

Text message  
5/8/18, 9:28 AM

Good morning, want to let you know I am moving forward with the loan. I have a loan broker checking out different loans for me. There are two different banks I'm interested in. I am Filling out the paperwork. I also have to get 2017 taxes done. I will keep you updated on what's going on with the loan. Thank you so much for your patience.

5/22/18, 1:53 PM

I have been approved for the loan. I sent them all the paperwork they requested. They are checking information on the buildings and Waiting to see when they are sending their appraiser out.

5/29/18, 10:03 AM

Wanted to give you an update. I just talk to the bank guy's, the appraisal is scheduled for next Wednesday. They also have to send someone out to do soil samples to make sure the ground is not contaminated. As I find something else out I'll let you know. Thanks

6/6/18, 4:36 PM

Thanks for letting me know really appreciate it. Also update on the loan. They were supposed to do the appraisal tomorrow. I had to postpone it for a week. We went through two appraisal companies. The cheapest one wants \$4500 per building. I try to get them to take it off the loan but they won't. Stupid

6/8/18, 6:54 PM

Wanted to give you an update. Or come in on Tuesday. Praise the building

6/20/18, 1:22 PM

Good afternoon. .Have you heard anything yet come on Rob it's getting really tough do you have any type of paperwork to show me that this is transpiring

It's funny I was just getting ready to email. I emailed the guy little bit ago try to find out if the appraisers sent the report and. I do have paperwork, when I get time I will send you a couple items to show you I am In the process of getting a loan.

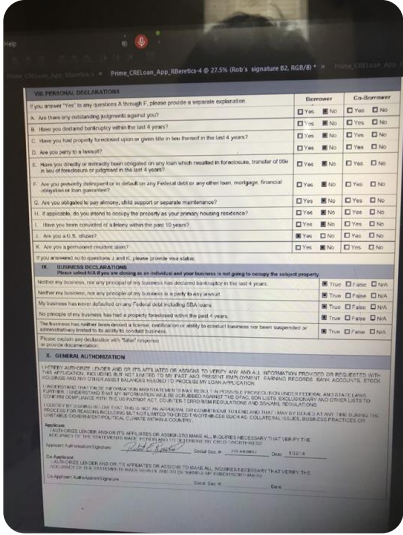
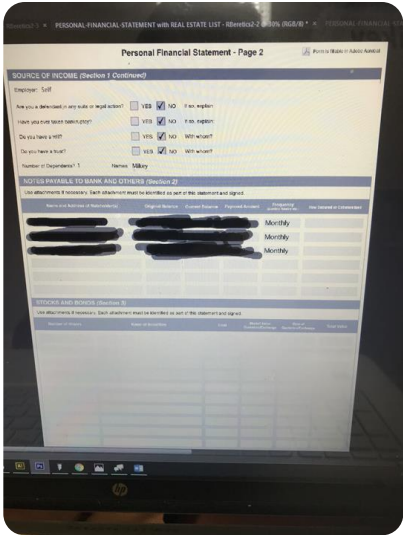
6/20/18, 2:56 PM

OK if I get the paperwork over to you tomorrow? You're welcome

6/25/18, 1:54 PM

I will send part of the loan application because there's over 20 different papers at least 30 pictures all kind of crap that I had to send them. I'm on them all the time about it because if I don't have the money by the 15th of next month to pay the taxes. Gonna cost me an extra \$4400 in interest.

Also they told me they didn't need my 2017 taxes, at the last minute they said they did so I had to wait for Linda to do them, then they told me they needed all the leases For the properties. It's been one thing after another they needed



6/28/18, 7:41 PM

Wanted to give you an update the appraisal papers come back there OK. They did an inspection on Monday and those papers come back as well. They want me put the new gutter on the Mackey building. Fix the flu for Overhead heater in the Mackey building in the back garage door. They also want me to fix a few cracks in the roof of My building. Once that's done they said it should go to closing. He said normally it takes about 15 days in closing as long as everything gets signed quickly and get the payoffs. I talked with two out of three of the company that brought the property taxes. Trying to get their address and phone numbers so the title company can Get them paid off quicker. Just wanted you to know. Have a good night

7/25/18, 3:15 PM

Hey I wanted to tell you you know if you ever do get married again I'd be happy for you

Thank you! I hope you find someone special and they would make you happy, so you would want to get married again!!

8/3/18, 4:51 PM

Hi, she's going to have the paper done on Monday do you want me to send it to you? Could you please give me your email address. Thank you have a good day

Sorry no email She can fax to my lawyers office 1 330 455 2108.

8/9/18, 1:03 PM

Hey, I was wondering if we could talk today. I have the paperwork you can look at the super simple. One is a release form and the other is a letter asking you where you want your money and how you want it sent. I don't expect you to sign the paperwork today. Just want to talk to you about it. Maybe tonight, I'll buy you dinner. We'll just talk not gonna hurt anything. Please let me know.

8/9/18, 4:23 PM

Did you get it much thought about us getting gather tonight?

Sorry tonight is not good.

8/10/18, 11:07 AM

Good morning, here are two pieces of paper from the title company. The first one is a mortgage release, It will need signed and notarized. Second paper is About the money you will be getting and they need to know how you would like It sent to you.

Chris from the title company said you can come down, they would have the paperwork ready for you to sign. It will be the exact same paperwork I just sent you. They said they would also answer any questions you may have. They are down on Main Street across the street from GoJoe. You can park out front of the building.

Could you please let me know what your plans are about signing. I am really tired of being stressed out over this whole thing. Thanks

8/10/18, 1:43 PM

Yes fax over to my lawyer..Thank you !!

8/10/18, 3:13 PM

I want ahead and sent it to your lawyer. It's sad you don't trust me. It would've been really nice if you would have just said, sure Rob I will sign it for you, not a problem!!

8/13/18, 3:55 PM

Hi, hate to bother you. I was wondering if you had a chance to talk to your lawyer? If we hurry and get the paperwork in for you, I'm thinking will have your money at the end of the week. Everything else is done. Please let me know. Thank you

8/13/18, 7:46 PM

Please, can you tell me something?

8/14/18, 9:25 AM

Can you please tell me what's going on. Are you going to sign the paper or not? Just tell me yes or no.

Sorry I was in bed at 5 30 yesterday. Give me a couple of days I work everyday this week ..

Thank you so much for getting back with me!! If its possible, you could call your attorney and ask her if the papers look OK. Maybe on your lunch break you could run downtown and sign. This way you could talk to them and they would answer all your questions if you had some. There across the street from GoJo 530 S Main St 1031 - talk with Christine 330-436-6097 I told her you might come down, So she is expecting you! Please, could you do it Soon as possible. Please let me know. Thank you!!!

8/14/18, 8:59 PM

I'm done, I'm not going to beg you anymore. I'm hoping someday you can find happiness.

I will talk to you tomorrow

8/15/18, 1:30 PM

Hey my DM is with me today .Will have to talk later.

8/15/18, 5:30 PM

Hey I will have to call you tomorrow. He will be at my house and it's not any of his business when uou and I talk .Hope that works for you.

It has been 13 days since I started asking you about signing. Please can we talk today, even if its later tonight. Its very important!!

why are you stalling. It's either you're gonna sign the papers or you're not. And that crap that you can't talk because he's coming over. We both know you don't give a shit if he's there or not you can still talk to me. It's so sad that you keep doing it to me. You know how bad it bothers me and you really don't care. It's funny how angry you got at Tiffany when she did it to you. And it's not even close to what you're doing to me right now. But it's OK when you do it to someone.

8/15/18, 9:38 PM

I am so stressed out right now, please tell me where the talk tomorrow

8/16/18, 7:44 AM

I have another terrible night thanks to you. I cannot believe that you are doing this again. Read the text message I sent you back Back in December 15. Sound familiar? Now read your response

Please don't do this to me again. All it does bring up all the past memories of our divorce. I am so aggravated right now. Don't you think I've been through enough? Please I'm begging you. I have enough problems right now!

This is your Response

I was advised not to sign it that the title company will contact me if you need that lady to call me give her my number and let her call me Rob I am not signing anything off I'm sorry yes I will stick to the 50,000 we agreed on but I'm not signing my name to anything.

My reply back

Also, thank you so much for sticking to our agreement. You have a great weekend. Thank you!!!!

Your reply

Good afternoon, so did you show the person you are dealing with the txt message. Did you think I wasn't going to stick to our deal ? I told you I WOULD I know our past was difficult during our divorce, but just like you I need this chapter to be close !! Have a Great day !! Let me know how the deal.

Those text messages are the same signing a piece of paper!!!

So are we going to talk today or are you going to sign the papers today? Do I have to wait all day again For your situation. Appreciate you let me know right away. I am really tired of waiting

All I keep thinking about, you don't give a shit about me at all. It's All about you. You know how bad I need to pay off the property taxes. How hard I worked to get this loan. And you're going to ruin it just like everything else. It has been 14 days since I've been trying to get you signed the papers. Who in the hell do you think you are? I would never let someone else do this to me and know that. You have ruined Over 10 years of my life, Abby and Mike too!

8/16/18, 10:02 AM

I can't get a hold of my lawyer but you should be receiving a letter from her

8/16/18, 1:26 PM

You promised me yesterday we would talk today. If you don't want to talk face-to-face, why don't you just call me.

First I'm at work. Im waiting to hear from my lawyer before I say anything else so that you can't threaten me with stuff

After you talk with your lawyer, could you let me know?

Yes if they even call me back today.

8/16/18, 4:05 PM

I don't mean to keep bugging you, I'm just having a hard time believing what happening here. This was Supposed to be a simple thing between me and you! I wish you still seen my heart. I am so scared to read the letter. It was always nice then you try to cheer me up when I was down. I wish you would do it now

Since you have talk to your attorney and I got the letter, can you talk now?

By the time I got your txt i called she was already in another meeting.

In the letters you sent me, she trying to say oh you \$79,000. We both know that's wrong. Can we please just talk on the phone? It will be no argument no fighting we'll just talk. Please let me know

I don't have a copy of what she sent you.

I'll take a picture in a little bit and send it to you

8/16/18, 7:33 PM

I did not have a chance to go over the numbers. Get out your numbers that you went over before and look at them. One of think she did wrong she did not discount any of the insurance payment. Can we talk?

My phone is almost dead in the yellow and I'm not at home. You write everything down and I will get a fax in the morning then fax it to me.

8/17/18, 8:48 AM

Here is the fax number sometimes it goes through sometimes not so if you let me know when you are sending it I will check to see if it went through. 330

8/17/18, 10:08 AM

Hey that Christine called me I did not answer she left voice message. Do you want to call her and let her know what's going on ?? When you get all your f

figures on paper you need to email to my lawyer so we are all on the same page. Thank you.

I will call Christine and let her know what's going on. Before I email it to your attorney, can we talk so I can explain?

I will try to call you in about an hour.

8/19/18, 5:59 PM

Also want to show you the numbers that I've come up with. Not going to hurt to talk!

Iv been throwing up today. Today is not a good day..

Maybe I never call off work but tomorrow I just might..Will have to see how I'm feeling. .

OK, either way can we still be able to talk tomorrow? it's really really important that we talk. I hope you're get feeling better! Have a good night!

8/20/18, 9:02 AM

Good morning! You feeling better today?

8/20/18, 12:41 PM

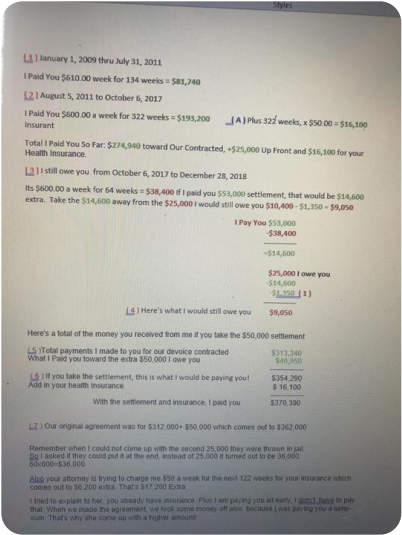
No. Will try to talk later.

8/20/18, 5:57 PM

they told me if we can work this out and you sign tomorrow you will have your money on Thursday. Please let me explain something to you

Can you txt to me. So I can look first.

Yes but could be hard for you to understand. If so can we please talk? I'll take a picture and send it to you now. Thank you



Can I send it to your email address also? Might be easier to look at on your computer. Please take a look at it so we can talk. If we can get this resolved he could have her money by Thursday. I have worked 2 1/2 months to get where we're at right now. And you have been really patient also. We finally got to use point. Please let's make this! We have both been through a lot!!

Let me look at this tonight, I will get a hold of you tomorrow. Remember you have been working on this for awhile.I need to absorb what you presented to me.

One more thing, please focus on the \$53,000 you're going to get and all the things you can do with it! 😊

8/20/18, 9:36 PM

I do not mean to keep bothering you. I'm racking my brain out trying to figure out what I did wrong. The reason I sent the paper from the bank showing what the building Appraised for. Because I didn't want you to think I was get A lot of money. I can't think of anything else

Please let my process everything..I will talk to you tomorrow .

8/21/18, 10:11 AM

Good morning, I hope you're feeling better. So you think you go ahead and sign today? Please

8/21/18, 1:03 PM

I spoke to Christina we will know something hopefully Thursday been really busy sorry I've been on the phone with everybody under God's creation

Why are you telling me that you're gonna let me know today? You're telling Christine that your attorney is out of town. Why can't you make up your own mind? Does it bother you at all you promised me you would take the settlement? Why would you wait until we went into closing to do this? We both know what your attorney going to say, don't settle into you all the money. You have to know in your heart I do not OU all that money! Please tell me today what would make you happy? Do you really like upsetting me that much? Or you just don't want to let go? You told me several times how you have changed and you are into god now. You know in two days we would have been together 41 years. Can you remember in those years one time I trying to make your life Miserable???

8/22/18, 9:39 AM

Would 24300 be out of line ??

Hi! I'm not sure what number you mean?? \$24,300

50000 + 24300

Sorry I don't have that much. How about I give you 58,000. Please!! If you would like I'll send you a breakdown of what I have to payoff. The bank making me pay off the property property taxes, you and Abby's dad \$2900 appraisal fees, loan and closing fees. I thought the building we are appraised for more than what they did. I am only going to end up with 20 to 25,000. I wanted to pay the Irs And the state of Ohio. That is not counting the property taxes For Ryan building or 1554 house

I got a great idea, would you take 55,000 and when I sell one of the buildings I'll give you another 20,000? Remember you'll still have a mortgage on Ryan building and the house

The problem is, I was hoping to pay off my all my bills, the IRS and the state and the rest of the property taxes. I still have to pay all that stuff and now the loan payment too. Think about it you will be getting 5000 more And an extra 20,000 when I sell one of the buildings. It's like having money in the bank. You can put a mortgage on Ryan building and the house for 20,000 I am going to put all the stuff up for sale in about 2 to 3 years.

8/22/18, 9:22 PM



Hi, just want let you know I got all the documents done. I also talk to the title company and Let them know we were coming down tomorrow and they are changing the paperwork over to 55,000. Thanks, talk to you tomorrow. Have a good night

9/4/18, 10:20 AM

I figured I would let you know today. I didn't want to ruin your weekend like you did mine. The Bank that is writing the check is affiliated with Bayview loan. When you did not sign the quit claim deed, it caused me to do a deed in Lou which is a form of a foreclosure. Now they might not do the loan that I applied for. They want to put them in a different category, Interest rate higher. They are going to let me know today what's going on

9/13/18, 10:47 AM

You have probably figured it out by now. The bank has backed out of the loan. The last day I've been so aggravated about this. We lost \$2800 in appraisal fees and \$500 underwriter fee! I had 3 1/2 months trying to get this loan to work. Going back-and-forth with the state of Ohio, property tax people, baby new sign the paperwork and a bunch other stuff. I know you already know this! I wish you would have signed the quick claim when the court ordered you to. By non signing it, you have Cost me so much money and aggravation. Now is has come back am hauntedme again.

Rob,  
I have bad news. Prime said they have to back out of the deal. I am writing this so you have it all for reference. Here's the story. Prime sells many of their loans immediately after they close. Automotive properties are not desired by many buyers. The only buyer they have for automotive properties is Bayview. That just happens to be the outfit that had your loan when you performed the deed in lieu. Since nothing showed up on your credit report Prime thought that Bayview would buy the loan. But when Prime presented the loan to them, they ran it through their database and refused the loan due to the deed in lieu experience they had. So, they had to back out because they do not have a buyer for the loan. I have not begun looking for any alternative for you yet. I know this process has cost you money and I am very sorry this has not worked out. If you would like for me to find an alternate solution, please let me know. I am headed out for the evening but can talk tomorrow afternoon or Monday morning.

Hang in there!

Rodney Waterman  
Co-Founder  
Future Point Capital LLC