

EXHIBITS

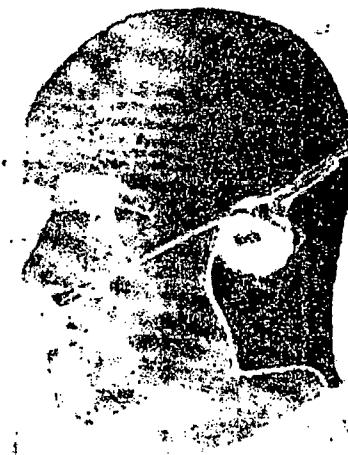
EXCELENTE

JUAN CARLOS SANCHEZ



CREDITO PERSONAL

SECRETOS DE COMO
CONSTRUIRLO,
REPARARLO, Y
UTILIZARLO
EFICIENTEMENTE



JUAN CARLOS SANCHEZ

PERSONAL CREDIT

SECRETS OF HOW
TO BUILD IT,
REPAIR IT, AND
USE IT
EFFICIENTLY



Introducción

"Me fijé que en esta vida la carrera no la ganan los más veloces, ni ganan la batalla los más valientes, que tampoco los sabios tienen qué comér, ni los inteligentes abundan en dinero, ni los instruidos gozan de simpatía, sino que a todos les llegan buenos y malos tiempos."

Eclesiastés 9:11

No tengo duda alguna que todos fuimos creados con un talento específico. Nuestro deber es reconocer este talento y utilizarlo para el propósito para el que se nos fue dado.

¿El mio? De acuerdo con el gobierno de los Estados Unidos, mi talento está en manipular el sistema y a otras personas. Mi don de palabra me permitió por años utilizar mi conocimiento y habilidad para romper las leyes de este país y estafar a muchos, llevándome a servir una condena de ocho años y siete meses en múltiples prisiones federales de los Estados Unidos.

Así como yo lo hice, existen miles de personas, algunos abogados, otros ingenieros, médicos, contadores, mecánicos, realtors, banqueros, etc. Que utilizando su talento y habilidad se dedican a tomar ventaja de personas que desconocen el sistema; o peor aún, se hacen pasar como *expertos* en un sistema que desconocen por completo y lamentablemente muchos de ellos en algún momento fueron estudiantes míos, empleados míos, o víctimas mías.

Este libro y este curso están diseñados para que entiendas el sistema, **el verdadero sistema**, y lo utilices a tu favor sin temor de romper la ley. Está diseñado para que no seas víctima de personas que, con su buena labia, te convenzan de algo erróneo.

Este curso está diseñado para desmentir a todos esos payasos que se jactan de decir que conocen el sistema de cómo hacer dinero y viven endeudados viviendo de falsas promesas y una vida de Instagram.

Yo conozco el sistema, lo he manipulado, lo he abusado, lo he quebrantado y lo he victimizado. 33.5 millones de dólares es mi deuda con el gobierno federal, resultado de mi última estafa. Yo conozco la verdad y la mentira. Y con este libro

Exhibit 1-A (translated)



1 of 3

Introduction

"I noticed that in this life the race is not won by the fastest, nor the bravest win the battle; that the wise do not have enough to eat, nor do the intelligent abound in money, nor do the educated enjoy sympathy, but everyone "Good times and bad times come to them." Ecclesiastes 9:11

I have no doubt that we were all created with a specific talent. Our duty is to recognize this talent and use it for the purpose for which it was given to us.

Mine? According to the United States government, my talent is in manipulating the system and other people. My gift of speech allowed me for years to use my knowledge and skill to break the laws of this country and defraud many, leading me to serve a sentence of eight years and seven months in multiple federal prisons in the United States.

Just like I did, there are thousands of people, some lawyers, others engineers, doctors, accountants, mechanics, realtors, bankers, etc. That using their talent and ability they dedicate themselves to taking advantage of people who do not know the system; or worse yet, they pose as experts in a system that they are completely unaware of and unfortunately many of them at some point were my students, my employees, or my victims.

This book and this course are designed for you to understand the system, the real system, and use it to your advantage without fear of breaking the law. It is designed so that you do not fall victim to people who, with their good talk, convince you of something wrong.

This course is designed to disprove all those clowns who boast that they know the system of how to make money and live in debt living off false promises and an Instagram life.

I know the system, I have manipulated it, I have abused it. I have broken it and I have victimized it. 33.5 million dollars is my debt to the federal government the result of my last scam. I know the truth and the lie, and with this book

Exhibit 1-A

2

y este curso espero que adquieras ese conocimiento para que siempre sigas la verdad y no caigas en la mentira.

Te recomiendo que me sigas en mis redes sociales: IG: @juancsanchezoficial, y TikTok: juancsanchezoficial y en mi canal de YouTube: "La Verdad de USA". Es un canal muy divertido donde aprenderás diferentes cosas que ayudaran a navegar este océano americano.

Gracias por darme la oportunidad de compartir un poquito de mis experiencias contigo y espero que con lo que aprendas aquí nunca seas víctima de algún estafador con labia que me recuerde a mi antiguo ser.

Tu amigo,

Juan Carlos Sánchez

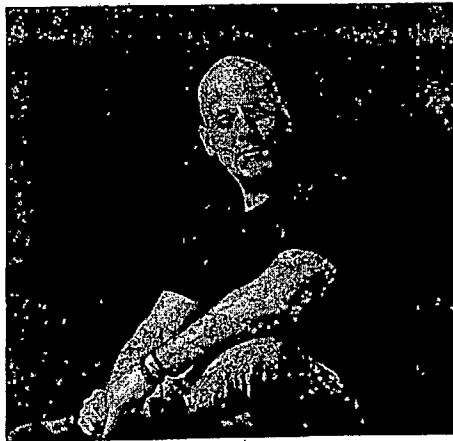


EXHIBIT 1-A (TRANSLATED)

2

and this course I hope that you acquire that knowledge so that you always follow the truth and do not fall into lies.

I recommend that you follow me on my social networks, Instagram: G @juancsanchezoficial, and TikTok: juancsanchezoficial and on my YouTube channel "La Verdad de USA". It is a very fun channel where you will learn different things that will help you navigate this American ocean.

Thank you for giving me the opportunity to share a little of my experiences with you and I hope that with what you learn here you will never be a victim of some glib scammer who reminds me of my former self.

Your friend,

Tuan Carlos Sánchez



Exhibit 1-A

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CONCLUSIÓN

Ocho años y sete meses (103 meses en total) servi de condena en 9 prisiones Federales de los Estados Unidos por una estafa de 39 millones de dólares.

Durante ese tiempo tuve la oportunidad de compartir con Hackers, Abogados, Socios de JP Morgan, Dueños de Fondos de Inversiones, CEO's, CFO's y los mejores y más sofisticados estafadores del mundo (que me hacen ver como un niño de panales).

Este libro es el resultado de mis experiencias pasadas, con las cuales logre obtener cientos de millones de dólares en préstamos, el conocimiento que adquirí en prisión luego de horas entrevistando y estudiando a estos amigos (colegas?), y cientos de horas de investigación y lectura de las leyes actuales.

Quiero dejarte saber aquí también que ninguna cantidad de dinero puede comprar lo que vale la Libertad. El dolor que le cause a mis hijas, a mi familia, a mis amigos, no vale jamás los millones de dólares que gane... y perdí.

Mi meta es que este conocimiento lo uses para mejorar tu vida y la de otros, no te aproveches de la ignorancia de los demás, edúcalos, ayúdalos, se mejor que yo.

Pero si bien ya yo no estoy en el mundo de las estafas, (no puedo), existen miles de personas que aún lo están. **MANTENTE ALERTA**, edúcate antes de tomar decisiones y recuerda: si tu instinto te dice que no lo hagas... **NO LO HAGAS.**

Gracias por tu apoyo y espero que este libro te haya ayudado.

Cuidense de los falsos profetas, que vienen a ustedes disfrazados de ovejas, pero por dentro son lobos rapaces.

Mateo 7:15

EXHIBIT 1-A (translated)

153

CONCLUSION

Eight years and seven months (103 months in total) served a sentence in 9 Federal prisons in the United States for a 39 million dollar scam.

During that time I had the opportunity to share with Hackers, Lawyers, JP Morgan Partners, Investment Fund Owners, CEO's, CFO's and the best and most sophisticated scammers in the world (which makes me a honeypot).

This book is the result of my past experiences, with which I managed to obtain hundreds of millions of dollars in loans, the knowledge I acquired in prison after hours interviewing and studying these friends (colleagues?), and hundreds of hours of research v reading of the current mids.

I also want to let you know here that no amount of money can buy what Freedom is worth. The pain I cause to my daughters, to my family, friends a mis is never worth the millions of dollars I won... and lost.

My goal is that you use this knowledge to improve your life and that of others, do not take advantage of the ignorance of others, educate them, help them, be better than me.

But although I am no longer in the world of scams (I can't), there are thousands of people who still are. STAY ALERT, educate yourself before making decisions and remember: if your gut tells you not to do it... DON'T DO IT.

Thank you for your support and I hope this book has helped you

Beware of false prophets, who come to you disguised as sheep, but inside they are ravenous wolves.

Matthew 7:15

Exhibit 2-A



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Limited Liability Company

PARSON INSTITUTE LLC

Filing Information

Document Number	L21000410898
FEI/EIN Number	N/A
Date Filed	09/16/2021
Effective Date	09/16/2021
State	FL
Status	ACTIVE

Principal Address

1210 E. Osceola Pkwy
Suite 301
Kissimmee, FL 34744

Changed: 03/09/2023

Mailing Address

1210 E. Osceola Pkwy
Suite 301
Kissimmee, FL 34744

Changed: 03/09/2023

Registered Agent Name & Address

HERRERA, VICTOR L
1210 E. Osceola Pkwy
Suite 301
Kissimmee, FL 34744

Address Changed: 03/09/2023

Authorized Person(s) Detail

Name & Address

Title MGR

HERRERA, VICTOR L

1210 E. Osceola Pkwy
Suite 301
Kissimmee, FL 34744

Title MGR

SANCHEZ, JUAN
1210 E. Osceola Pkwy
Suite 301
Kissimmee, FL 34744

Annual Reports

Report Year	Filed Date
2022	04/25/2022
2023	03/09/2023
2023	07/06/2023

Document Images

07/06/2023 -- AMENDED ANNUAL REPORT	View image in PDF format
03/09/2023 -- ANNUAL REPORT	View image in PDF format
04/25/2022 -- ANNUAL REPORT	View image in PDF format
09/16/2021 -- Florida Limited Liability	View image in PDF format

Exhibit 2-A

Exhibit 2-A

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L210004
FILED 8:
Septemt
Sec. Of :
bjhayes

Article I

The name of the Limited Liability Company is:

PARSON INSTITUTE LLC

Article II

The street address of the principal office of the Limited Liability Company is:

13340 W. COLONIAL DR.
WINTER GARDEN, FL. US 34787

The mailing address of the Limited Liability Company is:

P.O. BOX 770276
WINTER GARDEN, FL. 34777

Article III

Other provisions, if any:

EDUCATIONAL COURSES

Article IV

The name and Florida street address of the registered agent is:

VICTO L HERRERA
13340 W COLONIAL DR
220
WINTER GARDEN, FL. 34787

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: VICTOR HERRERA

EXHIBIT 2-A

Article V

The name and address of person(s) authorized to manage LLC:

Title: MGR
VICTOR L HERRERA
13340 WEST COLONIAL DR.
WINTER GARDEN, FL. 34787

L210004
FILED 8:
September
Sec. Of
bjhayes

Article VI

The effective date for this Limited Liability Company shall be:

09/16/2021

Signature of member or an authorized representative

Electronic Signature: VICTOR HERRERA

I am the member or authorized representative submitting these Articles of Organization and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of the LLC and every year thereafter to maintain "active" status.

2023 FLORIDA LIMITED LIABILITY COMPANY AMENDED ANNUAL REPORT

DOCUMENT# L21000410898

Entity Name: PARSON INSTITUTE LLC

Current Principal Place of Business:

1210 E. OSCEOLA PKWY
SUITE 301
KISSIMMEE, FL 34744

Current Mailing Address:

1210 E. OSCEOLA PKWY
SUITE 301
KISSIMMEE, FL 34744 US

FEI Number: NOT APPLICABLE

Certificate of Status Desired: No

Name and Address of Current Registered Agent:

HERRERA, VICTOR L
1210 E. OSCEOLA PKWY
SUITE 301
KISSIMMEE, FL 34744 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title	MGR	Title	MGR
Name	HERRERA, VICTOR L	Name	SANCHEZ, JUAN
Address	1210 E. OSCEOLA PKWY SUITE 301	Address	1210 E. OSCEOLA PKWY SUITE 301
City-State-Zip:	KISSIMMEE FL 34744	City-State-Zip:	KISSIMMEE FL 34744

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: VICTOR HERRERA

MGR

07/06/2023

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 2-A

Exhibit 3-A

Credit Repair Course | Financial Education

clasedecredito.com

Incognito

The Truth about
Money, Personal Credit
and Corporate Credit

"A 2-day workshop that will change
OUR FINANCES IN THE UNITED STATES"

The Parson Institute
Financial Education

811
Excellent

Score Report

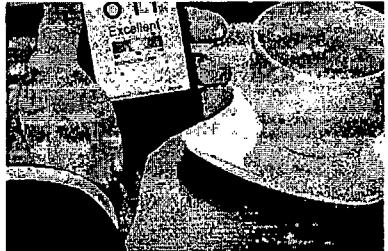
CheckWise

Exhibit 3-A

The Parson Institute
Financial Education

~~2 Days that will change
your finances in the USA~~

"A 2-day workshop that will change
OUR FINANCES IN THE UNITED STATES"



If you don't have a plan with the money,
money has a plan with you.

Juan Carlos Sanchez

**2 Days that will change
your finances in the USA
FOREVER!!!**



HOME PAGE

WHAT YOU WILL LEARN

AVAILABLE DATES

TESTIMONIALS

CONTACT US

Incluyen una cláusula de cancelación de la deuda. Si el deudor no cumple con la validación de la deuda puede cancelar la deuda de forma efectiva. Si el deudor no cumple con la validación de la deuda, el deudor puede solicitar que se elimine la deuda.

This is the **ONLY** class that will teach you the **TRUTH** of Credit Repair (how to erase and correct **EVERYTHING** of all personal **CREDIT**)

How to obtain corporate credit with the new changes in Federal laws.

Teaching since 2001, our classes have been redesigned to adapt to today's legal "standards."

Bankers, Investment Fund Managers, Car Dealership Owners, Mortgage Brokers, Real Estate Salespeople, Lawyers, Buyers, Sellers, and thousands of people have taken our classes.

See the results they have obtained in our Testimonials section.

WE ARE THE ONLY SCHOOL THAT OFFERS YOU SATISFACTION GUARANTEED OR WE WILL RETURN YOUR MONEY
(we offer classes in English)

In this 2-day class you will learn:

- How to repair your credit and that of others and comply with federal and state laws.
- How to increase your credit score 100 points in 30 days.
- How to stop debt collectors, and negotiate debts for pennies on the dollar.
- Corporate credit, how it works, how it is created and how to obtain lines of credit for thousands of dollars.
- **THE NEW CHANGES IN STATE AND FEDERAL LAWS.**
- What to do with the money obtained (Auctions, Real Estate and more).
- and much more....



REGISTER NOW!

Let the results of our students speak for yourself
THAT IS THE BEST TESTIMONY

Testimonials

Exhibit 3-A

Exhibit 3-A

ONLINE

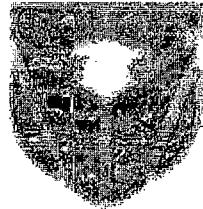
UPCOMING CLASSES

- **Next Class in New York**
January 27 and 28
- **Next Class in Orlando**
February 3 and 4
- **Next Class in Houston**
February 10 and 11
- **Next Class in Miami**
February 17 and 18
- **Next Class in Los Angeles**
March 2 and 3
- **Next Class in Atlanta**
March 9 and 10

REGISTER NOW!

To register Press the button or call us NOW!: **786-440-8815**

REGISTER NOW



Contact Info

Register Now

Quick Links

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[What you will learn](#)
[AVAILABLE DATES](#)

The Parson Institute

1210 E. Osceola Pkwy
Kissimmee, FL 34744
Email: parsonregister@gmail.com
Phone: 786 4408815

REGISTER NOW

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Exhibit 3-A

juancsanchezoficial

Re/him/his



Exhibit 4-A

@juancsanchezoficial

72

Siguiendo

156.2K

Seguidores

582.9K

Me gusta



De ser el mejor estafador en la Florida, a
ayudar a los hispanos a evitar estafa

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⊕ Ahora tú





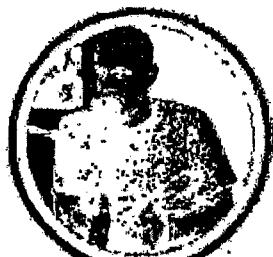
From being the best scammer in Florida
, to helping Hispanics avoid scams

www.clasedecredito.com

Now you



juancsanchezoficial



354 Publicaciones 315 mil Seguidores 470 Seguidos

JUAN CARLOS SANCHEZ | MENTOR he/him

juancsanchezoficial

Figura pública

Mentor de emprendedores. Sin Filtro

ABRIDOR DE OJOS Aprovecha mi oscuro pasado y hazlo parte de tu conocimiento.

Mi Misión: AYUDARTE A TRIUNFAR en

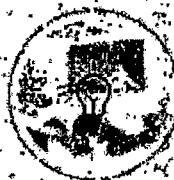
Ver traducción

www.clasedecredito.com

irrael, gustavoduquesaez y 2 personas más siguen esta cuenta

Mensaje

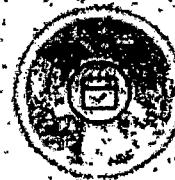
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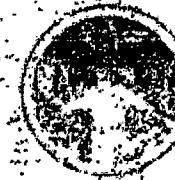
TIPS



TESTIMONI



CURSOS



Highlights



RESULT

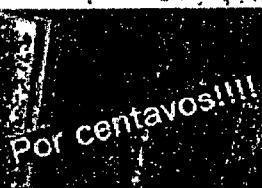


Exhibit
5-A

Exhibit
5-A
Translata

Spanish → English



354 315 thousand 470
Publications Followers Followed

JUAN CARLOS SÁNCHEZ IMENTOR he/him

© juancsanchezoficial

Public figure

Mentor for entrepreneurs. Sin Filtro

EYE OPENER Take advantage of my dark past
and make it part of your knowledge.

MY Mission: HELP YOU SUCCEED in

See translation

2www.clasedecredito.com



Israel, gustavoduquesaez and
2 more people follow this account

Continue

Message

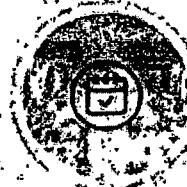
Contact



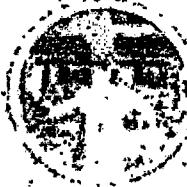
TIPS



TESTIMONY



COURSES



Highlights



RESULTS



3:19



JUANCSANCHEZOFICIAL

Posts

Follow

Juanosanchezoficial

Kirk Franklin - Father Knows Best

El mejor regalo
de una hija es que
este orgullosa
de su padre!!!!



juanosanchezoficial

My daughter is in Prison less
than 2 yrs ago and is
now using this has been turned
into a non profit organization
children with school
supplies this school year

God is good



Exhibit
6-A

2:23



About this account

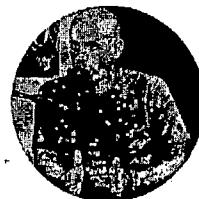


Exhibit
7-A

juancsanchezoficial •

To help keep our community authentic,
we're showing information about
accounts on Instagram. See why this
information is important.



Date joined

December 2020



Account based in

United States



Former usernames

3 >



Active ads



**See juancsanchezoficial's ads in
the Meta Ad Library.**



Verified

October 2023

Accounts with a verified badge have been
authenticated using a trusted

Join the waitlist for Meta Verifi...

2:23



About this account

Information is important.

Exhibit
7-A



Date joined

December 2020



Account based in
United States



Former usernames

3 >

Active ads

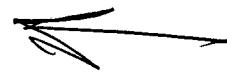


See juancsanchezoficial's ads in
the Meta Ad Library.



Verified

October 2023



Accounts with a verified badge have been
authenticated using trusted
documentation. Some verified accounts
are owned by a notable person, brand or
entity, while others are Meta Verified.

With a Meta Verified subscription, you get
a verified badge, proactive account
protection, access to direct account
support and increased prominence across
Facebook and Instagram. Learn more

Join the waitlist for Meta Verifi...

2:23



Former usernames

The number of times an account changes its username may help you identify whether it's authentic or misleading.



juancsanchezoficial has changed



their username 3 times.

Exhibit

7-A

2:13



CURSOS • June 28, 2022

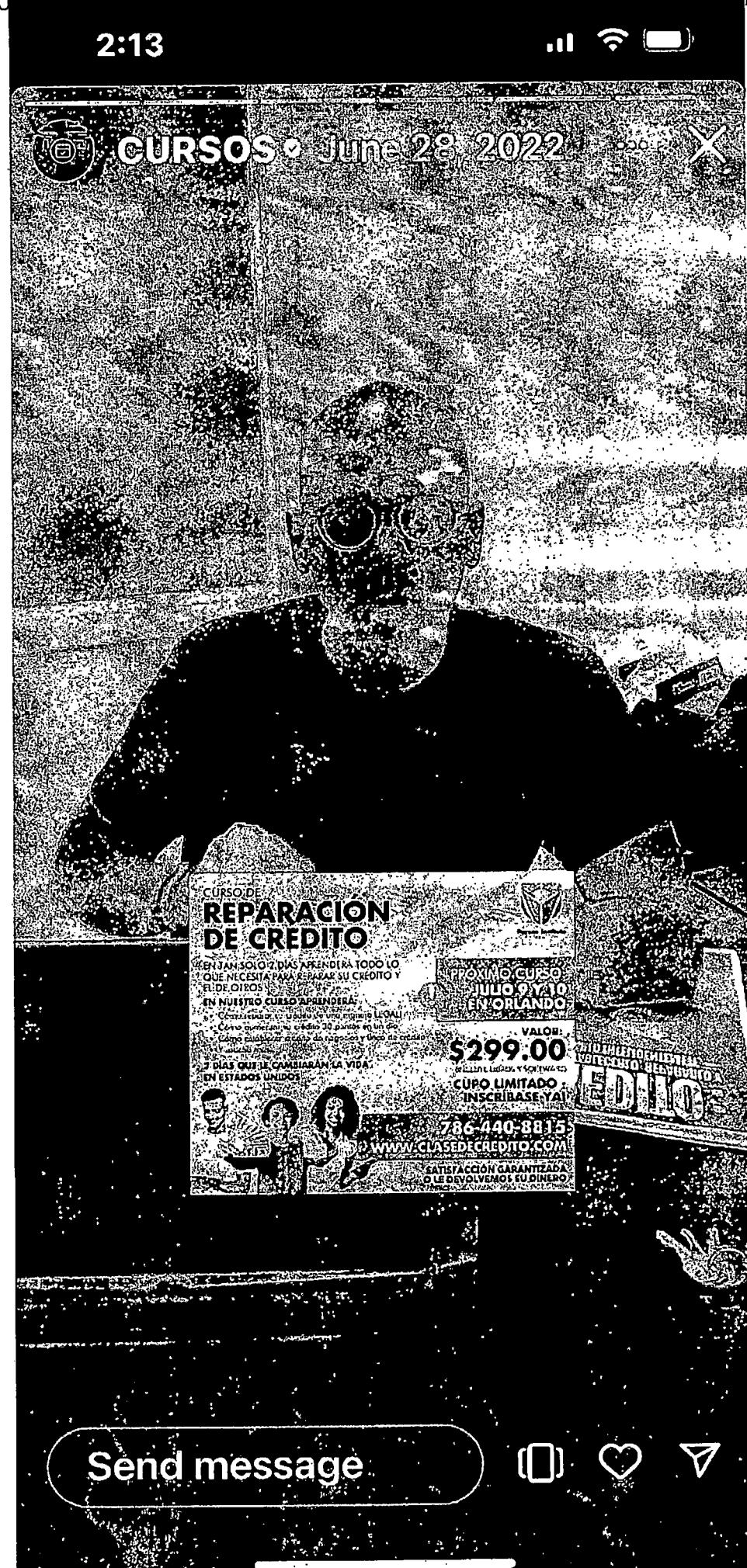
Exhibit
8-A

EXHIBIT 8 – A

PROMOTION OF HIS COURSE IN ORLANDO – TRANSLATION

Course CREDIT REPAIR COURSE

IN JUST 2 DAYS YOU WILL LEARN
EVERYTHING YOU NEED TO REPAIR YOUR
CREDIT AND THAT OF OTHERS

IN OUR COURSE YOU WILL LEARN:

- How to repair your credit in a legal way!
- How to increase your credit 30 points in one day
- How to establish business credit and line of credit
- And much more

2 DAYS THAT WILL CHANGE YOUR LIFE IN THE UNITED STATES

Parson Institute

**THE NEXT COURSE:
JULY 9 AND 10
IN ORLANDO**

**WORTH:
\$299.00**

INCLUDES BOOKS AND SOFTWARE

**LIMITED QUOTE-
REGISTER NOW!**

**786-440-8815
WWW.CLASEDECREDITO.COM**

**SATISFACTION GUARANTEED OR YOUR
MONEY BACK**

1 **Exhibit A – Transcript of the English translation.**

2 **TikTok video title: Be careful what they are saying.**

3 **The truth about the Hometown Heroes program, without
4 straws or lies. (Tiktok account @juancsanchezoficial)**

5

6 How are you? How are you? The Hometown Heroes
7 program was announced and the realtors and mortgage
8 brokers are like vultures ready to prey on the hopes of all
9 those buyers who are overly optimistic. But I am going to
10 tell you the truth about the program. Pay attention.
11 Starting Monday, November sixth, thirty-six million dollars
12 will be available in the state of Florida to be used for down
13 payment assistance according to the Hometown Heroes
14 program. Just a reminder, thirty-six million dollars is not a
15 lot. You're talking about one hundred fifty to two hundred
16 properties, nothing more. The crucial thing is that you
17 contact Tallahassee directly and make sure that you
18 qualify before falling for these people who just want to
19 use this information to get you as a client and then not be
20 able to qualify you. Here, I am providing you with the
21 emails I sent, the responses I received, the name of the
22 person who handles the program in Tallahassee, and the
23 information for you to call. Furthermore, there is a
24 website right there which allows you to see if you and the
25 property qualify before you get your hopes up. The
26 program is real, it exists. What isn't true is that it is for

27 everyone. So here are the responses I received from
28 Tallahassee for you to see for yourself. If you qualify, take
29 advantage of this. If not, don't worry, I will be teaching you
30 how to buy nevertheless. See you. Goodbye.

31

32 **Exhibit B – Transcript of the English translation.**

33 **TikTok video title: How easy it is to scam!!!!!! Thanks to
34 social media and toxic optimism.**

35 **(Tiktok account @juancsanchezoficial)**

36

37 How's it going? How's it going? You saw an advertisement,
38 you spoke to a seller, you loved the property and you put
39 down a hundred thousand dollars to have it delivered to
40 you in a couple of years. Pay attention to the cities and
41 especially in the state of Florida. These two individuals
42 took deposits of one hundred thousand dollars to pay for
43 a townhouse or an apartment that were going to be built
44 within one to two years. The website is still active, look at
45 this. The project never existed and these people stole over
46 two million dollars in deposits from people like you who
47 suffered from toxic optimism. Folks, real estate is a serious
48 transaction. For years, I scammed just like these two
49 people and served nine years in prison for thirty nine
50 million dollars in fraud. It's very easy to take people's
51 money when everything sounds so good. Please, please,
52 take your transactions seriously. Ensure the person selling

53 to you is someone who knows what they're doing, but
54 more importantly, verify their social media credentials.
55 Everyone looks good on social media. It's very easy to
56 pretend to be something we're not. Check, check, check.
57 Please, don't be a victim of people like these or people like
58 me. See you. Bye.

59

60 **Exhibit C – Transcript of the English translation.**

61 **TikTok video title: How to avoid being scammed in real
62 estate?**

63 **(Tiktok account @juancsanchezoficial)**

64

65

66 How to avoid being scammed in real estate? Do you know
67 who I am? My name is Juan Carlos Sanchez. I was that bad
68 guy. I was named one of the biggest scammers in the state
69 of Florida in two thousand twelve. Thirty-nine million
70 dollars, later, eight years and seven months in prison. I
71 leave prison and I realize, gentlemen, that the market is
72 worse than ever. Realtors are scamming worse than ever.
73 They are practically giving their money away.

74

75 **Exhibit D – Transcript of the English translation.**

76 **TikTok video title: Bad news. The one who sold you your
77 house, he is lowering its value!!**

78 **(Tiktok account @juancsanchezoficial)**

79

80 Six months ago you came to a seller, they showed you this,
81 you bought in preconstruction, you closed and now your
82 property is worth less. Your seller brought you in, showed
83 you a plan, told you this was wonderful. But guess what,
84 now the terms have changed and it turns out that the
85 interests continue to rise. And that same builder who sold
86 you six months ago has just lowered the prices of his
87 properties by thirty, forty, fifty and even sixty thousand
88 dollars. Which means that what your seller sold you six
89 months ago, today depreciated. But if you haven't bought
90 yet and you are in the market, this is the time when you
91 can negotiate. You set your terms gentlemen, at this
92 moment the properties are sitting on the market. The
93 market is cooling, don't you believe me? Here, let me
94 show you again what the others are doing. I remember
95 you, constructors trying to sell properties. As a buyer, this
96 is your time, take advantage of it, ask for a contribution
97 towards closing costs. Ask to lower the price, This is your
98 time to negotiate. We are entering a buyer's market,
99 Interests are going to rise again in December and They are
100 going to go up again in January. Ah, and if what you want
101 is not to buy but to invest, they are two different things.
102 Watch the videos I'm going to be posting this week, where
103 I'm going to teach you step by step, in detail, how to buy
104 at an auction. I know that right now twenty thousand

105 sellers are going to post on my account and they are going
106 to say that I am of no use, They are very aggressive,
107 whatever, let me tell you something, The facts speak for
108 themselves and here I am, presenting the numbers.

109

110

111 **Exhibit E – Transcript of the English translation.**

112 **TikTok video title: Watch this video or lose your house!!!**
113 **5 reasons why a LAND TRUST DOES NOT PROTECT your**
114 **assets.**

115 **(Tiktok account @juancsanchezoficial)**

116

117 How are you? How are you? I'm going to give you five or
118 more reasons why a Land Trust is not useful for protecting
119 your assets. Pay attention. Kavanaugh versus Boston
120 University U.S. versus Schmitz First National Bank versus
121 Weinstein Merrill Lynch versus Ashton Brewer versus
122 United States. These are just five cases out of hundreds
123 you would see in Court where a Land Trust did not protect
124 someone's assets. Why? I'll explain to you now.
125 Sometimes we get confused between what it means to
126 hide and to protect. A Land Trust hides an asset. What
127 does that mean? That if someone is actively looking for
128 you, they are not going to find the properties that are
129 under a Land Trust. That's called hiding possessions. But if
130 they sue you, the judge will ask you to declare all the

131 properties you have in your name or under a Land Trust
132 that you control. In the same way, if you file for
133 bankruptcy, the Federal Bankruptcy Court can go after the
134 properties you have in a Land Trust. So please, if your goal
135 is to hide your assets, either because the source of the
136 money may not be reputable or you simply don't want
137 them to know what you have, a Land Trust is ideal. If you
138 want to protect your assets, do not use a Land Trust
139 because you will end up becoming another case like the
140 ones I mentioned. See you. Goodbye.

141
142
143 **Exhibit F – Transcript of the English translation.**
144 **TikTok video title: Testimony from the first course of**
145 **2023 MIAMI**
146 **(Tiktok account @juancsanchezoficial)**

147
148 How about Miami? There is a line of cars ready for the
149 course, getting ready with coffee. Let's start with personal
150 loans, how much did you request? Three thousand dollars,
151 and you? Forty thousand, and over there? Twelve
152 thousand, and around here? Forty thousand, seven
153 thousand nine hundred, seven thousand and how about
154 here? Thirty-five thousand, and around here? Five
155 thousand, and over there? Twelve thousand five hundred,
156 five thousand five hundred, and over there? Thirty-one

157 thousand, and around here? Nine thousand and twelve
158 thousand, and over there? Thirty-five thousand, and
159 around here? Seven thousand, and there? Three thousand
160 and three thousand and back there? Four thousand five
161 hundred, that was yesterday. Now let's talk about today.
162 Who got offers of one hundred thousand dollars? Who got
163 offers of one hundred thousand dollars? Who got an offer
164 of five hundred thousand dollars? Who got an offer of five
165 hundred thousand dollars? Did anyone get one million or
166 more than one million? How much did you get? Five
167 million and back there? One million five hundred
168 thousand, and around here? And over there? One million
169 five hundred thousand, and there? Ten million

170
171 **Exhibit G – Transcript of the English translation.**
172 **TikTok video title: If you are a REALTOR you must watch**
173 **this video\$\$\$\$\$**
174 **(Tiktok account @juancsanchezoficial)**
175

176 How are you? How are you? If you are a real estate seller
177 or a realtor in any of these states, you can register your
178 license as a corporation. That's how it is. And you can have
179 all the corporate benefits. Here is the list of states.
180 Arizona, California, Florida, Hawaii, Illinois, Michigan, New
181 Jersey, New York, Texas, and Virginia. If you live in one of
182 these states and have a real estate license, pay attention

183 to what you have to do. Step number one, you are going
184 to open a corporation with your name and at the end of
185 the name, you are going to put the initials P.A. This means
186 Professional Association. In other words, you are
187 transforming your license into a company. Step number
188 two, once you have this corporation open, you are going
189 to go to the IRS.gov and get an EIN. Step number three,
190 you're going to go to the real estate division. That is, the
191 government entity that gave you your real estate license
192 in your state and you are going to ask them to make the
193 change in your license so that you now identify yourself to
194 the consumer as a corporation. Once you have done all
195 this, you are going to go to your broker, you are going to
196 tell him to make the change in the records and he is going
197 to pay you at a corporate level instead of at a personal
198 level. What does that mean? You're going to save a lot of
199 money on Self Employment Tax, Social Security, all those
200 things that you don't really need to pay. But in addition to
201 that, you will have all the corporate deductions, plus your
202 personal deductions and you can apply for corporate
203 credit with your real estate license. I'll leave that one for
204 you so you can see that I love you, realtors. Bye.
205

206 **Exhibit H – Transcript of the English translation.**
207 **TikTok video title: 3 banks that open accounts without**
208 **Social Only with a passport and lend money!!!**

209 (Tiktok account @juancsanchezoficial)

210

211 How are you? How are you? I'm going to give you three
212 banks with which you can open accounts in the United
213 States without social security, without an ITIN, just with a
214 copy of your passport. Here they are. Bank number one,
215 folks, it's called SEIS SACE, as I've mentioned before, is
216 backed by Blue Ridge Bank. Take Zelle, it is spectacular and
217 the only thing you need to open the account is a copy of
218 your passport and if you are Venezuelan, you can use it.
219 Account number two also works with Blue Ridge Bank, its
220 name is MAZA and the website is withMAZA.com. This
221 entity not only opens your bank account, look here, for
222 one hundred and ninety-nine dollars it processes your
223 ITIN, they have customer service via WhatsApp, twenty-
224 four hours a day, backed by Blue Ridge Bank. And finally, I
225 have MyBambu for you, the third bank I'm presenting at
226 the moment. Let me explain what it offers. This is my
227 favorite one, folks. This bank is growing incredibly. It has a
228 very good platform, it allows you to open your bank
229 account and they accept one of four hundred and fifty
230 forms of identification. I imagine this is also valid, but once
231 you have a history with them, you can borrow, folks.
232 Spectacular. Any of the three options are good. Check the
233 links I put in my comments and for more information,
234 follow me. Bye!

235 **Exhibit I – Transcript of the English translation.**
236 **Instagram video title: Watch the whole video**
237 **I made 100 thousand dollars while I had a smoothie**
238 **(Part 1)**
239 **(Instagram account @juancsanchezoficial)**

240

241 See where they are. Boys and girls. Look at where we are,
242 gentlemen. Look at where we are. We're at the Lake
243 County property auction. Here it is. This is what we're
244 looking at right now. Okay. I'm going to show them to you.
245 How are you guys? How are they? Look at this. Let's go to
246 Shiloh, right? Let's look up the property value in Zillow
247 first. Here it is. One hundred and fifteen thousand dollars,
248 correct? Everyone is paying attention to this. Everyone is
249 seeing what's going on, right? Now, I want you to see. Let's
250 go see the property via satellite, okay? Let's go back here
251 again. Look at where it's going. Fifty seven thousand
252 dollars. Okay. Let's go here. I want you to see the entire
253 property. Okay. Here you go to the street. Let's go back a
254 little. Let's walk here. This is the neighbor's house. Okay.
255 Let's go here. Let's go here. We'll go in. That's the house.
256 Do they see her? Everyone is seeing the house. So if we go
257 in there... Look. Let's give our offer now. You have Jennifer
258 so you can practice. I know that you're ready. Look, my
259 daughters are strong. Do you see what's here? This is the
260 deposit I've placed there. Okay. This is five percent. What

261 I'm willing to do... The most I'm willing to give. Did you see
262 what just happened? Someone has already placed...
263 Someone has already set a maximum value. Okay. Look.
264 Let's go back there again. We're going to put in seventy
265 five thousand dollars. Look. He's telling me... Here you're
266 telling me the most I'm willing to give. And here, where
267 the property is at the moment. And the time left, right?
268 What does that mean? That means that so far I'm going to
269 buy it... Sorry. For seventy one thousand eight hundred
270 dollars. We already saw the property is worth one
271 hundred and fifteen thousand dollars. Is everyone
272 following along? Please respond here if you're following
273 me. What's happening? I already did my research. I
274 already know what the property is like. I've already seen it
275 on video. I have ten thousand dollars in court. Which
276 means I can spend up to two hundred thousand dollars. I
277 know the property is worth one hundred and fifteen
278 thousand dollars. But my mathematical formula that I
279 taught in class is this. The purchase price plus repair
280 cannot exceed eighty percent of the market value. Okay?
281 So, look at what just happened now. Someone just outbid
282 me. Are you watching? Seventy five thousand one
283 hundred dollars. I'm going to go to this page now. It's
284 called Redfin. And we're going to do a study.

285

286

287

288 **Exhibit I – Transcript of the English translation.**

289 **Instagram video title: Watch the whole video**

290 **I made 100 thousand dollars while I had a smoothie
(Part 2)**

292 **(Instagram account @juancsanchezoficial)**

293

294 It's called Redfin and we're going to do a different study,
295 okay? And we're going to hang around here for a little
296 while, seventy-five thousand five hundred doesn't look,
297 what just happened there? They just bought it gentlemen,
298 look at this. It was sold. Once again, because I am giving
299 these lives on Instagram I just lost a property. Thanks to
300 you, I just lost that property. It was sold, you just saw it
301 live, as you know. It sold for seventy-five thousand five
302 hundred dollars, gentlemen. I mean, look. Look, today
303 seventy-five thousand one hundred, look. Of course, I was
304 going to buy it, but I was here talking to you, trying to
305 place a bid, talking to you, trying to place a bid. When I
306 turned around like that, now all that was left was ten
307 seconds, it didn't allow me to buy the property. But what's
308 the beauty of this, and it's one of the things that I want all
309 of you to learn. Okay. Next week there is another one. No,
310 but Graciela, yes, I placed seventy-five thousand five
311 hundred. But when I pressed PlaceBid, I had very little
312 time left. And now I'll show you the coffee, damn. No, this

313 is Hallandale's coffee, I'm not in Hollywood yet. José,
314 you're sensitive, I'm just a Maracucho. Well, I'm going to
315 send you to eat a toothbrush. Okay, what is the page?
316 Thank you, I'm going to show it here. Come on. Do you
317 want me to tell you a secret? Look at this. You are going
318 to go to a page called The Truth of the USA. I am going to
319 put it here. Look at that page, The Truth of the USA. Are
320 you looking at it? Look at this beauty gentlemen, look.
321 Save yourself, we are becoming famous here In Coffee
322 with Ross Hallandale, gentlemen. Okay. Now, probably
323 towards the end of this year I am going to do a totally free
324 online course that talks about auctions, but I don't know
325 when I'm going to do it. How do you verify which links
326 have the property? Well, let's watch the auction again,
327 because the auction is happening and we're here talking
328 nonsense. So, I'm going to go here again to my auction
329 page and let's jump in here. Okay, this is another property
330 that's going to be interesting, are you seeing it there? This
331 one is selling right now for sixteen thousand dollars. Yes.
332 They want to see it. We can see it here. First I get in. A silo.
333 Okay. There you see it but, I want to see it at satellite level.

334

335 **Exhibit I – Transcript of the English translation.**

336 **Instagram video title: Watch the whole video**

337 **I made 100 thousand dollars while I had a smoothie**

338 **(Part 3)**

339 (Instagram account @juancsanchezoficial)

340

341 At the same time, if you want to see it, we can see it here
342 first. I'll go into the silo, okay. You can see it there, but I
343 want to see it on a satellite level. Everyone is watching
344 where it says satellite view, no, any country in the world
345 can do this. I'll go in here. This is the property, okay. Let's
346 go find another view, let's go to the planned property.
347 Look at this, I want you to pay attention to all these
348 details. You're seeing the name of the owner here. Look,
349 the owner lives in Michigan and the property is in Astor,
350 Florida. Okay, I know. Look at... This is a semi-rural area
351 but it costs seventeen thousand four hundred dollars. You
352 are looking at it. We are going to do another study on that
353 property. We are going to go to the property appraiser.
354 There it is. All the information. Are you looking? It is... Let's
355 look for more information, it tells me that it is a mobile
356 home, one thousand one hundred and eight square feet.
357 Here is the plan of the mobile home. Call Sheila if you want
358 anything, my students want to talk about our student
359 group, whatever, call Sheila. Seven eight six, four four
360 zero, eight eight one five, I'm going to give you the number
361 so you can bother her with this... Look at seventy
362 thousand, okay. We're on this one here. We're going to
363 put fifty thousand dollars on it. I'm going to tell you why,
364 let's go see the property. Are you looking at it? How do we

365 know if the property has any debt? Ah, because I didn't
366 participate, I don't know, I didn't get that feeling, but I
367 already have it, look, let's go to the satellite view, okay,
368 and there we can see the property, there's the mobile
369 home, do you see it? Let's get to the level. Let's go to the
370 map, each county has its own time. Of course, yes, look, it
371 already reached fifty thousand until now. Now I'm the one
372 with the highbeam, let's go here.

373

374 **Exhibit I – Transcript of the English translation.**

375 **Instagram video title: Watch the whole video**

376 **I made 100 thousand dollars while I had a smoothie
377 (Part 4)**

378

379 Let's go here. Ehh... let's see it on the map. Look, this is a
380 long property. Here's the mobile home in front and if you
381 look back, it's very long. Everyone here is following me,
382 right? So, let's see how we go. Okay, now we've seen that
383 property because I'm going to show you how I calculate
384 the values to where I want to go. We have already seen
385 that property is worth approximately one hundred and
386 forty-three thousand dollars. But it's a property that I
387 know you'll have to invest a lot of money into, at least
388 forty or fifty thousand dollars. Which means that if I want
389 to reach eighty percent, I can't pay more than sixty or
390 sixty-five thousand dollars for that property. So let's bid.

391 Sixty thousand. We can consider this too. So let's wait and
392 see what happens. Look. What is this? This is a tax deed
393 option happening in real time in Lake County, Florida.
394 Okay? The guy, who is competing with me, wants it. Look.
395 I don't know the debts on the property. It's very easy.
396 You're going to. I'll tell you now. Look, that's the property.
397 You're looking at the parcel number and it tells me
398 whether it has any type of. You're seeing this. Look. This
399 property has quite a history. Now look at this. The house
400 is Juan Luster. Look where we are. No, I'm not going to
401 post this live, but I'm going to post something very similar.
402 I'm going to make a video of this specifically because I
403 want to teach you several things. Although. But look
404 where we are. Up to now, I'm still here. The guy isn't
405 letting me buy it. But again, you have to know the secret
406 about this. Know how far the property extends. No, the
407 mortgage is cancelled, gentlemen. The land here says the
408 land is worth one hundred and fifteen thousand, two
409 hundred dollars. That's a good buy. Let's see if this man is
410 up to it. Just so that life doesn't leave me laughing, I'm
411 going to. I knew he wasn't going to let me have this one.

412 **Exhibit I – Transcript of the English translation.**

413 **Instagram video title: Watch the whole video**

414 **I made 100 thousand dollars while I had a smoothie
415 (Part 5)**

416

417 I knew he wasn't going to let me have it. The final course
418 of the year will be this weekend in Orlando, Florida. It's
419 going to be spectacular. The one in Miami was incredible,
420 that's why I'm still speechless and it's Tuesday. And there
421 were twenty-three hours of non-stop classes, gentlemen.
422 It was incredible. Yesterday we left at ten, on Sunday we
423 left at ten at night. Okay? So you can't miss it, gentlemen.
424 It's this Saturday and Sunday in Orlando. Look, what
425 happened here? See. Okay. We are still here in the fight. I
426 already took an online course this weekend. Let's continue
427 to see what happens. Okay, I'll do it for sixty-one thousand
428 one hundred. I'm still not going to try to play the same
429 game as the other person, which is waiting until the last
430 minute. Let's give him sixty-two thousand. Look. Are you
431 seeing what happened there? Now, how do I know how
432 much money to put into it? Because I have already applied
433 for commercial lines of credit. I have the money already
434 accessible. I have the money already accessible, I have the
435 line of credit already open, available, because I just bought
436 this property, what is the problem? I have twenty-four
437 hours to get the money and pay it in court. Which means
438 that I have to have a tightening button somewhere. Push
439 the button and get the money, right? So, let's see how we
440 go here. I am going to put the land up for sale
441 immediately. That's correct, okay? So there you have it,
442 gentlemen. Well, I am very blessed that I have a daughter

443 who is a realtor, so she takes care of all that. And that,
444 gentlemen, is how things are done. If you want to learn
445 where to get the money or want to learn how to buy this
446 type of property, just watch my course. We have all that
447 information there. What did I win? Sheila asks me. A piece
448 of land in Dilan. So now you know, Sheila, you have to go
449 to Dilan right now to see him. Hello, my pilibella. How
450 much was it valued at? Look, put a ball on it. Are you
451 looking there? That is the value of the land. Okay, that's
452 what I paid, sorry. Let's go here. And we are going to...

453

454 **Exhibit I – Transcript of the English translation.**

455 **Instagram video title: Watch the whole video**

456 **I made 100 thousand dollars while I had a smoothie**
457 **(Part 6- end of the video)**

458

459 They're watching. So any day where you can make a
460 hundred thousand dollars sitting here in a café, is a good
461 day. I mean. There are always people who say yes,
462 including those from Nigeria. Well, it's eleven forty in the
463 morning and it's been a good Tuesday so far. But we still
464 have a few hours left. Anything can happen, okay? So if I
465 pay for everything, I pay for everything in my life with a
466 credit card. And with the best coffee in the world, indeed.
467 But right now, I'm having a smoothie. Okay? So this week
468 I'm going to give a little gift to all of you. Go to the ultimate

469 course. That's right, the final course this year in Orlando.
470 Give it to someone for Christmas, take someone along.
471 Believe me, you just saw me make a hundred thousand
472 dollars here sitting in a decent café. That's nothing
473 compared to what my students earn. You can't afford to
474 miss out. You can't. Sacrifice that opportunity. You ask
475 them, is there any chance the owner can redeem it before
476 it's given to you? Of course, I'm going to wire transfer the
477 difference right now. And that's it. I wire transfer the
478 difference and the problem is over. Okay, so once they
479 have all my money. The property is now mine, the
480 previous owner can bid farewell. Goodbye. Okay, so I'll
481 leave you with that, gentlemen. What date is it in
482 Orlando? Orlando is this week, this weekend. Gents, it's
483 this Saturday, Sunday - the ninth and tenth. I'm jotting it
484 down. We have Nina over here. And Nina is probably going
485 to be the realtor I'm going to give that land to, that I've
486 just purchased. I put it there in my comments, I put the
487 website pin. The price of the course is, the price is three
488 hundred and fifty this year. Next year it will increase. The
489 value? Thousands upon thousands of dollars. Okay. So
490 visit the website there. When they give me the title, it will
491 take about a week, more or less. So there, I'll leave you
492 guys and girls with that information. Thank you for sharing
493 this morning with me and for watching me achieve results.
494 So see you. Goodbye.

495 **Exhibit J – Transcript of the English translation.**
496 **Instagram video title: Testimonials from the New York**
497 **class**
498 **www.clasedecredito.com**
499 **(Instagram account @juancsanchezoficial)**

500
501 In yesterday's class, gentlemen, raise your hand if you
502 received money. Raise your hand if you got money and
503 keep it raised, please. Quickly. How much? Four thousand
504 two hundred thirty-eight. And over here? Three thousand
505 four hundred. Three thousand four hundred. Here? Two
506 thousand five hundred. Two thousand five hundred.
507 Here? Three thousand five hundred. Three thousand five
508 hundred. Over there? Seven thousand five hundred.
509 Seven thousand five hundred. Here? Ten thousand five
510 hundred. Ten thousand five hundred. And over there?
511 Eight thousand. Eight thousand, Isabela, twenty years old,
512 gentlemen. And over there? One thousand five hundred.
513 And here? One thousand two hundred. One thousand two
514 hundred. Over there? Five thousand. Five thousand. And
515 over there? Seven thousand. And back there? Two
516 thousand five hundred. Two thousand five hundred. And
517 here? Eight thousand. Eight thousand. That? Eight
518 thousand. And you ten thousand? And over there? Three
519 thousand five hundred. Three thousand five hundred. And
520 here? Three thousand. Three thousand. And over there?

521 Thirteen thousand. Thirteen thousand. And here? Two
522 thousand three hundred. Three thousand and three
523 thousand. And over there? Two thousand two hundred.
524 Two thousand two hundred. I know there were problems
525 with the Eloy platform, but someone got offers. Raise your
526 hand if you got offers and keep it raised. How much was
527 your offer for? Ten thousand. One hundred thousand. But
528 it was stated in it. Ok, you need to apply for that. And
529 here? Fifty thousand. Fifty thousand. And over there?
530 Twenty-five thousand. Twenty-five thousand. And here?
531 One point five. One point five million and we couldn't do
532 it entirely because we had problems with the platform.

533

534 **Exhibit K – Transcript of the English translation.**

535 **Instagram video title: DID YOU JUST ARRIVE IN THE**

536 **USA?????**

537 **LET ME SCAM YOU OFF!!!**

538 **www.clasedecredito.com**

539 **(Instagram account @juancsanchezoficial)**

540

541 How are you? How are you? You just arrived in the United
542 States. Please, give me a chance and let me handle this
543 part. Unfortunately, people don't introduce themselves
544 like that when you've just arrived in the United States.
545 Rather, they present themselves as advisors and experts.
546 Here, I'm going to give you three recommendations so

547 that before you listen to what someone is going to tell you,
548 including me, you can confirm that that person knows
549 what they're talking about. Pay attention. First, if that
550 person is trying to sell you a product like real estate, loans,
551 investments, or any other type of business that requires a
552 state license where they are working, check their license.
553 Unfortunately, there's no license for charlatans, but here's
554 an example of how to check my real estate license. Here,
555 you can see if you put my name, that my license was
556 revoked in two thousand ten for the crime I committed.
557 It's important that you verify who you're talking to. And
558 please, make sure that verification comes from your
559 research and not from things you've heard in any of these
560 media. Second, very important. It doesn't matter how
561 much trust this person inspires in you. Never tell them
562 how much money you have to invest. Keep your finances
563 to yourself. You should not be disclosing that information.
564 Lastly, don't just check the person's license or tell them
565 how much money you have. Verify that the story that
566 person is telling you is true. The easiest strategy for
567 scammers to use is to paint a picture that cannot be
568 verified. Be careful, be careful, be careful. Make sure that
569 if they are telling you that they are experts in a subject,
570 they can prove it to you not on paper, but on the web
571 pages that I am putting here from the appraisal itself.
572 When they bought, where they bought, how much they

573 invested. If it's not there that they show you their financial
574 statements, folks, everyone who can talk about their
575 success can demonstrate it and not on paper today, but
576 directly on the internet. It's very sad that in two thousand
577 twenty-three I have to be posting these kinds of videos,
578 but unfortunately there are too many people on the street
579 creating fictitious identities, not to steal your credit, but
580 to steal your trust. Please, nothing, nothing, nothing
581 replaces verifiable experience. Be careful, take care of
582 your money, take care of your assets and remember to
583 verify everything you hear before taking action, including
584 what I tell you. See you. Oh.

585

586

587 **Exhibit L – Transcript of the English translation.**

588 **Instagram video title: What do people in prison do with
589 their free time?**

590 **(Instagram account @juancsanchezoficial)**

591

592 People always ask me, what do prisoners do while locked
593 up for such a long time? What do they spend their time
594 on? Are they trying to pick a fight? Or are they suddenly
595 avoiding fights? Are they giving themselves tattoos, or are
596 they being assaulted? Or trying to prevent themselves
597 from being assaulted? What do I know? Well, I'm going to
598 show you how I spent my day, ok? Pay attention. For eight

599 years and seven months, I focused on reading every article
600 from any magazine that talked about business. And what
601 I did, as you see here, is if I could get to the education
602 department and make copies, but if not, I would tear out
603 the pages. This was the equivalent of my laptop, right?
604 And I kept those pages. So, what I did was that in my mind
605 I said, well, when I get out of here, these are some of the
606 businesses that I am going to open. Take, for example,
607 protein chips made from cricket powder. Or I would say,
608 well, look, you know what I'm going to do. Suddenly I'm
609 going to... Look, here I have, for example, this article by
610 this woman who started a product called kombucha. I
611 didn't know what kombucha was but it sounded like the
612 liquor they drink in prison. And I said, how is it possible
613 that this woman is marketing that? When I get out, I have
614 to start my own kombucha brand. Or, for example, this
615 thing here. A man who bought a retired tank for twenty-
616 six thousand dollars and now rents it for three hundred
617 and fifty dollars an hour. I said, no, no, no, when I get out
618 of here I have to buy a retired tank, buy land near Disney,
619 and rent that. And then I dedicated myself to studying.
620 These are some of the certificates, you see, that they gave
621 me when I was there. There are several of them, okay?
622 Certificates from different courses that I took, from
623 different institutions that could take me where I wanted
624 to go. Why? Because I knew that the secret was education.

625 I knew that those eight years and seven months that I was
626 in there, I couldn't waste it. I had to keep up. The reality is
627 that who has eight years and seven months off to dedicate
628 to studying and reading? When was the last time you took
629 eight years to learn something? For example, this was one
630 of my favorite business ideas. This woman, I read this
631 article and I said, my God, it can't be that this woman is
632 making two point five million dollars a year selling capes.
633 Look, selling capes and masks. She started the business
634 with three hundred dollars. I said, all day I kept saying, no,
635 it can't be. If these people did it, I can do it. If these people
636 did it, I can do it. All day visualizing, all day visualizing. It
637 was my laptop. This is what I saw every day. Every day I
638 checked on him and I told everyone who approached me,
639 look, come to my cell. Let me show you what I'm going to
640 do. Look, I'm going to open an ice cream business and I'm
641 going to hit all the parks in the summer, and I'm going to
642 make money. This franchise is worth nothing, it's worth
643 three thousand dollars. Today I'm out and obviously I
644 don't work for anyone. I am my own boss. I run several of
645 the businesses that I read about. But the interesting thing
646 about all of this is that I never lost focus, I never lost vision.
647 The problem that many Hispanics who arrive in this
648 country have is that they arrive with obstacles, they arrive
649 with sub-optimal circumstances and your circle, your
650 group of friends or family make you lose focus. There is no

651 one there saying of course you can, keep going, keep
652 going, I know you can. I achieved that camaraderie in the
653 darkest place of my life. Sometimes we have to go to the
654 dark place to get the light. Ok, then believe me, if I can do
655 it, if I am doing it, you can do it. Ok, but there I wanted to
656 leave you a little bit of history about what we prisoners do
657 when we are in our free time. Not all prisoners waste time.
658 Many become better people. Ok, I love you all.

659

660 **Exhibit M – Transcript of the English translation.**

661 **Instagram video title: IMPORTANT!!!!**

662 **The 3 numbers you need for commercial loans!!**

663 **And none of them are the S.S.**

664 **(Instagram account @juancsanchezoficial)**

665

666 You want to get business credit, but you think you need to
667 use your Social Security or your EIN. You're mistaken. I'm
668 going to give you three numbers that are the only ones
669 you need to procure hundreds of thousands of dollars for
670 business. Once you start your corporation, obviously the
671 first number you stop using is your EIN. That number is so
672 you can pay taxes, but don't be confused, this number is
673 not for securing business credits. The second number
674 you're going to get is the Don and Bradstreet number and
675 you're going to get that number on this website right here.
676 That's the number designed for you to get credit and this

677 one right here is the third number that no one talks about
678 because most of those so-called gurus have never gotten
679 business credit and it's called the Nike number. As you see
680 it there, Nike as in the term, not the shoe brand. That is
681 the number that defines your business sector, what your
682 company does and gentlemen, I have some bad news for
683 you. If you have not chosen this number, unfortunately
684 your tax preparer has already chosen it for you. I need you
685 to check your taxes and see what your Nike number is. If
686 they put nine thousand nine hundred ninety-nine, you
687 must change it immediately because the banks will not
688 lend you. There you have it, these are the three numbers
689 you need to start benefiting from business loans and the
690 money the banks have to offer. Please follow me on my
691 Instagram account if you want to see a one-hour video
692 where I explain all of this in more detail.

693
694 **Exhibit N – Transcript of the English translation.**
695 **Instagram video title: Talking about corporate credit**
696 **(Part -1)**
697 **(Instagram account @juancsanchezoficial)**

698
699 I can't open my corporation no matter the structure be it
700 an LLC or for profit purposes if I don't have a business
701 address I can't open my corporation from my home I can't
702 I can't for multiple reasons we're going to discuss the first

703 reason If I'm going to sue you, we already have the first
704 problem is that there is no one who acquires anyone in
705 the class have an LLC, raise your hand A business on the
706 river raised about a third of I think this class is the first
707 problem that I don't have a problem in the second
708 problem the direction that the LLC comes out with the
709 corporation in your house that tells me that that asset or
710 at least a percentage of that asset belongs to the
711 corporation because you are not there probably
712 deducting from your taxes as a proper home office in
713 addition, when I go to a judge to sue you the first thing I
714 will say to the judge is this, Mr. Judge, this gentleman here
715 operates without an occupational license, without
716 association permission, without permission from the city.
717 This is a guy who has no respect for the law, immediately
718 I'm going to pierce the corporate veil, whatever you have
719 because my goal in every lawsuit is to go against your
720 personal and corporate assets not because corporations
721 are evil but for the value of the corporation, so the first
722 thing that I'm going to do is look for a virtual office that is
723 worth twenty or thirty dollars a month, and there are
724 options one that is called 'Post and Rios' that works, that
725 works, there are many virtual offices that will provide you
726 a commercial address because now that is going to be the
727 address of your business. If you have already made the
728 mistake, all you need to do is submit a change of address

729 amendment. Once I have my business postal address, I am
730 also showing the bank that what we're trying to make true
731 is that I am a real business. Open an account for that.
732 Because you saw it listed as a virtual place, you have to
733 open it But here we are going to learn how to open
734 accounts, I imagine we all did, right? So you are going to
735 open your accounts in a cool bank, but regardless of that
736 make sure it is an office, it is a physical office They are
737 probably going to receive mail, but what I want is for you
738 to appear to be a real company, I can't open a corporation
739 until I have that address. It's a waste of time to do it
740 differently. Is everyone following me? Then you are going
741 to choose a name. Once I have my address, my next step
742 is to get a phone number separate from my cell phone.
743 People can't keep calling the office and you can reply the
744 rich guys, mom already gives me nothing because the
745 bank will call you, and if the bank calls you to verify that
746 you are a company and the recording that comes out is a
747 disaster ok So what are you going to do, are you going to
748 get a free phone number from Google Voice. Google Voice
749 is the best there is on planet earth, it is completely free.
750 You are going to add the application to your cell phone.
751 Now, corporate calls are going to come on the cell phone
752 but you are going to have on that cell phone, on that free
753 Google Voice a recording that you made. So now when the
754 bank calls, the bank says, hey, this is a real company This

755 guy has a person who made a recording Ok, is everyone
756 following me? You are going to have your phone number
757 and your address. That means that I can now open my
758 corporation, not yet. Don't look at everything before
759 opening the corporation because When you make the
760 corporation, you are going to ask yourself why what are
761 you going to open it for, what are you going to do, what is
762 your field so you start to say I cook biscuits, cakes, I don't
763 know, whatever is worth something is the breadth used in
764 this multi-service because multi-service doesn't exist
765 because it is something that was invented by those guys
766 then

767
768 **Exhibit N – Transcript of the English translation.**
769 **Instagram video title: Talking about corporate credit**
770 **(Part -2)**
771 **(Instagram account @juancsanchezoficial)**

772
773 It's not something invented by the odd ones. What you're
774 going to do is look for an existing sector, so, your next step
775 is to get a NAICS number that already exists. By the way,
776 you're going to search for it, right? So, we're going to go
777 here to the NAICS website, as Jay Vibran says, I'm neither
778 Ribo nor NAICS. Well, it's the same story here, you've got
779 the NAICS page and the first thing I'm going to search for
780 is, what's my number? Who has had their corporation

781 open for more than one year? Who has already declared
782 taxes for that corporation? Well, I have news for you, your
783 accountant already picked your NAICS number and many
784 times, he picked it incorrectly. If he didn't know what it
785 was, he gave you 99999, which doesn't exist. What's the
786 problem with that? When you apply for a loan and say you
787 do one thing and the bank jokes that your accountant gave
788 you something else, they will deny your loans. Why?
789 Because your NAICS number is incorrect. If you applied for
790 loans in the SBA and were denied, it was because your
791 NAICS number was different or was 99999, that's why
792 they denied you. But can you correct it? Of course, you can
793 correct all of this, that's why I'm telling you. But what
794 happens? Everyone is out on social networks seeking
795 loans. Most accountants don't know. I have a recording. If
796 you see, we gave it to you with 99999. 99999. 99999.
797 99999. 99999. 99999. 99999. They assigned you
798 one, so you have a problem. The SBA gave you one and
799 your tax return has another one. So, you have to correct
800 it, you have to know which one they gave you. Get it? I
801 looked it up on the website, of course it's true, right? Part
802 of the people I stole from was the government. That NAICS
803 is only for corporations, not for the SBA. It's for everything,
804 the NAICS is applicable to all. You simply know when
805 someone asks you, what are you? Man, Hispanic,
806 Venezuelan, and so on, the NAICS does the same with the

807 company, okay? Let's clarify some doubts. The NAICS is
808 the new version of a number that already existed. The
809 previous number was called SIC S and C. That number
810 doesn't exist anymore and they are slowly changing it to
811 the NAICS, okay? Because the SIC will cease to exist at
812 some point.

813

814 **Exhibit O – Transcript of the English translation.**

815 **Instagram video title: The truth about asset**

816 **protection!!!!**

817 **(Part -1)**

818 **(Instagram account @juancsanchezoficial)**

819

820 Oh my God, we're going here. Ok, so let's talk about asset
821 protection, okay? Take us here. If they don't see it, they'll
822 be upset, but oh well. Asset protection, that's what
823 everyone wants to know. Asset protection, asset
824 protection, and you are going to have a lot of people
825 telling you, but if I don't buy a house, what do I do? Where
826 do I put it? So now there's a fad called the Land Trust fad.
827 Everyone tells you, put it in a Land Trust, because in the
828 Land Trust they can't take it away from you. What's more,
829 you are going to open your Land Trust. Who opens the
830 Land Trust for you? A lawyer. How much does a lawyer
831 charge you to open a Land Trust? Do you want a lawyer to
832 open a Land Trust for you? Anyone here? How much more

833 or less does a lawyer charge? Two thousand five hundred
834 and you? A thousand and something. That is, put it
835 between one thousand five hundred and two thousand
836 five hundred dollars. And he opens a Land Trust for you.
837 What's that? It is a trust. True? And now I put my property,
838 boom! In the name of the Trust. And what did I just do? I
839 just made it disappear. Five! And now no one knows that
840 I have that property. Although that property is mine, no
841 one knows that I have it. I just hid it. What does that
842 mean? That means that when they sue me, no one knows
843 that I have that asset. That's a Land Trust. Okay? But what
844 happens? This is a very good strategy to hide your
845 property. But not to protect the property. Why? Because
846 when I sue you, one of the things a judge is going to ask is
847 to provide a list of all your assets. Including those with the
848 name of what. By a Trust. And now it's your turn, wow!
849 Under oath, because if you do not include the property
850 that is in the Trust, it is perjury, right? It's a different crime.
851 Now it's your turn to tell the judge, yes, Mr. Judge, I have
852 all these houses, and I have this one here in the name of a
853 Land Trust, because they recommended me, what do you
854 know? Do you know? Hide it. Well, boom! There you have
855 it, and now all your assets are exposed. Which is to say
856 that the Land Trust is good at hiding, but not good at
857 protecting. It doesn't protect you. So people tell you - the
858 solution to protect your house, what is it then? It can't be

859 a Land Trust, that's for hiding. To protect, people tell you,
860 put the property in the name of an LLC, correct? So now
861 I've opened my LLC, I, and I put it, the people who open it,
862 especially Hispanics, I love it when they open an LLC to
863 protect a house, right? Because the LLC to protect, they
864 have it there, so they can see it, look, they open it there.
865 Are they? Do you hold it back? I just want people to see
866 me. They miss the best thing, which is seeing me. For
867 those who are watching me, gentlemen, here we have a
868 private session on a ranch in the middle of Florida, and
869 then I will put images of what we are experiencing there,
870 right? So, the LLC, the LLC here, what does it give me?
871 Well, Hispanics, Hispanics always open, open an LLC for
872 my house, what is it going to be called? Creepy Neptune
873 LLC. I don't know why they give those names to those
874 things, just as if it is for a house, name it House one, House
875 two, House three, give it the problem. Sánchez House,
876 Juan House, I don't know. But everything's like that,
877 Magical Super Investments. Therefore, I have my LLC,
878 which is called Super Investments... LLC. And now I put my
879 house, right? In the name of that LLC. And we return to my
880 typical fights that I have, I know that people tell me that I
881 am a stickler, but I didn't start with this pill. This is a
882 recommendation made to you by who? The realtors.
883 Realtors tell you, put your house in the name of an LLC so
884 that you have asset protection, yes or no? But that realtor

885 didn't do his research. What did the realtor do? The
886 realtor heard someone say that and did it. Okay, what
887 happened? If this corporation, I am the only member...

888

889 **Exhibit O – Transcript of the English translation.**

890 **Instagram video title: The truth about asset
891 protection!!!!**

892 **(Part -2)**

893 **(Instagram account @juancsanchezoficial)**

894

895 I'm in trouble. Why? Because there's a case in this state
896 that set a precedent where it was said that a single
897 member LLC is the member and the LLC when it comes to
898 protecting an asset. Which means if I have this house
899 under the name of this LLC, okay? And I got sued, they are
900 going to pierce my LLC because I am the only member of
901 the LLC. So in Florida, like in many states, that doesn't
902 work. That is an absurd strategy because it does not
903 protect your asset. So you might say, well, what's the
904 solution? I add another member and now I have a multi-
905 member LLC. What does that mean? Now I have two,
906 three, four, five people, five members in the LLC where
907 when they sue me, I can tell the judge, Mr. Judge, that
908 property that is under the name of that LLC is not entirely
909 mine, right? What I have is a tiny piece of that property
910 and it's the only thing I am responsible for. The rest

911 belongs to the other four and they have nothing to do with
912 the lawsuit. And of those prohibited, not of the property,
913 of the LLC. Yes it could be, but it gets better because up to
914 now I am not still protecting the property, I am protecting
915 a part of the property, but my part of the property is still
916 exposed, right? It's a solution, but it's a partial solution.
917 What do I do? I open my corporation, I open my LLC in
918 Wyoming and Wyoming happens to say at the state law
919 level that a single member LLC is different. So now I need
920 to open a multi-member LLC, but in Wyoming it just so
921 happens that the state corporate law says that an LLC that
922 has only one member is still separate. The LLC is the LLC
923 and I am me. So Wyoming has become the number one
924 state for asset protection. Can the phrase be changed?
925 What is the phrase for assets? Asset protection. Wyoming
926 is spectacular for all of that. So look, now I'm going to give
927 you the case, so that later when we go to lunch and discuss
928 this, you can tell your client when he comes to your office
929 and tells you he is informed about asset protection. You
930 are going to tell him, do you know about this case? I'm
931 going to put it here on the screen, look, look how they
932 pierced his corporate veil and took all the assets he had
933 for being a single member LLC in the state of Florida and
934 all other states now refer to that case. The property is here
935 but the corporation is there and the person who obtained
936 the loan doesn't matter who it is. You understand? The

937 problem is this, for the most part, that is why it is so easy
938 to get the client. Why? Because most of the realtors are
939 giving that advice that you are giving. Did you know? To
940 protect the house you open an LLC and then protect the
941 house. Now when you come to the office, I, the people
942 who know me on Instagram, know that I talk a lot and I
943 like it, there's a word that always comes out of my mouth,
944 which is the word stupid, right? But I think it's because
945 when I was little, my mom would call me stupid, it's a term
946 my mom used a lot. Stupid, stupid, stupid, everything is
947 stupid to me. I mean, it doesn't carry much weight, but I
948 always tell people why? Because your broker is stupid. We
949 assume that you're knowledgeable and when you enter an
950 office and ask about this topic. But the moment you are
951 sued, or you know someone who is sued, or you do your
952 research and you say well look, I want to know if an LLC in
953 the priority state protects my asset, Google will say no. It
954 will tell you if you want to protect your asset, open it in
955 Wyoming. Why? Because Wyoming is now the number
956 one state for asset protection. They also recommend
957 opening an LLC to educate FIRTA when they have more
958 than two thousand in their own priority. Correct.

959

960

961

962

963 **Exhibit O – Transcript of the English translation.**
964 **Instagram video title: The truth about asset**
965 **protection!!!!**
966 **(Part -3)**
967 **(Instagram account @juancsanchezoficial)**

969 The problem is that the majority behave like this because
970 it's so easy to draw in clients most realtors giving that
971 advice you are suggesting you know how to protect the
972 house open an LLC and then secure the house; now, when
973 you show up at the office, I see the people who know me
974 from Instagram know I'm extremely talkative and I like,
975 there is a word that's commonly on my lips, that's the
976 word 'stupid' right but I think it's because when I was
977 young, my mom would tell me 'Stupid' is a word my mom
978 was fond of but I always tell everyone, simply because
979 your broker is stupid but when you get to make a claim or
980 you do your research and say well, let's see, I want to
981 know if an LLC in the state of Florida can protect my assets
982 You are going to get a response on Google, it's going to say
983 no. It's going to say, if you want to protect your assets,
984 open In Guayomi because Guayomi state is Number one
985 in asset protection to avoid trouble when it has more than
986 two members in Florida, correct, remember that you
987 certainly have the one hundred and eighty-three days
988 exception too. then you can play with that exception; no,

989 you can open in Guayomi since Guayomi has separation.
990 Now remember that FIRPA is federal and corporate law is
991 state so with FIRPA, you always have to conform with two
992 or more members always. You see, if you are to purchase
993 an apartment in Mexico, well, I know you someone from
994 the Gulf Cartel or the Zetas or someone doesn't touch me,
995 just remembering that you are under Mexican law so
996 there you have different concepts different, OMG, okay,
997 good, now a lot of reasons to buy in our Latin countries is
998 really tricky because there's a free art piece they are going
999 to build for you, that is there are many variables at
1000 Mexican structural level, your structure American will
1001 protect you here in the US, okay but there are a lot of
1002 people, for example, from Colombia and Venezuela. Those
1003 types of things that they want to invest here and they have
1004 been introducing that bridge with your property name of
1005 the LLCs and solve it and that is a lie, or within the state of
1006 Florida, that doesn't work and in many states, that doesn't
1007 work and it is ago your LLCs in Guayomi by the way. finally
1008 I see your friendly face, the face you'll come here to make
1009 your corporations. You have to start shifting from Puerto
1010 Rico to here at a corporate level and Guayomi is like
1011 Florida where you pay no state taxes unlike what we saw
1012 that the garden pays eight point five percent at the
1013 Guayomi state level has many benefits many benefits but
1014 the amazing asset protection. Now my Bolivar students,

1015 you have to start establishing a presence in the US, you
1016 need to start opening corporations here because you have
1017 no protection there, you have a law apart from the state
1018 corporate law and the corporate law for Puerto Rico is
1019 quite different from what you Board a plane and come to
1020 the US - here The corporate law is completely different,
1021 banking is more different for any asset, for any asset,
1022 more look The question they ask me here is that
1023 protection is only for houses absolutely not because the
1024 LLC that you have there, you can have your truck fleet
1025 okay You can have all of this through a Guayomi LLC now
1026 you can't have one - we come back to the same thing, you
1027 can't fall into what Hispanics get into - an LLC for
1028 everything, one for the truck, one for the car, one for the
1029 house, one for the plane. If I had you in Florida, I'd want
1030 to open Guayomi.

1031
1032 **Exhibit O – Transcript of the English translation.**
1033 **Instagram video title: The truth about asset**
1034 **protection!!!!**
1035 **(Part -4 / Last Part)**
1036 **(Instagram account @juancsanchezoficial)**

1037
1038 Close Florida and Arrua Wyoming. We'll see that after
1039 lunch because there is a corporate phenomenon called re-
1040 domestication. And re-domestication is a moving

1041 operation from one state to another. Okay, Texas is
1042 experiencing it right now, right? Many California
1043 companies are moving to Texas, but they are re-
1044 domesticating. No, I think there are people who speak
1045 Peruvian better than me. Of course, if you want to have
1046 the protection of a Wyoming asset. Now you can move
1047 your operation to Wyoming or Nevada wherever you want
1048 if you want to move the operation. But not all states allow
1049 it. Because other states are going to tell you, no no, close
1050 Florida and Arrua Wyoming. Oh well, perfect. But there
1051 are states that are going to tell you, no, no, it's simply the
1052 transfer. Right, now when do state laws change? When
1053 they no longer need to make more investment. What is
1054 Wyoming doing? Wyoming is attracting people who used
1055 to be in Delaware. So they said, no no, no, we offer you
1056 the same thing that Delaware offers, but at a lower cost.
1057 Homestar Exemption, for example, is an exemption that
1058 you get in Florida, truth is that you don't have it in many
1059 states. Now your protection of your personal property is
1060 the state of Florida and it gives it to you. You don't have to
1061 protect that asset. The problem is this, if you are not a
1062 resident or citizen of this country, you do not qualify for
1063 homestar. Even though you live here. So if you have a
1064 client of that, you open your corporation to them. And it's
1065 not because of the whole value of the house, which is
1066 what people get confused about. So if you have a three

1067 million dollar house, your homestar does not protect
1068 three million dollars. So what does the contribution do?
1069 He auctions off the house, but protects a percentage of
1070 the money he auctioned off. So it's still a disappointment
1071 that people don't understand well. The problem is that
1072 people don't read the fine print. Right? So if you are
1073 listening to me here, but for what? But we don't have
1074 homestar exemptions for that. Thanks and blessings.
1075 Rancho de las Delicias Taqueria. You owe me some tacos
1076 for the information. Okay, so what's going on? Many
1077 people who are foreigners are buying properties here.
1078 He's thinking they have the matter protected. So when
1079 you come in, by the way, many people are asking me here
1080 how can I solve this problem. Here you have 40 people
1081 who know how to solve your problem. You simply contact
1082 them. When you are going to contact someone who offers
1083 this service, you ask them if you studied with Juan Carlos
1084 and if the answer is no, that person doesn't know. Why?
1085 Because what many people do is that they listen to my
1086 information, they don't do their homework, but they
1087 repeat like a parrot. Right? But I'm going to give you the
1088 cases, as I say, but when people come into your office,
1089 hey, Mohamed, imagine how many people come into your
1090 office that you tell them you have property. If I want to
1091 know, I'll put it in an LLC. Yes, but you have to choose the
1092 state where you are going to do it. In Florida that doesn't

1093 protect you. Let me give you the case so that you can see
1094 what made jurisprudence of this case that is based on all
1095 the cases of another state. The only state that offers you
1096 hundred percent asset protection. The only one is Guyana.
1097 Do you want asset protection? I open your company in
1098 Guyana. But is that for Soler or for? For everyone. Have
1099 multi-member, everything. If you wanted to operate in
1100 multiple states. Now look, many people who are doing this
1101 open their corporation in Wyoming and that corporation
1102 is the owner of the corporation here. As long as it is a
1103 corporation that is taxed as? C. Well, that has to be the
1104 owner of a corporation and I already have it here. Correct.
1105 You sell the shares to the Wyoming LLC. You have your
1106 share certificate that I am going to give you and that's it.
1107 And he gets out of that problem. So there you have a little
1108 gift that I had for you. Right? There you have what an LLC
1109 is. Everyone turn to page fifty-six of the book. I don't know
1110 why I put page fifty-six of the book. Well, that's all I have
1111 for you for now. More, more, more of the ranch ahead,
1112 gentlemen.

1113
1114 **Exhibit P – Transcript of the English translation.**
1115 **Instagram video title: How to buy properties at auction**
1116 **and the truth about student loans.... Live seminar!!!**
1117 **(Part - 1)**
1118 **(Instagram account @juancsanchezoficial)**

1119 I know that everyone is on Instagram right now, so when
1120 is this guy going to connect? When is this guy going to
1121 connect? Well, here we are gentlemen. Let me make sure
1122 you are paying attention because we're going to talk
1123 about how to buy property with a credit card, right? So,
1124 not only with a credit card. The idea here is that you buy
1125 properties in a super, super economical way so that you
1126 can flip them, right? Or so that you can... I mean, what I
1127 want you to understand is this. Most Real Estate sellers
1128 and brokers sell you with the concept that you have to
1129 make a profit when you sell the house. You buy so that
1130 when you sell you make a profit. But every investor is
1131 going to tell you that money is never made in the sale. The
1132 money is made where? In the purchase. That's how it is in
1133 the stock market. That's how it is when you buy from
1134 China and sell it on Amazon, right? You don't buy in China
1135 to sell on Amazon, waiting to make money on the sale. You
1136 make money on the purchase. And the exact same is in
1137 Real Estate. How's Los Angeles, how's Puerto Rico, how
1138 are all my students doing over there, right? Now let's talk
1139 about auctions. This does not happen in all states in the
1140 United States. It happens in thirty seven states and in the
1141 other states it doesn't, right? But for example, I was
1142 blessed to teach in Texas. And what is my surprise? That
1143 the auctions in Texas are as good or equally good as those
1144 in Florida. And I say, Oh, my God! This is excellent. But

1145 when I go to New York, I realize that there are no auctions
1146 in New York, just like in California. In New York, the person
1147 who buys the taxes keeps the property, right? Are you
1148 going to continue with the fact that your husband is there?
1149 Who is Angelica's husband? No, there is no one here who
1150 is your husband. I can tell you that your husband was
1151 approved for a lot of bills just now and he said he wasn't
1152 coming home. That? No, lie. So let's talk about buying
1153 properties at auctions, right? This is very important, but
1154 since we are teaching in Florida, we are going to talk about
1155 the state of Florida. The state of Florida has sixty counties.
1156 Each county has at least one to two auctions a month. And
1157 these auctions are auctions of properties that are going to
1158 be sold for the delinquent taxes. Now all the wives are
1159 checking. Because of the delinquent taxes, okay? Then
1160 we're going to get into those auctions. I know about these
1161 auctions, I'm going to show you what my students have
1162 done. And I'm going to show you what's coming... What
1163 day? On September thirteenth. On September thirteenth,
1164 because this was a technical error. I was teaching classes
1165 the other day and I was telling my students, look what you
1166 can do. And I get into the auction and I'm like, oh my God,
1167 what happened here? And the auction coming up on
1168 September thirteenth is super, super loaded. You can also
1169 do this from Panama, my students from Panama, right?
1170 Let's go here to our screen. And... The page we are going

1171 to go to... I'm going to go back so I can expand it. Do you
1172 see where it says RealTaxDeal.com? How not? Yes, I just
1173 pointed at it. Over there. You are going to write down that
1174 web page that is there. RealTaxDeal.com, right? When in
1175 Atlanta? Go to my website and see the course there. On
1176 ClaseDeCredito.com, I'm going to Atlanta.
1177 RealTaxDeal.com That's the final part of what we're going
1178 to look for. Before that part, you are going to enter the
1179 county where you want to go shopping. Okay? Now, two
1180 things I always tell people. Number one, I don't teach
1181 anything that I haven't done. Number two, I don't teach
1182 anything that isn't verifiable. Why? Because a lot of people
1183 like to talk. Yes Yes Yes yes Yes. But when you ask them,
1184 where is the proof? Where is what you did? They cannot
1185 produce it because they have never done so. So let's talk
1186 about these auctions that are here. On the thirteenth of...
1187 But first let's go to a county. It's a county that I know very
1188 well. Because it's Osceola County.

1189
1190 **Exhibit P – Transcript of the English translation.**
1191 **Instagram video title: How to buy properties at auction**
1192 **and the truth about student loans.... Live seminar!!!**
1193 **(Part - 2)**
1194 **(Instagram account @juancsanchezoficial)**
1195

1196 The county is one I know quite well. It's specifically the
1197 Ociola County in Kissimmee. This area was very close to
1198 the parks. It's where my students live. They rent
1199 properties there. Right, because they rent in this fashion.
1200 And I think that's fantastic too. Here it says you're going to
1201 open an account which is completely free. Next, you'll
1202 access the calendar. Yes, I'll move over to the calendar.
1203 The calendar here shows the upcoming auctions. It's great
1204 to see the upcoming auctions on the schedule. Everyone
1205 there on Instagram can see the next auction's calendar. I'll
1206 bring it in even a bit closer so you can see. Now when you
1207 get to that calendar. We're going to move on to the
1208 property sale. On what day will you tell me while you're
1209 more. The more you tell me, the happier I am that it's on
1210 the thirteenth. They ask me on the thirteenth, don't
1211 frighten me. It's on the thirteenth of September and these
1212 are the properties. The properties that are going to be sold
1213 that day. These are the properties that will be sold that
1214 day specifically. So, there I see when and where the
1215 auction is happening. I can see it as soon as the auction
1216 starts. You're seeing four thousand three hundred seventy
1217 seven, but here. How much does the city say that property
1218 is worth? That doesn't impress me, Sir, that's the woman's
1219 auction worth. The auction value, okay, not the city's.
1220 Sorry, but that's not the actual value of the property.
1221 That's what you pay property tax on. There could be

1222 homestead exceptions; there could be several other
1223 factors. There are true things not accounted for. Now I
1224 have my auction, I want to know more about that
1225 property. I want to know where it is, what it is, how much
1226 it's worth in the market. And she's going to take me to the
1227 specific auction page. The page where the auction
1228 information is, where I can place my bid. But I think, let
1229 me go to a page called silo. It takes me straight there.
1230 Some I hadn't mentioned and we have to keep searching.
1231 Well, if you want to make three hundred thousand dollars.
1232 It requires a little bit of work. So what's the situation? I say
1233 let me search, I keep searching. I need to keep looking. I
1234 simply go to the property address of this one here. I copy
1235 it and put it here. Now what is this? This is a restaurant
1236 with a hotel. For those wanting Airbnb, this is a great
1237 opportunity. What's it worth? It says each apartment is
1238 worth, and there's a bit. There's the unit but you know
1239 what. Purchasing this unit is worth ninety as soon as the
1240 auction starts. I can give thirty to forty thousand dollars.
1241 And it's worth it for me. But it says 'I'm looking for
1242 something with more punch.' I'm searching for something
1243 more exciting. Something that motivates me more, okay,
1244 here.

1245

1246 **Exhibit P – Transcript of the English translation.**

1247 **Instagram video title: How to buy properties at auction**
1248 **and the truth about student loans.... Live seminar!!!**
1249 **(Part - 3)**

1250 **(Instagram account @juancsanchezoficial)**

1251 Ah, because I imagine these people are trying to prevent
1252 losing their apartment at any cost and are attempting to
1253 sell it. If someone manages to close this deal before the
1254 auction, then the person recovers their property, right?
1255 And there's no issue. But it doesn't matter because we
1256 have a lot more options here, right? Look at the photos,
1257 look at the little pool, look how cool this is, okay? But let's
1258 move onto another one. Let's see what other cool
1259 property is around here. We continue. Look at this one
1260 here. What does it start at? How much is the city's
1261 property worth? It's a little more interesting now. Let's see
1262 if this is a good opportunity. Then I'm going to Shiloh. And
1263 Shiloh says that the property is worth four hundred
1264 twenty four thousand dollars. And how much does it start
1265 at? Two hundred, two hundred fifty thousand dollars is a
1266 good price for that property. Why? Because you buy it for
1267 two hundred fifty, you sell it for three hundred fifty, the
1268 one who buys it for three hundred fifty is happy that he
1269 bought it for seventy thousand dollars below market
1270 value. You pocketed those one hundred thousand dollars
1271 and went home. Okay? I'm not done yet. Don't get too
1272 excited. You're highlighting the bad properties, the

1273 unattractive ones. Don't get too excited. Which one? The
1274 owner. Yes, because of the owner. Look how cool. Damn,
1275 that's what I like about my students. That's when my
1276 students begin to say, let me dig a little deeper, the
1277 address of the owner of that house, the guy lives in
1278 Kuwait. In Kuwait, in the Middle East. In Bin Laden? No,
1279 lies, lies, lies, lies, lies, right now they are starting to scold
1280 on Instagram. But what does that mean? That the guy
1281 probably doesn't know he's losing his house. A letter
1282 arrived, another letter arrived, another letter arrived, the
1283 guy doesn't know, the letters never arrived. Well, he's
1284 losing his house because of the taxes. Shall we move onto
1285 another one? Did he die? Oh? A lady says that the
1286 property has construction issues. What's going on? And
1287 the association is being finalized. It's not being finalized by
1288 the association, if it has issues with the association, the
1289 association finalizes it. The association has priority over
1290 any other lien. If you have a lien. Okay? If you have bank
1291 liens, they all get transferred to the person's name. To the
1292 owner. So, if the house has a mortgage, I do not inherit
1293 the mortgage, the property stays with me. They will give
1294 the house to me, I'm the kid. Okay? Now, look at this.
1295 What? It doesn't tell me if it has liens. Let's go over there.
1296 We have this one for four thousand, what is its worth?
1297 Sixty six. Sixty six thousand. Let's check that one out. And
1298 how much is it worth on the market? One hundred twenty

1299 two thousand. Ah, that was the one I liked. That's an
1300 apartment in Kissimmee. That apartment would be good
1301 for a Bed & Breakfast. Because it's right there near Disney,
1302 it's a closed community, it's a cool complex. And I said, this
1303 is a property that I can get for fifty, sixty thousand dollars.
1304 And it's nice. It's nice because I can furnish it and rent it
1305 weekly and it makes me money. Okay? But let's look for
1306 another one. What does this auction start at? Twenty six
1307 thousand dollars. Okay? What is the website? The website
1308 is Real Tax Deeds and you are going to put the name of the
1309 county before the website. Okay? But look, excuse me, I'm
1310 already getting everyone all upset here because of you.
1311 There it is. Are you looking there? That's a property we
1312 just acquired. That property. What does the auction start
1313 at? Twenty-five thousand. And the city says it's worth how
1314 much? Half a million. And let's see how much Shiloh says
1315 that property is worth. Half a million. How much would
1316 you pay for a million?

1317
1318 **Exhibit P – Transcript of the English translation.**
1319 **Instagram video title: How to buy properties at auction**
1320 **and the truth about student loans.... Live seminar!!!**
1321 **(Part - 4)**
1322 **(Instagram account @juancsanchezoficial)**

1323

1324 Are you paying a million for it? These are the profits. If
1325 you're selling the house for a million, how much would
1326 you pay for that house? Five to six hundred thousand
1327 dollars. Now, I don't know if that's a house for flipping, but
1328 it's a solid place to live. Sure, you live there, you have your
1329 million-dollar house, but you didn't pay a million. Exactly.
1330 Nine bedrooms, six bathrooms, gentlemen. Not bad. Take
1331 a look at this. We have this one here, right? How much is
1332 the city selling it for? Two hundred per million. No, the
1333 auction starts at fifteen thousand. And the auction? I don't
1334 know. And the city says it is worth five hundred seven
1335 thousand. It has five bedrooms, three and a half
1336 bathrooms, and is twenty two hundred square feet. Ok.
1337 Real estate tax deeds on the website. So, what are the
1338 requirements to attend this auction? Well, first, you don't
1339 need to physically go, they're virtual. But all you need to
1340 do is, firstly, open an account. It's free. Now, once you
1341 select the county. Atlanta, get on the website, gentlemen.
1342 Clasecreto.com, there's the class. Once you've picked your
1343 desired county, there's Miami-Dade, there's Broward. I
1344 don't care for Miami-Dade, Broward, to be honest, but
1345 there are very, very good properties. But I do like Osceola,
1346 Lake, Hillsboro, Lee, Polk. Ok? Because it's spectacular.
1347 Once I've opened my account and I've worked out which
1348 county I'm going to bid in. Before the day of the auction, I
1349 need to deposit five percent of my maximum bid. Let me

1350 explain, if my maximum bid for auction day is two hundred
1351 thousand, I need to leave how much? Five times two, ten,
1352 right? Ten thousand. That's right. No, forty eight
1353 thousand. Well, depending on the county. Ok, but most of
1354 the counties will give you forty eight thousand. Now, what
1355 happens if the owner reclaims it? Well, nothing, really.
1356 Nothing, well, the owner reclaimed it. But then I always
1357 tell people, there's a chance because we could go to the...
1358 We are looking towards the future. But I don't want us
1359 looking towards the future, let's look at the past. I want us
1360 to now look at the ones that have already happened. So
1361 you can see what has happened. How do you lose the
1362 auction because someone else bid more? Do they refund
1363 your money? Yes. Is it a partial refund or the entire sum?
1364 Come on, let's move on to... Okay, for example, I have a
1365 student of mine who has accumulated five hundred
1366 thousand from the class. Really? Like here in this class,
1367 they've already accumulated, I don't know, twenty
1368 million, thirty million, not now. He says to me, I have five
1369 hundred thousand from the auction, what do I do? I tell
1370 him, let's buy a property at auction. He says, okay, I'm
1371 coming to your office. Okay, okay. Boom. We got down to
1372 business. He placed his deposit with the court, right? He
1373 knew that the maximum amount he could bid was five
1374 hundred thousand, which means he offered... He
1375 deposited, forgive me, but he deposited twenty five

1376 thousand in the court. Boom! We started the process. He
1377 tells me, I liked this house. Two hundred eighty three
1378 thousand dollars, starting at sixteen thousand. Let's go for
1379 it, let's go. I tell you, for that house...

1380
1381 **Exhibit P – Transcript of the English translation.**
1382 **Instagram video title: How to buy properties at auction**
1383 **and the truth about student loans.... Live seminar!!!**
1384 **(Part - 5)**
1385 **(Instagram account @juancsanchezoficial)**

1386
1387 Let's hit it, let's hit it. I tell you, for that house... I do the
1388 study, right? I tell you, because of that house, right? It
1389 would be more like... One hundred and eighty, one
1390 hundred and ninety... Okay, okay. But it comes out... I'm
1391 riding! What does that mean? That on the day of the
1392 auction... The guy came and said... How much do I owe?
1393 Sixteen thousand? Yeah. Five! Grab. Okay. And I tell you
1394 that, and all of you here do... So the guy saved his roof and
1395 that of his children, and... And I wanted to get them out.
1396 Why? Because you have just gone to the dark side,
1397 gentlemen. Where that little heart that you had had
1398 hardened a little. Of course, all of them. Okay. Now, we're
1399 still here, right? I continue down. I continue down, I
1400 continue down, I continue down... I can only offer for one
1401 house, right? Whoa, anyone! Whose name did that title

1402 come from? To class name Orlando-January. A person
1403 who has a name called Orlando-January class bought the
1404 house. Why do you think that name, that man is called
1405 Orlando-January class? Because it was a student from
1406 Orlando who took the January class. Hour! True? And he
1407 buys the house. He buys the house for two hundred fifty
1408 seven thousand dollars against my opinion, because I tell
1409 him, it is not more than two hundred fifty, but when it
1410 reaches two hundred fifty, he tells me, damn, we are going
1411 to go up to two hundred sixty. I say, no, let's go up to two
1412 hundred sixty, it's not bad. True? And he buys it at two
1413 hundred fifty seven. When he buys it at two hundred fifty
1414 seven, now we go to Shiloh here. And that house is worth
1415 how much? Four hundred! Back more! Because? He's
1416 taking out one hundred fifty thousand dollars from the
1417 house. He tells me, right now I'm going to do a little
1418 makeover on her, I'm going to paint her and I'm going to
1419 sell her for three hundred fifty thousand dollars. I get him
1420 one hundred thousand dollars and that's it. And I say to
1421 the guy, well, what now? When do I get the one hundred
1422 thousand dollars, when do we do this round again? He
1423 tells me, next year. Why? Because it already made one
1424 hundred thousand dollars, what's the problem? He told
1425 me, do you think I'm here to make him millions? I make
1426 one hundred thousand dollars once a year, an auction and
1427 what the hell am I going to work the rest of the year. Of. It

1428 doesn't happen to me, I'm going to enjoy on the beach,
1429 with my family, with my children, now, it doesn't matter.
1430 What I need is a big hit a year. And I said, nice, nice. Why?
1431 Because at some point in my life I would have said, let's go
1432 to another, let's go to another, let's go to another, let's go
1433 to another. Today, boy, I put in two of those big chunks, I
1434 got two hundred thousand dollars. Let's go, it's over, see
1435 you next year gentlemen. Why do you want more? If you
1436 already figured out the recipe, if you already have the
1437 formula to make two hundred thousand, okay? Well, you
1438 have sixty seven counties, sixty counties, once or twice a
1439 month, isn't that enough for a month? Because every
1440 month there are at least one or two auctions in all sixty
1441 counties of the state of Florida. So if you lost an auction in
1442 one county, hell, you have fifty nine more to go. Don't
1443 stress, you're going to hit one, okay? What I want to pay.
1444 Well, I would tell you, don't get involved in the auction,
1445 because that's not what the auction is for. The auction is
1446 for you to pay less than what the house is worth, not
1447 more. Or the two hundred or the two hundred? When I
1448 tell him, that house is there, don't give more than two
1449 hundred fifty, okay? Deposit five percent, did he deposit?
1450 Thirteen thousand dollars. Okay, now, we are ready. It
1451 must be clarified that many times when you deposit five
1452 percent and won less, the remaining money will not be
1453 recognized as payment for the house. Oh, sure. If you, hell,

1454 if you gave yourself twenty five thousand dollars and you
1455 won it for eighteen thousand, well, you got a twenty five.
1456 Because? But you landed. Right, right, exactly, okay? Now,
1457 look at this. Go there in court.

1458
1459 **Exhibit P – Transcript of the English translation.**
1460 **Instagram video title: How to buy properties at auction**
1461 **and the truth about student loans.... Live seminar!!!**
1462 **(Part - 6)**
1463 **(Instagram account @juancsanchezoficial)**

1464
1465 Go to court, the instructions are there. Don't fight me on
1466 this, because we're back to square one. For instance, I
1467 bought a plot of land that I still own to this day in Palm
1468 Bay. Those who remember me from my past, if you recall
1469 Julio Henao, together, Julio and I bought land in Palm Bay
1470 twenty-two years ago. I thought the feds took that away
1471 from me. When I got out of prison and started on TikTok,
1472 he rang me. And he tells me, it appears, we still have the
1473 Palm Bay land. I told him, that's impossible. And yes, he
1474 says to me, they want to buy them from us. I told him, sell
1475 it. He tells me, no, no, no, but I can't sell without your
1476 signature. OK, I tell him, well, go ahead, I'll put them up
1477 for sale. We bought those lands for hundreds, not even
1478 thousands, for hundreds. And now they are worth
1479 thousands, alright? Without me knowing. So sometimes,

1480 if you can't afford to buy a property, you buy a piece of
1481 land for eight hundred, nine hundred, one thousand, one
1482 thousand five hundred, two thousand dollars and just
1483 leave it there, alright? You put some cows in it, who
1484 knows. But here you can purchase properties in all of
1485 them. Now, people ask me, how do I make the payment
1486 with a card? Where's the cash? Can I go to court with a
1487 credit card? No, they won't accept your card in court.
1488 Check out this web page. It's called Plastic, like plastic, but
1489 spelt with a Q. If you want to continue, attend the next
1490 class. And then, this is what happens if you use Plastic,
1491 right? They take the money from your card and hand it to
1492 you in cash. OK, but now we're thinking—why? Because
1493 we are entrepreneurs now and we have corporate credit
1494 and a point-of-sale system. We can do it too. What's
1495 Plastic or your point-of-sale system? You're not using your
1496 own card, gentlemen. No, that's not what he said. He said
1497 he was going to use his Square, but his Square isn't in his
1498 name. Correct. Do you remember we spoke about
1499 Esmeralda? OK, and remember what I told you earlier.
1500 Don't come telling me it can't be done. Unless you have at
1501 least five years of hard time under your belt. Because if I
1502 did time it was because I tried what can be done and what
1503 can't be done. OK, I have a student of mine named
1504 Esmeralda, who I hold in high regards. And Esmeralda tells
1505 me. When you sell the apartment, that's the way to buy

1506 the house. The thing is, I need a bit more money for the
1507 down payment. And what's the problem? If she uses her
1508 credit card to withdraw cash from the card, the card is
1509 charged and the loan falls through. She has the credit
1510 cards she could use to get the 5,000 dollars she needs, but
1511 she can't use them because her DTI goes up. Boom, credit
1512 goes down. She used her corporate card, took out the cash
1513 and used it for the deposit. That card, for which she asked
1514 me, doesn't report her personal credit. Aha, they brought
1515 him down for noticing, right. So there it is, right? That's
1516 the twist, gentlemen. That's it. But why for 5? In her case,
1517 she needed five thousand more, since she was five
1518 thousand short. Approximately, how long does it take for
1519 the witness to be made, for the card to be made? They will
1520 give you a piece of paper called a tax deed. Ok, that's why
1521 it's called a tax deed sale, because it's a deed that is
1522 transferred. I always get someone who tells me, 'Sure, but
1523 when I buy a property in a tax deed sale, I can't flip it, I
1524 can't resell it instantly.' It's a fact. In fact, there are
1525 counties that tell you that you can resell it after 4 years.
1526 Ok, how much is the discount? Two, two years. Ok. And
1527 why do that? I'm going to show you a workaround so you
1528 don't have to do that.

1529

1530 **Exhibit P – Transcript of the English translation.**

1531 **Instagram video title: How to buy properties at auction**
1532 **and the truth about student loans.... Live seminar!!!**
1533 **(Part - 7)**
1534 **(Instagram account @juancsanchezoficial)**

1535
1536 For what? You don't have five hundred thousand dollars,
1537 you have Artilful left. You are not financing anything, yes
1538 or no? You buy the house in the name of a corporation.
1539 And when you sell the house, what does it sell? The
1540 corporation. That's it. Then it's over. You're not selling the
1541 house, you're selling the corporation. The same as cars.
1542 There is a reason why people put assets in corporation
1543 names. And it is because it is easier to transfer the
1544 corporation than the asset. That's it. It's that simple. So,
1545 gentlemen, there is how to buy properties with a credit
1546 card at auction. And if you're in Texas, it works the same
1547 in Texas. So tonight, you guys, imagine yourself. Now you
1548 are going to arrive at your house this afternoon. Ok, do
1549 you remember everything we learned yesterday? Yeah.
1550 None of that helps. Look what we're going to do now. We
1551 are going to open corporations. We are going to give him
1552 credit. And I still have two more things to show you. Ok.
1553 Let's talk about the next two things that I have left to teach
1554 you. No, they give it to you right there. Juácata. It is
1555 registered. It comes to you by cut. That is, you register it
1556 in court and it arrives to you. Here, by mail. The

1557 possession. Possession of the property. Ok. Great. And
1558 how do I take possession of the property? The court gives
1559 you a document called a Read of Possession. Which is a
1560 court order that says that you now have the right to take
1561 possession of that house. And look how dangerous a Read
1562 of Possession is. If there is a tenant who has a lease and
1563 has seven months left, that Read of Possession goes on
1564 top of the tenancy agreement. In other words, this Read
1565 of Possession allows me to do one thing, which is this. Go
1566 to the police. No, it is not an eviction. Go to the police and
1567 tell them that you are leaving my house, that that house
1568 is mine. Damn, but I have a tenancy contract until January
1569 of next year. No, no, you had it. Ok. The thing is, most
1570 people don't do that. Most people tell him, look, I'm going
1571 to be your new landlord. Stay here until January and take
1572 care of the house for me. And in January I take possession
1573 of that. Chit-chat, stuff like that. Ok. But the nice thing
1574 about this is that it is an order from the judge. True?
1575 Which is the most important. When you're filling that... To
1576 enter to buy a real deal, it tells you in whose name you
1577 want the title. You put the name of the company there.
1578 Whoever you want. Now, let's continue two more things.
1579 To witness the money, the card, they deposit it into my
1580 account, I leave it there and they allow me there.
1581 Wherever you want, they will deposit it in your account
1582 wherever you want. Ok, that's their business. Right there.

1583 There, immediately. Sure, but they take out the charge
1584 and the charge comes in. Now. That sale when you come
1585 home, is that what they call off-market? No, off market,
1586 that... These are terms that are fashionable now and
1587 people don't know. Like wholesaling. I do wholesaling,
1588 nobody knows what wholesaling is. I sell off market,
1589 nobody knows what off market is. Those are terms that
1590 realtors use... Realtors like to sound smart. It is part of
1591 your sales strategy. So they always have to, like, talk about
1592 opportunities and that kind of stuff, right? The other day I
1593 posted a video that says that preconstruction is economic
1594 suicide. Oh my God. I received a backlash, but from a
1595 specific person, because I made the video on a property
1596 that is under preconstruction. Where a person works who
1597 has every right in the world to beat me up. And he tells
1598 me, you are crazy, how do you make a video that
1599 preconstruction is economic suicide on a property in
1600 preconstruction? But the property is commercial, which is
1601 completely different from residential, it's another world,
1602 it's a completely different turn. Now, we have two little
1603 things left that I promised you that we were going to talk
1604 about before the class ended. If everything is online, the
1605 only thing that is not online, unfortunately, is going to put
1606 the deposit. But nowadays you can do it online if you do a
1607 wire transfer. But I like it, but sometimes the wire transfer,

1608 depending on the county, because not all counties are the
1609 same.

1610

1611 **Exhibit P – Transcript of the English translation.**

1612 **Instagram video title: How to buy properties at auction
1613 and the truth about student loans.... Live seminar!!!
1614 (Part - 8)**

1615 **(Instagram account @juancsanchezoficial)**

1616

1617 If you go to Lake, the wire transfer takes longer. It's better
1618 to go to a warehouse. So sometimes I tell him, go put it
1619 on, go and deposit it. No, and you have to see the house
1620 once and for all. Ok, So there are other counties that will
1621 call you. For example, I don't understand why they don't
1622 take your card. They used to take cards for a long time,
1623 right? Ok. You go to court and you say, look, I want to put
1624 a deposit here. Or you can send a check if you have the
1625 time. For example, right now on September thirteen, I am
1626 going to send a check. Why? Because there is a long time
1627 until September thirteen. When it arrives, goodbye. What
1628 if it's not a check? If not, don't you take the card? It's a
1629 wire transfer. That will be the bank transfer. Next thing
1630 we're going to talk about. Well, gentlemen, what did I tell
1631 you at the beginning of the class? The IRS is my friend. Let
1632 it be documented in this live that I love the IRS. And paying
1633 taxes for me is a blessing. It's the best thing that has

1634 happened to me in my life. After my daughters, the IRS is
1635 the best thing that has happened to me in my life. I have
1636 a question, I have a question for you. There are many
1637 people who would pay to have a company created, this
1638 and that. Can we create, I, can I create one, two, three,
1639 four companies, give them credit? Deliver those
1640 companies with business credit cards? See, boom, I'll sell
1641 you the company. Look, they're already thinking. You're
1642 already thinking. The problem is that with knowledge the
1643 world changes. And now the possibilities change, right?
1644 Then you start to say, ah no, but here the return is not
1645 that, here the return is this. But what a difference to
1646 Saturday when you came to class and it was? And I started
1647 talking and you said, well, now what do I do with this? And
1648 now what do I do with that? Now look, 48 hours have
1649 passed and look what you're talking about. You are
1650 already talking about establishing corporations and selling
1651 established corporations with credit. That is, and you have
1652 not yet grabbed the millions that are going to come to you
1653 now. In other words, the world begins to change the
1654 moment you begin to understand new concepts. And
1655 that's the beauty of new concepts. So, I'm going to leave
1656 you in this like right now, but comment again because I
1657 need to make a new like. Well, I can do this one too,
1658 actually. Let's leave them there so they don't stress me
1659 out. Two things we're going to talk about. The first,

1660 student loans. Ok, unfortunately I have to put this in this
1661 like and I will have to post it later on social media anyways.
1662 As you know, Biden just made an executive decision that
1663 says you can forgive up to ten thousand dollars of your
1664 student loans. If the federal government gave them to
1665 you, it cannot be private and you earn less than one
1666 hundred twenty-five thousand dollars a year. If you are
1667 single, two hundred fifty thousand dollars. If you are
1668 married. One of the advantages of this forgiveness is that
1669 unlike other forgiveness, you do not have to pay taxes on
1670 that money. Which previously yes. What's the problem
1671 with that? That the majority of Hispanics are celebrating
1672 because two or three slimes came out on social media to
1673 say, celebrate gentlemen so that you know. And none of
1674 them have read the fine print. Here I am going to tell you
1675 the fine print says this: our president does
1676 not have the ability to make an executive decision about
1677 the money of the American people. Because people are
1678 saying how you decide for the rest of the population to
1679 help forty million people. So that is not yet valid. What's
1680 more, this week there is talk of questioning that executive
1681 decision in the Supreme Court of Justice. So until now
1682 don't dress, you're not going. Point. Don't celebrate it.
1683 Because that hasn't happened. That passed as an
1684 executive decision. But how many times did Obama not
1685 want it as an executive decision and they backed it out?

1686 And he would pass and they would throw him back. And
1687 he would pass and they would throw him back. Until the
1688 guy managed to get Congress and the Senate on his side
1689 and posed him there. So let's talk about what they are
1690 forgiving and how I forgave my daughter's. They study
1691 Law. I forgave him and got all his money back. If the
1692 institution closed.

1693
1694 **Exhibit P – Transcript of the English translation.**
1695 **Instagram video title: How to buy properties at auction**
1696 **and the truth about student loans.... Live seminar!!!**
1697 **(Part – 9)**
1698 **(Instagram account @juancsanchezoficial)**

1699
1700 There are many schools that closed due to the pandemic
1701 and are already out of operation. If your school no longer
1702 exists, you can ask not only for your student loan to be
1703 forgiven, but also for all the money you have paid to be
1704 returned. But unfortunately that is not the case for
1705 everyone. Okay, that was the case with my daughter and
1706 it was the one that I managed to forgive. So, if you there
1707 are listening to two or three fools who are saying that they
1708 approved the... No, no, no, no, no, no. That happened, it
1709 is true, but it is still not valid until a judge rules in favor of
1710 that executive decision. And that's going to take a while to
1711 happen. What is true is that our president of the Central

1712 Bank came out over the weekend to say get ready, I'm
1713 going to exploit you. And I also... Student loan. Can I do it?
1714 You can ask for it. Can I request it? Yes. That's what
1715 happened to my daughter. My daughter went to a school
1716 called Emerson College, right? Oh yeah. And the Cordon
1717 Bleu also closed. So, all the people who studied at the
1718 Cordon Bleu have the right to ask... In other words, all
1719 those actions are now in force because that did happen
1720 and that is already working and they have started to
1721 return the money. My daughter received seventeen
1722 thousand eight hundred dollars that she had paid, which
1723 we expected. Ask me if I have received a cut from that. I'm
1724 going to post on Instagram that says call me to remove
1725 your Cordon Bleu substitute. So, when they arrive, I am
1726 going to say, look, I am going to return you thirty
1727 thousand, forty thousand, fifty thousand. There are
1728 people who charge... I can charge ten. You can do it. Many
1729 people charge a portion of what they recover or charge a
1730 fee to do the procedure. At this moment, for example,
1731 when my daughter... My daughter because she is very
1732 loud. I did it to Cayetana so I wouldn't have to tell anyone
1733 anymore. But she went out like that and did it to everyone.
1734 So what's up? There are already several people who don't
1735 exactly have a lot of love for me. But they had to say damn,
1736 give me a hand there with the plenary session for
1737 students. But they are confused, they think they are all

1738 and they are not. Now, if you can put it a bit by saying
1739 study at the Cordon Bleu, study at this school. Super
1740 expensive! Of course, that was extremely expensive. So,
1741 that's already happening. That's the second thing I wanted
1742 to show you. And the last thing I'm going to teach you, but
1743 I can't teach that to you. So you guys are leaving here.
1744 Chao, chao, bacalao! But we'll be in touch later, right?
1745 What does it say? Say hello to my wife. Ha, ha! Greets! Ha,
1746 ha! Here are all the husbands and all the wives who go
1747 around saying that the husbands are here. Okay?

1748
1749 **Exhibit P – Transcript of the English translation.**
1750 **Instagram video title: How to buy properties at auction**
1751 **and the truth about student loans.... Live seminar!!!**
1752 **(Part – 10 – End of the video)**
1753 **(Instagram account @juancsanchezoficial)**

1754
1755 All the husbands of all the wives who keep saying that the
1756 husbands are here okay, what did Faith say? They say
1757 here, well, this past weekend there was what is called a
1758 symposium. A symposium is a meeting which we were all
1759 invited to. The wealthiest people from the United States
1760 were there. After the symposium, the president of the
1761 Federal Reserve came out. The guy's chairman stood up
1762 and he said what's coming is strong and it's going to affect
1763 the middle and lower classes, along with small businesses

1764 and loans. They've already announced it, the interest rates
1765 are going to rise again in September, a quarter of a point,
1766 and they're going to rise again in October and again in
1767 November and they will continue to rise until people stop
1768 spending. That is the only thing they are already trying to
1769 get people to stop spending. That has been announced
1770 and is going to happen. So get ready, start saving money
1771 now while you can, start grabbing the low-hanging fruit.
1772 By the way, what surprised me about that auction? That
1773 in previous months there were not so many properties.
1774 What surprised me about the 13th is that I got there and
1775 realized there are 47 properties, and good ones, worth
1776 two hundred thousand, three hundred thousand. I said,
1777 this is a sign. A sign that a lot of people are losing
1778 properties, abandoning properties, that kind of thing.
1779 Here comes hardship, gentlemen. No, you see they have
1780 the same style. The property rotation is already... Of
1781 course, of course. So it is important that you educate
1782 yourself. They say that interest rates or properties are
1783 going to go up because properties are going down if you
1784 see the numbers. But not in Miami. Miami is different. You
1785 in Miami have what I call the 'uninformed Hispanic' factor.
1786 Hispanics come here and are not knowledgeable about
1787 finances, they don't know about numbers. So they are
1788 inflating the property market, but that has always
1789 happened. It has always happened. But the reality is that

1790 nationwide properties prices are going down. That's not
1791 bad. That's not bad, that's good. That's great. That means
1792 that opportunities are coming and for those opportunities
1793 you need to have capital. You need to have cash. Henry
1794 knows because Henry is someone who took advantage of
1795 those properties, those opportunities. Henry bought low,
1796 sold high, liquidated and boom. I have students who
1797 bought low and sold high. Yes, if it is science, it is the
1798 secret. Right? So I leave you gentlemen. Goodbye
1799 everyone, I'll take the class. Goodbye.

1800

1801 **Exhibit PP-1 – Transcript of the English translation.**

1802 **TikTok video title: Don't let them tell you that it can't be**

1803 **done!!!!**

1804 **Do you want to see how I made \$60,000 in 15 minutes?**

1805 **(Tiktok account @juancsanchezoficial)**

1806

1807 How is it going? How is it going? Want to see me making

1808 60 thousand dollars in 15 minutes? Watch this video and

1809 tell me if it's true or false. The first thing we are going to

1810 do is to go to the Polk County property auction website in

1811 Florida, which is where I live. Here you'll see my account.

1812 This is my personal account. There you can see the money

1813 that I've already invested in that county. Here you can see

1814 the properties I've bought in that county and the

1815 properties I haven't been able to buy because they were

1816 more expensive than I was willing to pay. Here you can see
1817 all the properties that were sold on January the
1818 eighteenth. Here you have all the ones that were in red
1819 are the ones that were sold to someone else, but this one
1820 that is here in green is the one I bought. It was purchased
1821 for fifty-five thousand one hundred dollars, and this is the
1822 address: 606 Northwest Fosphate Boulevard. If you go to
1823 this page, which is Redfin, and put in the address... This
1824 one right here, it'll take you to the property, and there you
1825 can see that the value of that property is one hundred
1826 seventy-one million one hundred seventy thousand
1827 dollars. And here you can see the property with the
1828 property number so that you can see the condition it's in.
1829 I mean, I bought that property for fifty-five thousand
1830 dollars and it's worth one hundred seventy thousand
1831 dollars on the market. Gentlemen, money in real estate is
1832 not made when you sell a house, it is made when you buy
1833 a house. Where did I get the fifty thousand dollars? A
1834 business line of credit with American Express bank. Not
1835 the card, the bank that's giving money to every business
1836 that has an American Express card. I didn't use my money,
1837 I didn't use anyone to go shopping. I bought a property for
1838 one-third of the market value. There you're seeing it, easy
1839 as can be. Want to learn how to do this or more? Follow
1840 me or go to any of my courses. See you. Bye.