

A. K. Hilal

6620 Plymouth Ave N.
Golden Valley, MN 55427
Tel: 763-544-7585

13-1896

October 15, 2013

Tara C Norgard
225 S. 6th Street, Ste 4200
Minneapolis, MN 55402

Re: R.J. Zayed v. David Allen, et al.,

Dear Madam:

First things first.

We strongly object to your sending a goon and thug as delivery courier:

- He came late evening, violently pounded on the door and shouting threats.
- We couldn't see him as he was in the dark. We were a hair away from calling 911 for protection and to remove him from our property.
- When we opened the door he shouted that he saw a car through the garage window. Therefore we must be home and must open as he represented the 'District Court' !!
- He had to acknowledge he was not the sheriff, but a courier for a lawyer. But still continued to shout and try to intimidate.

Going forward, please abstain from using couriers and strictly restrict notice deliveries to 'Certified US Mail'. We shall refuse all other methods and hold you responsible for sending agents for intimidation and threats.

As to the Summons and Complaint, our responses are as follows:

- We do not know and have nothing in common with your other target defendants. We officially request here that we be treated as a separate and independent case.
- We are also requesting that our case be heard in a 'Small Claim' Court, in view of the amount in litigation and to reduce our costs.
- We do not believe you are justified in the amount you claim as part of a Ponzi.
 - (i). We never dealt or knew of Trevor Cook and his entities. Our investments were through a separate Investment Advisor; we never participated in the Ponzi scheme.
 - (ii). We never invested in 'Foreign Exchange Currency'. Our Advisor controlled several legitimate investments at several brokerages. The payments you refer to, through Millennium Trust, were for investment in British Bonds. It is clear they are separate and legitimate investments.
 - (iii). The investment in British Bonds also involved brokerage commissions and fees for account maintenance, management, etc. These were ignored in your claim, inflating it.
- As already stated in our previous correspondence, we shall defend our legitimate rights, but also wish to minimize everybody's expenses and costs. As before, we are still offering to come to some settlement that will be acceptable to both parties, and put this matter behind us.

Sincerely,

A.K. Hilal

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