continues at this time. See Exhibit 7
- Further, Ms. Smith, acting as Board President, has refused homeowner access to account records, despite repeated written and verbal requests. It is the homeowners right to see these records and homeowners' responsibilities outlined in Indentures and Bylaws to assure Trustees are doing the right things for the Association. By blocking access, Ms. Smith and other Board Officers are in violation of these indentures and other rules of conduct. Exhibit 1, SP 12-8
- The Board, led by Ms. Smith, routinely blocks homeowners from discussing Association problems and potential solutions by the format set for bi-monthly HOA meetings, which used to be monthly meetings. Now the Board meets in private and homeowners are only invited to hear presentations by the Board, to submit written questions, which are then grouped and selected for answering, but not for open discussion at HOA meetings. This one-direction communication format allows Ms. Smith to control the narrative of the community. She is forceful and bullying (see videos where she lectures on process on how to remove Board members, when that question was not asked; instead she bullied presenter, who was asking for her voluntary resignation and not forced removal – until ultimately the speaker at the meeting backed down and agreed to table the request.) Exhibit 4
- A group of researchers, led by Ms. Jerris Collins-Ruth, PA License # RS199898L and MO License # 2005009809, properly and well in advance petitioned to be on the July 26, 2023 HOA Meeting agenda under New Business, providing the subject matter topics. Ms. Smith demanded to see the presentation before she would give her approval – this is not required by Indentures and Bylaws. Homeowners have the right to request time on the agenda. Ms. Smith refused an answer until the date of the meeting, and then only allowed 10 minutes on the agenda. Later at that meeting, before it began, Ms. Smith refused Ms. Collins-Ruth the right to speak, claiming she was not a homeowner. Ms. Collins-Ruth has been a homeowner with her husband since 2004 and Ms. Smith well knew that. Consequently the packed house of home owners waiting to hear Ms. Collins-Ruth's research findings were set aside by Ms. Smith's personal agenda to control the narrative and block reporting of the findings into Board irregularities and wrong-doings. These actions are hardly those of a trustee with the best interests of the community and Association at heart, and more in line with someone wielding power and control at the expense of the homeowners, leaving the perception there is a question to be asked: what is Ms. Smith trying to hide? Exhibit 9, SP 12-8 and SP 1-11

#### Board actions by Ms. Smith to endanger the environment and failure to protect the grounds of Autumn Lakes Assoc.:

- From at least 2020 until current year, Ms. Smith and the Board have directed the application of chemicals in and around the four Autumn Lakes, which are part of the watershed leading to Saint Louis County drinking water, managed by Missouri American Water Company. Homeowners have noticed the lack of shore birds, fish, frogs and other aquatic wildlife for some time in our lakes, and the brown grass around the retaining rocks, where

marsh plants used to grow. Technicians told residents they applied RoundUp weed killer, which is illegal for use in this situation; Ms. Smith claims to have hired and left treatment decisions up to Solitude, a licensed water specialist company, and refuses to allow Solitude to provide information to homeowners upon request (“Ms. Smith told us we cannot talk to you”. “We can only talk to the Board”), Ms. Smith will not respond to homeowners’ request nor provide this information to homeowners, despite repeated requests. A former Board President, Dick Ornberg has written within the last year about the value of using RoundUp around our lakes, suggesting he or others on Board have recommended and/or condoned its use. Again, this is the right to know and right to ask for and be provided this information. Exhibit 8, Preamble paragraphs 1 and 3

- Hazardous chemicals could have been used in the ground and water surrounding the condos and houses without homeowners’ knowledge. Buyers attest to these facts when signing their mortgages at closing. Exhibit 8, Preamble paragraph 1 and 3
- Homeowners have requested ground and water testing, which also has been ignored and denied by Ms. Smith. Exhibit 8, Preamble paragraphs 1 and 3
- Ms. Smith ordered a number of old-growth hardwood trees to be removed from our grounds, paid \$47,000 of Association monies, despite homeowner requests that these trees be left in place, pruned as necessary instead, and wait out the cycle of Oak Gall Disease. An independent study from arborists (not tree cutters) showed at least one oak tree had an estimated ten years life, if not longer; Ms. Smith violently told the condo owner seeking to say the tree near her home that it WOULD be cut down, and the homeowner only prevailed against Ms. Smith tirade by going public with her independent arborists’ report and her efforts to save the tree. Exhibit 8, Preamble paragraphs 1 and 3.

Improper behavior as a Realtor in the sale of at least one property:

- In July 2023, the condo at 11925 Autumn Trace Court was listed for sale by Ms. Smith and Mr. Smith. The initial winning buyer’s purchase, with an offer of \$265,000, fell through. There was a secondary buyer with a lower bid, who was still interested. The secondary buyer was told by the Smiths (listing agent) that it would take \$265,000 to close the deal. The secondary buyer agreed to that purchase price as she wanted the home. However, this is absolutely unethical behavior, against every Code of Ethics for Realtors. SP 1-15

There are many more examples of unethical, if not illegal, behaviors by The Smiths, and Ms. Smith in particular.

Based upon the above actions both Ms. Smith and Mr. Smith have violated the NAR Code of Ethics, The Saint Louis Code of Ethics, Missouri Condominium Act, HUD Discrimination and Fair Housing acts, Hazardous and Natural Resource Acts with EPA, Elder/ Adult Abuse, Steering and unfair leveraging over Association Residents/ Owner/ Members. Deliberate acts to control or influence the livelihood, maintenance, and devaluation of Autumn Lakes Condos, homes and its Residents/ Owners. The perception of their actions warrants the revoking of their licenses as Realtors in the State of Missouri. They cannot be trusted.

In over 31 years as a realtor, I have never before had to file complaints against other realtors, but I could not remain silent in the face of these and more egregious actions. I have presented all the exhibits from court. There is also a full affidavit which I have signed before a Notary Public to be true and factual items. Video and audio recordings are also available, should you need them. One correction to attachments: our HOA is a Non-profit, and not a 503c. My humble submissions are hereby presented.

Most Sincerely,

Jerris Collins-Ruth, Realtor

Master of REAL ESTATE

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