

**E-Mail Correspondences between Raul, Jason and Jessica
forwarded to Bill and Al and E-mails sent directly from Raul
to us.**

No correspondences have been altered in any way.

alocasiaaddict@yahoo.com Jason's e-mail address
bill@andythornal.com is Bill's e-mail address
ray@cyberraylove.com is Raul's e-mail address
jessicaf05@bellsouth.net is Jessica's e-mail address

**Bay Lake Project, Orlando Lot and the St. Cloud Lot all refer to the same project,
Building of a house in Bay Lake Estates located in St. Cloud Florida**

From: Ray Fedz [ray@cyberraylove.com]
Sent: Sunday, October 10, 2004 8:59 AM
To: 'Bill'
Subject: What I was doing when Clara wa writing her will, cleaning her room found this

Look at the date on the picture, you are going to have a real good time convencing a judge I influenced Clara to say what she said during the same time period. Besides the passaport dates coincide with my claim that I was no where to be found when Clara Decided who gets what and how.

Should you continue on the path you are on now, the path of confrontation

I suspect the lawyers and the Government will get the lion's share of the estate but I guess that's ok, as long as I don't get any of it, even if my intentions where to help Al and pay off his mtg and help him , at least with the codicil I had control and would be able to turn control, over to Al, once assets where sheltered from capital gains . But the the way it was before , that could not be done, Al's share was to be held in Trust, as long as he was alive Do you understand that? Are you able to see that, or is it that hate has blinded you, pass the point of no return!

At any rate keeping talking about this is making me sick, literally and physically

I mean it when I say I don't want to discuss, distribute, talk about the estate of someone who is still alive. With the exception of Bay Lake, because I'l do anything to salvage that proyect , and don't mind if its 100% in Al's name, as long as you do it right, come to Key West, meet with Highsmith., make a separate Trust in Al's name so its sheltered And sign off on the KW house, and leave me the hell alone, there is 75k in the credit line

That I'll sign off on , so you can get the construction started, and that should get you 1/2 way thru, I know its for a good cause, Now I don't know the legality of what we are talking about, I'm not an attorney, but if you take advantage of this window of opportunity fore its too late, maybe we can pull that off, again you have to leave the hate campaign, that's consuming you, behind, once and for all. Trust me , I work best alone, (leave me the hell alone to make my own decisions Re: KW) and act in accordance with Highsmith to protect the estate and avoid the legal battle ahead of us, which will start with a judge freezing all the assets, next will be Clara going for examinations with court appointed Doctors, because frankly, right now it doesn't look good, that a short time after Clara left, you are transferring out assets , new power issued, Your only saving grace is if you can prove that I'm a thief, like you claim, I DON'T THINK SO! Because my bank account speaks for 8itself, and the paper trail that I have in handling my families business is spotless, and I very much doubt that you can prove that the stock market decline is my fault., (I'm not that powerful) Ha! Ps I haven't even bought new clothes with their money!

All I have is the Volkswagon that Clara gave me for my birthday when I came from the Dom rep. and that was a gift. Similar to the many gifts on records Clara has given Al.

If Raul did any influencing, it was done in November, 2003 when he got Clara to sign over half the Key West House to him, taking the house out of the Trust .

Raul did offer to pay off Al's mortgage that was hardly Al's response.

We have a copy of the Will, that is not what it said. It was half and half. Raul is lying; all you need to do is read it.

Raul's proposal: Raul is purposing to sign on Clara's and AJ's Line of Credit on the Key West House, so Clara and get money out of Her Line of Credit, not Raul's . Have Al create a Trust in his name, and put the Bay Lake House in Al's name.

Here is the most deceiving thing about Raul's proposal.

"And sign off on the KW house, and leave me the hell alone,"

Raul is telling Clara to Sign over her half of the Key West House, to him so he would then own 100% of the Key West House now valued over \$1.5 Million. In return, Raul is giving Clara his permission for her to sign over the lot she already owns to Al and build the house in Bay Lake.

**(Clara being 87 years old, this sounds like another example of Exploitation of the Elderly)

The Letter of Instruction Raul sent to Merrill Lynch taking money from her trust using Clara's scanned signature is plenty proof of theft and exploitation. As far as the paper trail left, according to the copies of the canceled checks obtained from the First State Bank makes Raul out to be not only a thief, but also a liar as well. Bank records don't lie.,

When I spoke with Jason told me not to worry, that you guys were not going to press criminal charges against me, (As if I had done something wrong, and I am a criminal) keep going down that road I guess we'll have to see who is the one that acted improperly. And it comes times to back up your accusations and follow the paper trail with proof that you don't have in your slanderous campaign to defamate me.

I suggest you guys cool it, because I am on your side, or at least I was.

Hurt an sick in in Key West

R

That was before Clara found out that Raul instigated a divorce lawsuit against her, causing her to have to travel to Key West and hire an Attorney to defend herself, costing a lot of money, along with a lot of stress and anxiety. Doesn't sound like a loving son or a son that is interested in her well being to me.

Raul forgot to mention the (\$30,000 he got on Aug.1, 2002), (\$50,000 on April 10, 2003 for his Commodities Trading), the (\$20,000 on Dec 9, 2003 for his Commodities Trading), (\$10,000 on May 1, 2003 for his Day Trading), (\$11,610 for medical expenses) **All paid out of the Clara's and AJ's Line of Credit on there Home.**

NOTE: the \$11,610 was paid out of the Line of Credit, not from the \$25,000 he took from the Merryl Lynch Account as he has stated numerous times. In addition to the \$48,640 in 2003 & 2004 from the First State Bank. And also, Raul got Clara to sell him her car for \$100. So now he has the Volkswagon and her Carmy.

Data obtained from BB&T Bank, First State Bank and Florida Department of Motor Vehicles..

From: alocasiAAddict [alocasiaaddict@yahoo.com]
Sent: Tuesday, October 12, 2004 3:19 AM
To: Bill
Subject: Re: FW: the slander just goes on and on,

Wow, he's really losing it! He is having an outwardly aggressive psychotic episode! Not to mention childish.

--- Bill <bill@andythornal.com> wrote:

> Jason, I just got this eMail from Ray.

>>

> -----Original Message-----

> From: Ray Fedz [mailto:ray@cyberraylove.com]

> Sent: Monday, October 11, 2004 11:28 PM

> To: 'Bill'

> Cc: 'Bobby Highsmith'; DavilaEsq@aol.com

> Subject: the slander just goes on and on,

>

>> (excerpt from a E mail received)

>

> "your brother told me when I was in Winter Haven
> that you stoled all of your
> dads money and also blew alot of the familys future
> money all your life with
> scams that never panned out."

>>

> You sorry excuse for a brother!

>>

> I did more for the Fedz family than you ever dreamt
> about doing, loser,

>

> All those mtgs at 18% that went into the Estate,

>

> All those short term construction loans that paid

> 18% then got recycled over

> and over , time and time

>

> every time I built a house, and I built more houses
> than you ever dreamt

> about doing, and who built the house you are living
> in now in West Paln

> Beach , you un-grateful bastard and how about The

> Lighthouse Point house,

> that offered nice tax write off for years on the

> interest and then was

> sold for a very nice profit., You make me sick !

>>

> You are the biggest lying bastard that I ever had
> the misfortune to come

> across, get out of my life for ever

>

> You are totally worthless, hope you burn in hell

> with the rest of the others

>

> Ray

From: Ray Fedz [ray@cyberraylove.com]

Sent: Sunday, October 10, 2004 9:18 AM

Jason's response: Wow, he's really losing it! He is having an outwardly Aggressive psychotic episode! Not to mention childish

Jason came to Winter Haven, visited Clara, Al and I. Jessica Called Jason's house, Jason's girlfriend told her he had gone to Winter Haven. Jessica notifies Raul. Jason leaves Winter Haven, makes a delivery in Sebring., Raul sends me this e-mail at 11:28 pm accusing Al and I of saying these things. We didn't ,although they are true. I forwarded Raul's e-mail to Jason. Jason arrives home after 3am, three house after Raul claims Jason sent him this e-mail. Jason e-mailed me at 3:19am with his response "Wow, he's really losing it! He is having an outwardly aggressive psychotic episode! Not to mention childish."

Here Raul is talking about StyleRight Developers. Yes Raul did build houses, but in the process he did not make a profit. Both Clara and Raul said that they lost a lot of money, that is Clara's money. Creating a large Tax Right-Off is not the purpose of running a business. The purpose is to make money, not loose it.

Not once has Al or myself lied about anything. **Never**

While in Winter Haven, after Hurricane, I think number two, we went to a Winn Dixie Pharmacy to pick up prescriptions for Clara. They looked it up on the computer and told us that Raul, using his Power of Attorney had blocked Clara's medicines. Now he is apologizing for his actions. Maybe I'm naïve, but blocking Clara's medications is not my idea of acting in Clara's best interest.

To: 'Bill'
Subject: Re:Clara
And by the way if I did anything to block the transfer of Clara's records, Rx's ect.

I did it because I thought, I was acting in Clara best interest,

Which is the reason I went up to winter Haven, she had called the night before, and said she wanted to see us.
So without thinking about my back and the operation that wa healing, I just got in the car and drove(bad move)

I did not realize at the time she had said that, just to make us feel good.

She had called us and said she wanted to come to Key West, But now next time she says it, We all know it's a statement design to makes us feel good, and will know better.

If there is anything I can do, let me know about her prescriptions, her clothing, everything she left behind ,
Let us know

Which is it, does she want to see them, or return to Key West?
According to Police records obtained from the Winter Haven Police department, it was neither.

R

And now Raul is claiming that we had abducted her

Raul has many explanations as to his 3:30am raid in Winter Haven on October 1, 2004.. As to Clara's wishes, she told the Police Officer that she wanted to be with Al, not Raul.

NOTE: Clara told this to the Police Officer at about 4:30am after being awoken by the Police Officer.

So on October 1, 2004, Raul is telling the Winter Haven Police Department that Clara had been abducted by us.

On October 10, 2004 at 12:26am Raul says "Hey I was wrong, just driving up without notice, it was an impulse thing. Just got in the car and drove, drove and drove. Guess should called, Sorry I paid for it believe me,

It be a long time before I even think about driving to Orlando again,

Maybe we were both wrong,

On October 10, 2004 at 9:18am, Raul is apologizing of blocking Clara's medicines and claiming that the trip to Winter Haven was a social visit. Social visits normally do not take place at 4:30 in the morning, unannounced and begin at the Police Station.

Raul is unable to keep track of his own lies.

Read the Police Report on the next page

ORIGINAL WINTER HAVEN POLICE DEPARTMENT
FIELD RESPONSE

S.I. _____ DISP. xxLOCATION 525 Lake Howard Drive NW Winter Haven, Fl. INCIDENT well being checkDATE 10/1/04 TIME INITIATED 0332 hrs OFFICER J. DAVIS # 169SUBJECTS : Raul Fernandez, h/m, 07-16-54 / Aldalberto Fernandez, h/m, 02-15-47 / Clara Fernandez, h/f, 11-08-17

Raul and Aldalberto are brothers. Clara Fernandez is their mother. I made contact with Raul at the Winter Haven Police Department. Raul stated to me that Aldalberto did abduct their mother from Key West and did bring her to Winter Haven where he is holding her against her will. I made contact with Aldalberto and Clara at the above location. I spoke to Clara, who stated that her son did not abduct her and that she wanted to be with him. Clara also advised that she is tired of her sons fighting and wish they would just get along. Clara appeared to be in good health and she stated that she was fine.

No further action was taken.

CERTIFIED TRUE COPY
WINTER HAVEN POLICE DEPARTMENT
WINTER HAVEN, FLORIDA

PER Charlotta Smart
DATE 4-19-05

(Check if Applicable)

Alcohol Related Incident
 Drug Related Incident

INCLUDE ALL DETAILS NEEDED FOR RECORD PURPOSES

From: Ray Fedz [ray@cyberraylove.com]
Sent: Sunday, October 10, 2004 12:26 AM
To: 'Bill'
Subject: To Cirilo & Clara & Bill
Found the deed,
Hey I was wrong, just driving up without notice, it was an impulse thing
Just got in the car and drove, drove and drove
Guess should called, Sorry I paid for it believe me,

It be a long time before I even think about driving to Orlando again,

Maybe we were both wrong,

At any rate I'll try to do the right thing, whatever that is

If you decide to go with the Orlando house, I'd think you have to go to Highsmith and work it out so that everything is clear as far as the Al's being the sole beneficiary of the house.

Cause the way she had it before I even knew she had a will , everything that was going to Al was to be held in a Trust And I wasn't even here when Clara wrote that, the codicil, I did not sign that, I wasn't even allowed in when they were talking about it and everybody knows it. Because Highsmith was adamant about keeping me out of the loop and he always made sure I wasn't allowed in when they were talking about it and I think there are witnesses to that effect and Clara should remember that also..

I wish I could understand how I'm to blame for that .But I can't be blamed for something that someone wrote when I was overseas, the way it was written 2 years before I came to live in the US after AJ's stroke, Al's share was to be held in a trust totally, how did I influence that??? Sorry I don't think so, my ESP not that strong

But it just I'm so sick of talking about it, I really don't want to talk about it anymore

I tell you what MY WILL I'm going to make sure no body knows about it till after I'm dead, cause I don't want anyone to go thru what we are going thru,

By the way whether you go with the house or not is not going to influence my behavior one iota, I'm going to be the same person, regardless, I'll just feel better knowing all that work wasn't for nothing and real estate being what it is, that house just one story Appraised at 280k with the 2nd story and added sq ft , I think you can say it will be worth Pretty close to \$450-500k and in a few short years Who knows!

And unfreeze the cr ln, I need that to make repairs already scheduled, Here is the letter I told you Al you needed to get the insurance Co to pay for your new roof, so get off your ass and get it and stop worrying about me so damm much.

Enc deposit of the 25k MRD into Clara's account \$11,600 went to pay for the 20% of my spinal operation which I was entitled to NO? 2.5k went to pay atty to foreclose a mortgage On mortgage that's due the Trust at 18% and is delinquent, Denies Cope to be exact, 2.5k went into an account in AJ's name, since Clara left he needed his own account into which his IRA and NW mutual annuity payment could go into. And the rest went to pay off credit cards bills, Please stop saying I stole the money Its very un becoming of you.

R

Now Raul wants Clara to take the Medallion Signature requirement off of the Line of Credit so he can use it for home repairs. Well earlier he wanted us to use the Line Of Credit to build the Orlando house. He must have forgotten.

Here Raul is telling us that the \$25,000 was a MRD (Mandatory Required Distribution) This is not a Retirement Fund or an IRA. They are investments that pay Clara a monthly income. Clara's only regular monthly income she has other than her Social Security.

We know that the \$11,600 was paid out of the Line of Credit on the House, not from the \$25,000 taken from the Merrill Lynch Account. Raul says that 2.5 went to pay atty to foreclose a mortgage. Not true, but \$5,000 went to Attorney Gregory D. Davila, the attorney that wrote the Divorce Papers It appears that Raul took money from Clara's Merrill Lynch Account and used some of it to Sue her. NICE GOING RAUL.

From: alocasiAAddict [alocasiaaddict@yahoo.com]
Sent: Saturday, October 09, 2004 12:16 PM
To: bill@andythornal.com
Subject: All Top Secret - Bill

> From: "Ray Fedz" <ray@cyberraylove.com>
> To: "Jessica Fernandez" <jessicaf05@bellsouth.net>
> Subject: RE: Hi, long day
> Date: Fri, 8 Oct 2004 19:53:37 -0400
>
> Yes I know abuela want to sell the house, but the
> irony is I can't tell her
> I have a buyer, if I do they will kill the deal out
> of spite, and do I
> don't
> get the commission, do you understand that?
> If I don't tell them, there might be some way I can
> use my power of
> attorney
> To sign for her and sell it and get my commission
> anyways
> Ps. That comission is important to me, I feel I earn
> it, even if Al and
> Bill
> get to keep the money
> But they want to come to Key West and put the house
> up with another broker
> Who might not be as good as me, it doesn't matter,
> to them, the important
> thing is that I don't get anything, I know its even
> hard for me even to
> understand, your Mom understands!
> We are the enemy
>
> Hey, welcome to your very own reality show, its call
> fuck Ray
> Anyway you can, freeze the house account so he can't
> feed Abuelo
> And we starve him out! And the Estate goes to the
> Hart's and not the
> Fernandez's fam.
>
> Oh well, War is Hell! And they did caught me by
> surprise, I never ,ever
> expected this from my very own mother, from my
> brother, yes, but not from
> my
> mother.
>
> Your Pops
<ray@cyberraylove.com> wrote:
>
>> Hey what's up, you still like me, now that I'm
> going be homeless
>>
>> > Can I come and live with you for a while?
>> >>
>> Long day, hope your well, tomorrow is a big day
> for me then after that, I
>> lay back and let other people run with the ball a

In Raul's paranoia, he thinks that if we knew he had a buyer. We would try and kill the deal. All Clara wanted was to sale the Key West House and divide the proceeds.

Now here he is trying to figure a way to use his Power of Attorney to sign for Clara.
Abuse of POA

Now here he is accusing Clara of freezing the house account. No such thing. All Clara did was put a Medallion Signature requirement on her Bonds, because he starting taking from this account three weeks after Clara left Key West. And also on the Line of Credit for the Key West House. NOTE: Of the \$250,000 on the Line of Credit, \$175,000 has already been used. Just about all of it went to Raul, according to BB & T Bank Records

> while.
>>
>>
>> How you been, and how is alex .
>>
>> Got two people no want to buy the house. But
> haven't really been able to
>> market it well cause all the BS., hope it stops
> soon, got the phone
>> disconnected, there were terrorist calling, to
> negotiate, my company has
>> a
>> policy we don't negotiate with terrorists,
>>
>>
>> Have you been able to talk to her lately, If you
> talk with her, they
>> gonna
>> say you a spy,
>>
>> Everybody is spy unless they talk shit about Ray.,
> then you ok.,
>>
>>
>> But ray don't play that no more, Ray got his
> attorney and the atty will
>> do
>> the heavy lifting
>>
>> And take the calls, I'd like to but Im busy.,
> abuelo got his own attorney
>> too, but I like mine better, his says he ahs to
> get divorced quickly, so
>> I
>> helped him draw up the papers
>>
>> Sounds like a good idea let the great legal minds
> think about the
>> problem,
>> and then let me know when there is a solution, so
> will see.
>>
>>
>> Is Lori OK, or she having something done, ?
> haven't heard from her since
>> got
>> back from Winter haven, but I heard they might
> have to put back
>> everything
>> cause, I was not even in the country when abuela
> and abuelo drew up the
>> will, so I could have not know what they were
> going to say, weill say,
>> like
>> I said, from now on, it's a lawyer thing, don't
> want to get involved let
>> the
>> leagle eagles and the cops work it out, I'll go
> along with whatever they
>> decide.
>>

Here is when Raul instigated the
Divorce Lawsuit against Clara.
Quote *“too, but I like mine better, his
says he ahs to
> get divorced quickly, so
>> I
>> helped him draw up the papers*

Just more bull from Raul.

>> They smarter than me , I never been involved in a
> land grab, but then I
>> don't have too,
>>
>> I have professional licenses, two of them, the
> Real Estate one will
>> fetch me
>> 5% when I sell the house that's about \$65,000.
> that would be a good
>> time to
>> set up a college fund for Alex, well will see if
> the deal goes thru or if
>> they make me wait , and try to starve me out, but
> all I have to do is
>> outlast them I have more time now so I can sell
> some houses ,
>>
>>
>> For those kind of commissions you just need to
> sell a couple a year, but
>> it
>> helps if you have inside track on some deals, like
> I do here, or would
>> have
>> n
>>
>> Good nite.
➤ >

From: alocasiAAddict [alocasiaaddict@yahoo.com]
Sent: Tuesday, October 12, 2004 3:40 AM
To: Bill & AL
Subject: Fwd: RE: the inheritance battle ,part C

--- Ray Fedz <ray@cyberraylove.com> wrote:

> From: "Ray Fedz" <ray@cyberraylove.com>
>
> Subject: RE: the inheritance battle ,part C
> Date: Mon, 11 Oct 2004 19:31:27 -0400
>
> Hey, abuelo just shit all over the place, Judy threw
> up,
> I almost did. Wow,
>
> Anyway , Abuela wrote me a letter, she said that she
> wanted to sell the
> house, and I get to keep 1/2 of 1/2, cause if we
> sell the hse now Uncle Sam
> gets 55% in capital gains tax, unless the hse in
> Orlando is title the same
> and is a rollover, but it can't be a rollover cause
> then Al would find a way
> to get the money out and break the tax protection
> afforded by the Trust
>
> The house in Orlando is off, I'm not going to build
> it, cause now Al and
> Bill are involved and last time I cut them in on the

Capital Gains tax is 20%, not 55%.

Raul had Clara take the house out of the Trust in November of 2003. and Deed half of it over to him. There is no protection afforded by the Trust.

Raul stopped the Orlando project. **The house in Orlando is off,** Raul stopped the Orlando project himself, although he keeps blaming Clara for stopping the project. Raul's real problem is that the Orlando lot deed was still in the Trust, and the Key West House was not. Therefore they are not titled the same. Raul needs Clara to sign over the Orlando lot to him before building. Now that Al is looking over Raul's shoulder, he realized that getting Clara to blindly sign papers that are not in her best interest, it would not be that easy. Now Raul is now saying that Clara was not competent to sign legal papers. Which is it? The answer seems to depend on what Raul's current needs are. If it is in Raul's best interest for Clara to be competent, then he says she is, but if it is in Raul's best interest for Clara not to be competent , then he says she's not.

> action it was a fuckin
> disaster, so I told them to build the whole thing
> themselves
> Meanin its never going to get built. So the Orlando
> hse is off.
>
> And the sale of Key West is off, we going to keep
> the hse forever, now
> Since my name is on the deed along with abuela,
> whoever lives the longest
> gets the house, un less Al can forge a signature or
> whole bunch of sigs
> Cause u have to have 2 witnesses
>
> So now I want Al & Bill and blow the deal, so I can
> get out of it ! you can
> leak the info, that I have a real good contract on
> the hse, it's ok now.
>
> So when they think they are hurting me, they are
> actually helping me.
> LOL, see what we come to, there is no dignity.
>
> Just don't let them see the actual docs, in fact if
> come across them delete
> Them, I just don't want them to know who the actual
> buyer is ,
>
> R
>
>
>> -----Original Message-----
>
> Sent: Monday, October 11, 2004 11:00 AM
> To: Ray Fedz
> Subject: RE: the i n-heritan battle ,part B
>
> Whos "They"?
>
> --- Ray Fedz <ray@cyberraylove.com> wrote:
>
>> Hi how are you doing?
>>
>> Remember to keep, anything I say or send you 100%
>> confidential, are you doin
>> that? They said the hse appraised and quoted the
>> same price as the contract
>> I sent to you, was that just a coincidence?
>> Thanks for a yes or no answer
>>
>> ➤ > R

**And the sale of Key West is off, we going to keep
> the hse forever, now
> Since my name is on the deed along with abuela,
> whoever lives the longest
> gets the house,**