IN THE FEDERAL COURT OF THE COMMONWEALTH OF REDMONT
CIVIL ACTION

1vtmdeveloper
Plaintiff
v.
Two Guys Realty (TGR)
Defendant

COMPLAINT FOR DECLARATORY, ACCOUNTING, AND INJUNCTIVE RELIEF

The Plaintiff complains against the Defendant as follows:

I. PARTIES

1. Plaintiff 1vtmdeveloper is the borrower named in the Property Finance & Trust Agreement concerning RH019.
2. Defendant Two Guys Realty (TGR) is the lender named in that agreement and is the entity asserting contractual rights arising from the agreement.

II. STANDING, JURISDICTION, AND VENUE

3. Plaintiff has standing because he is the named borrower, remains subject to the balance and remedies asserted under the agreement, and seeks a determination of his contractual rights and obligations concerning RH019. Section 11.01 provides that disputes arising from or connected with the agreement shall be resolved in the courts of the Commonwealth of Redmont.
4. Plaintiff seeks return or preservation of RH019 and related declaratory, accounting, and equitable relief. Schedule A to P-001 identifies the purchase price of RH019 as $200,000. Plaintiff therefore alleges that the value in controversy exceeds $120,000.

III. FACTUAL ALLEGATIONS

5. On or about June 9-10, 2026, Plaintiff and Defendant entered into a written Property Finance & Trust Agreement concerning RH019. A signed copy is attached as P-001.
6. The agreement states a principal loan amount of $100,000 and provides that Plaintiff's ownership of RH019 serves as collateral during the term.
7. Plaintiff later transferred RH019 to a third party. Defendant contends that this transfer violated the agreement and created a default.
8. Plaintiff was subsequently subjected to a temporary deportation from the server. The deportation notice is attached as P-003.
9. The current RH019 ownership screen identifies exclusiv3z as the recorded transferee. That screen is attached as P-002. The displayed $0.00 history amount is not alleged to be the fair value of RH019.
10. During negotiations, exclusiv3z stated that TGR received RH019 through a voluntary transfer. The relevant screenshot is attached as P-004. Plaintiff does not allege that the deed holder was physically forced to make the transfer.
11. TGR later stated that, if RH019 is sold, TGR may use the funds to make up losses regarding Plaintiff's loan. The relevant screenshot is attached as P-005.
12. When asked whether proceeds used to make up that loan loss would be credited against Plaintiff's outstanding balance, exclusiv3z answered no and stated that the proceeds would simply be used to make up the loss if Plaintiff did not remedy the alleged defaults. The relevant screenshot is attached as P-006.
13. TGR expressly stated that it relies on Sections 6.01(c) and 6.01(d) as the alleged defaults and Section 6.02 as the source of its remedies. The relevant screenshot is attached as P-010.
14. TGR also produced an in-game mail stating that Plaintiff had violated the loan agreement and that TGR was providing three days to remedy the breach before seeking action. The screenshot is attached as P-012. The screenshot does not identify the exact contractual obligation allegedly breached, the specific cure demanded, or the date and time of delivery, and it does not itself establish delivery through the Discord notice method described in Section 13.01.

15. Plaintiff disputes that TGR has established every fact required for an uncured Event of Default under Sections 6.01(c) or 6.01(d), including the applicable notice, cure, timing, and cessation-of-operations issues.
16. Section 5.02 requires the lender to maintain accurate books and records of payments and make those records available upon reasonable request. Plaintiff personally requested the payment history, current balance, interest and fees, claimed credits, any remaining deficiency, and any surplus. That request is attached as P-008.
17. Plaintiff also requested the complete breach/default notice, the exact clause and date relied upon, preservation of records, and confirmation that RH019 would not be sold, transferred, or modified during review. That request is attached as P-009.
18. After those requests, Somederp provided a partial accounting. The message states an original principal of $100,000, an asserted total of $37,280 paid or credited, remaining principal of $69,120, no late fees or penalties, expected future interest of $12,800, and that RH019's value will be credited against the loan if the property is sold. That message is attached as P-011.
19. The partial accounting remains unclear and internally unreconciled. It lists $24,637 paid and a $12,642 negotiated interest discount, which add to $37,279 rather than $37,280. It also uses unclear wording concerning the balance immediately before TGR took RH019 and does not include the complete underlying loan ledger.
20. The statement in P-011 that RH019 sale value will be credited against the loan conflicts with the earlier statement in P-006 that such proceeds would not be credited. Plaintiff seeks a binding judicial determination and complete accounting rather than alleging that any double recovery has already occurred.
21. Because TGR has discussed selling or otherwise disposing of RH019, Plaintiff seeks relief before the property is transferred or its condition is materially changed.

IV. CLAIMS FOR RELIEF

COUNT I - DECLARATORY RELIEF

22. Plaintiff incorporates paragraphs 1 through 21.
23. An actual controversy exists concerning whether Plaintiff committed an Event of Default under Sections 6.01(c) or 6.01(d), whether any required cure period expired without remedy, and what remedies are available under Section 6.02.
24. Plaintiff requests declarations determining:
    a. whether an Event of Default occurred under Section 6.01(c);
    b. whether an Event of Default occurred under Section 6.01(d);
    c. whether TGR's receipt, retention, or sale of RH019 is being treated as an unrelated voluntary transfer, a contractual remedy, or both;
    d. whether any amount received from RH019 and used to satisfy or offset the alleged loan loss must be credited in calculating the remaining balance, deficiency, or surplus; and
    e. whether Plaintiff is entitled to return of RH019, restoration of an interest in RH019, or alternative equitable relief.

COUNT II - CONTRACTUAL ACCOUNTING AND RECORDS

25. Plaintiff incorporates paragraphs 1 through 24.
26. Section 5.02 requires TGR to maintain accurate books and records of payments received from Plaintiff and payments made to TGR, and to make those records available upon reasonable request.
27. TGR has provided a partial accounting, but has not provided the complete underlying loan ledger or reconciled the inconsistent figures and descriptions contained in P-011.
28. Plaintiff requests an order requiring TGR to provide a complete verified accounting of principal, payments, accrued interest, discounts, fees, credits, the claimed default date, the exact current payoff, and any amount attributed to RH019 or its proceeds.

COUNT III - INJUNCTIVE RELIEF

29. Plaintiff incorporates paragraphs 1 through 28.
30. TGR has discussed selling or otherwise disposing of RH019. If RH019 is transferred, sold, auctioned, or materially modified before the dispute is decided, the requested property-specific relief may become unavailable or substantially harder to provide.

31. Plaintiff therefore requests an interim order preserving RH019 while this action is pending.

COUNT IV - DECLARATORY RELIEF REGARDING SALE PROCEEDS

32. Plaintiff incorporates paragraphs 1 through 31.

33. TGR representatives gave inconsistent statements about whether proceeds from RH019 would reduce Plaintiff's outstanding obligation.

34. Somederp later stated that RH019's value will be credited against the loan if the property is sold and that any remaining deficiency will then be determined.

35. Plaintiff requests a declaration that, if TGR uses RH019 or its sale proceeds under the agreement to satisfy or offset the loan loss, the full amount must be disclosed and credited in the calculation of the remaining obligation, and any surplus must be handled according to the agreement.

V. PRAYER FOR RELIEF

Plaintiff respectfully asks the Court to:

1. Enter an interim order preventing RH019 from being sold, transferred, auctioned, materially modified, or otherwise disposed of while this case is pending;
2. Require TGR to provide a complete verified accounting of the loan, including principal, payments, interest, discounts, fees, credits, claimed defaults, and the current payoff;
3. Require TGR to reconcile the $37,279 versus $37,280 discrepancy and explain the interest and discount calculations shown in P-011;
4. Require production of the original notice record, the date and time of transmission and delivery, and any evidence showing whether the in-game mail in P-012 satisfied the notice and cure requirements of Sections 6.01(c) and 13.01;
5. Declare whether a valid Event of Default occurred under Sections 6.01(c) or 6.01(d) and identify the remedies available under Section 6.02;
6. Order return of RH019 to Plaintiff or an eligible recipient designated by Plaintiff, subject to any verified lawful payoff or other conditions ordered by the Court;
7. Alternatively, if TGR is allowed to retain or sell RH019 in connection with the alleged loan loss, require full disclosure and accounting of the amount received or applied, credit that amount against the remaining obligation, and return any surplus where applicable;
8. Award court costs and legal fees where authorized; and
9. Grant any other relief the Court considers fair and proper.

VI. EVIDENCE

P-001: Signed Property Finance & Trust Agreement concerning RH019.

P-002: Current RH019 ownership screen identifying exclusiv3z as the recorded transferee.

P-003: Temporary deportation notice for 1vtmdeveloper.

P-004: TGR statement that its receipt of RH019 was a voluntary transfer.

P-005: TGR statement that RH019 sale funds may be used to make up losses regarding the loan.

P-006: TGR statement that such proceeds would not be credited against Plaintiff's outstanding balance.

P-007: Aelia Singeheart's recusal from active settlement negotiations, included as background concerning the end of negotiations.

P-008: Plaintiff's personal written request for loan records and preservation under Section 5.02.

P-009: Plaintiff's formal written request for the default notice, claimed default basis and date, accounting, and preservation of RH019.

P-010: TGR statement identifying Sections 6.01(c) and 6.01(d) as the alleged defaults and Section 6.02 as the claimed remedy provision.

P-011: Somederp's partial loan accounting and statement that RH019 sale value will be credited against the loan.

P-012: In-game mail stating that TGR was providing Plaintiff with three days to remedy an alleged violation before seeking action.

P-013: Plaintiff's written authorization appointing Lbozo13 as his authorized representative for negotiation, records requests, evidence review, and preparation and filing of documents relating to the RH019 dispute.

VII. WITNESSES

1. 1vtmdeveloper - formation of the agreement, transfer circumstances, requests for records, and disputed default.
2. Somederp - lender records, notices, calculations, and the partial accounting in P-011.
3. exclusiv3z - TGR's receipt of RH019 and statements concerning the alleged defaults and proposed treatment of sale proceeds.
4. The third-party deed holder - transfer circumstances and communications concerning RH019.

STATEMENT OF TRUTH

By making this submission, I understand the penalties for knowingly making a false statement in Court and that I may be subject to perjury consequences for doing so.

DATED: This 27th day of June 2026.

<u>Property Finance & Trust Agreement</u>

Parties

This Property Finance & Trust Agreement (the "Agreement") is entered into as of **June 9th, 2026** by and among the following parties:

1. **Lender:** Two Guys Realty (“Two Guys”), a **Corporation** organized under the laws of the Commonwealth of Redmont ("Lender");
2. **Borrower:** 1vtmdeveloper, an individual ("Borrower").

Lender, and Borrower are each referred to herein individually as a "Party" and collectively as the "Parties."

Recitals

WHEREAS, Lender is willing to advance capital to Borrower for the purpose of acquiring the Property described herein;

WHEREAS, Borrower desires to acquire ultimate ownership of the Property by satisfying all payment obligations under this Agreement

NOW, THEREFORE, in consideration of the mutual covenants and obligations set out herein, and for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

Article I — Definitions

§ 1.01 "**Property**" means **RH019**, as may be further described in Schedule A attached hereto.

§ 1.02 "**Loan Amount**" means the total capital advanced by Lender to Borrower for the acquisition of the Property.

§ 1.03 "**Purchase Price**" means the total consideration paid by Borrower to acquire the Property.

§ 1.04 "**Interest Rate**" means 8% per month, compounding monthly.

§ 1.05 "**Total Repayment Amount**" means the Loan Amount plus all accrued interest calculated in accordance with § 1.04, as set out in the Payment Schedule in Schedule B.

§ 1.06 "**Payment Period**" means each monthly interval during which a scheduled payment is due.

§ 1.07 "**Scheduled Payment**" means the fixed amount due from Borrower to Lender, and correspondingly from Borrower to Lender, at the end of each Payment Period.

§ 1.08 "**Final Payment**" means the last Scheduled Payment that, when made, extinguishes all outstanding obligations of Borrower and Lender under this Agreement.

§ 1.09 "**Term**" means the period commencing on the date of execution and ending on the date the Final Payment is received by Lender.

§ 1.10 "**Deed**" means the in-game documentation or record evidencing ownership and title to the Property.

§ 1.11 "**Default**" shall have the meaning ascribed to it in Article VI.

§ 1.12 "**LTC Ratio**" means the Loan Amount expressed as a percentage of the total cost incurred to acquire the property.

Article II — The Loan: Lender to Borrower

§ 2.01 Advance of Capital. On or before **June 10th, 2026**, Lender shall advance the Loan Amount of **$100,000** to Borrower, to be used exclusively for the acquisition of the Property. Borrower shall not use the Loan Amount for any other purpose without the prior written consent of Lender.

§ 2.02 Interest. The Loan Amount shall accrue interest at the Interest Rate of **8%** per **month,** compounding **monthly**, calculated on the outstanding principal balance from the date of advance until the Final Payment is received by Lender.

§ 2.03 Borrower Repayment Obligation. Borrower shall repay the Loan Amount together with all accrued interest to Lender by making payments to Lender in amounts and at intervals corresponding to the payments received by Borrower from the property under Article III, less any permitted property operating expenses pre-approved in writing by Lender. The full Payment Schedule is set out in Schedule B.

§ 2.04 Cash Flow Waterfall. All cash received from property shall be applied in the following order of priority before any distribution or other use:

1. First, to any overdue amounts owed to Lender;
2. Second, to the current Scheduled Payment owed to Lender;
3. Third, to any permitted property operating expenses; and
4. Fourth, any surplus (if any) may be retained by Borrower as a reserve.

No dividends, distributions, or transfers of value from property to any party other than Lender shall be made until all obligations to Lender for that Payment Period are fully satisfied.

§ 2.05 Security. Borrower's obligations to Lender are secured by Borrower's ownership of the property as collateral throughout the Term. In the event of Default, Lender may exercise its rights to claim the collateral, including to sell or otherwise dispose of the Property, in accordance with Article VI.

§ 2.06 Loan Cancellation. In the event that the acquisition of the Property contemplated by the Borrower is not completed for any reason following the execution of this Agreement, the Borrower shall promptly repay all outstanding principal advanced by the Lender together with a cancellation fee equal to **five percent (5%)** of the original principal amount of the Loan.

The parties acknowledge and agree that such cancellation fee represents reasonable compensation to the Lender for the commitment of capital, opportunity costs incurred, and administrative expenses associated with the Loan, and shall not be construed as a penalty.

The cancellation fee shall become immediately due and payable upon the Borrower's written notice that the acquisition will not proceed or upon the abandonment, termination, or failure of the contemplated acquisition, whichever occurs first.

Article III — Borrower Payment Obligations

§ 3.01 Scheduled Payments. Commencing on **June 9th, 2026** and continuing at the end of each Payment Period thereafter, Borrower shall make **monthly interest-only** payments of **$8,000** each, followed by a final payment of **$108,000**, representing repayment of the **$100,000** principal plus the **$8,000** interest payment. The full Payment Schedule is set out in Schedule B.

§ 3.02 Method of Payment. All payments shall be made through **/paya business Twoguysrealty [amount]**, and shall be considered received only upon confirmation of receipt by Lender.

§ 3.03 Application of Payments. Each Scheduled Payment received by Lender from Borrower shall be applied first to accrued and unpaid interest, and then to reduction of the outstanding principal balance of the Loan Amount.

§ 3.04 Make-Whole Provision. Borrower may make prepayments of principal at any time without penalty as long as the total payment equals to the original payment term + 80% of expected interest.

§ 3.05 Late Payments. If Borrower fails to make any Scheduled Payment within **3** days of its due date, a late fee of **10% of initial loan principal** shall be assessed and added to the next Scheduled Payment. Repeated or material late payment may constitute a Default under Article VI.

Article IV — Right of Occupancy & Property Obligations

§ 4.01 Grant of Occupancy. From the date of execution, Lender hereby grants Borrower the exclusive right to occupy, use, and enjoy the Property for the duration of the Term (the "Right of Occupancy"), subject to the terms and conditions of this Agreement.

§ 4.02 Property Taxes. Borrower shall bear sole responsibility for the payment of any and all property taxes, levies, assessments, or similar charges imposed by the Commonwealth of Redmont or any governmental authority on or in respect of the Property during the Term. Borrower shall pay such taxes directly to the relevant authority when due and shall provide written confirmation of payment to Lender upon request.

§ 4.03 Maintenance & Condition. Borrower shall maintain the Property in good condition and shall not make any material alterations, modifications, or improvements to the Property without the prior written consent of Lender.

§ 4.04 Compliance with Laws. Borrower shall use the Property only for lawful purposes and shall comply with all applicable laws of the Commonwealth of Redmont in connection with its use and occupation of the Property.

§ 4.05 Suspension of Occupancy on Default. In the event of a Default by Borrower under Article VI, the Right of Occupancy may be suspended or terminated by Lender upon written notice to Borrower, pending resolution of the Default.

Article V — Lender Governance During the Term

§ 5.01 No Encumbrance. Borrower shall not mortgage, pledge, charge, or otherwise encumber the Property or any of its assets without the prior written consent of Lender, except as expressly contemplated by this Agreement.

§ 5.02 Books & Records. Lender shall maintain accurate books and records of all payments received from Borrower and all payments made to Lender, and shall make such records available to both Lender and Borrower upon reasonable request.

Article VI — Default & Remedies

§ 6.01 Events of Default. Each of the following shall constitute an Event of Default under this Agreement:

(a) Borrower fails to make any Scheduled Payment within **3** days of its due date and such failure is not remedied within **7** days of written notice from Lender;

(b) Borrower fails to pay any property taxes due under § 4.02 and such failure continues for **7** days after written notice;

(c) Borrower materially breaches any other obligation under this Agreement and fails to remedy such breach within **3** days of written notice;

(d) Borrower becomes insolvent, ceases operations, or is wound up;

(e) Any representation made by Borrower in connection with this Agreement is found to be materially false or misleading, which may constitute misrepresentation under the Contracts Act, Section 8; or

(f) Borrower is found guilty of any criminal offense under the laws of the Commonwealth of Redmont, or is found liable under any material civil enforcement action or regulatory proceeding — including but not limited to actions brought by the Department of Commerce or the Department of Justice — where such finding, in the reasonable judgment of Lender, materially and adversely affects Borrower's ability to perform its obligations under this Agreement, or materially prejudices the value, title, or legal standing of the Property

(g) Borrower is inactive, defined as **less than 6 hours of playtime per 30 days**

§ 6.02 Remedies Upon Default. Upon an Event of Default, and without prejudice to any other rights available under the laws of the Commonwealth of Redmont, Lender may:

(a) Declare the entire outstanding balance of the Loan Amount, together with all accrued and unpaid interest, immediately due and payable;

(b) Direct Borrower to sell or dispose of the Property and apply the proceeds to satisfy the outstanding obligations, with any surplus returned to Borrower after all amounts owed to Lender are satisfied; and

(c) Pursue any other remedy available under the Contracts Act or other applicable laws of the Commonwealth of Redmont, including seeking damages, specific performance, or other equitable relief.

§ 6.03 No Waiver. Failure by any Party to enforce any right or remedy under this Agreement on one occasion shall not constitute a waiver of that right or remedy on any future occasion.

§ 6.04 Recourse Provision. If proceeds from the sale or disposition of the Property are insufficient to satisfy all amounts owed under this Agreement, Borrower shall remain personally liable for the deficiency. **Borrower agrees that Lender's claim under this Agreement shall rank senior to any other unsecured debt of Borrower to the extent permitted by applicable law.**

Article VII — Force Majeure

§ 7.01 Neither Party shall be in Default under this Agreement, nor liable for any failure or delay in performing their obligations, to the extent that such failure or delay is caused by a force majeure event as defined by the Contracts Act, Section 13 — being unforeseeable circumstances beyond a Party's reasonable control that make performance impossible or radically different from what was contemplated. The affected Party must notify all other Parties promptly and take all reasonable steps to minimize the impact and resume performance.

§ 7.02 For the avoidance of doubt, financial difficulty, poor planning, and market conditions shall not constitute force majeure events.

Article VIII — Good Faith & Fair Dealing

§ 8.01 Each Party shall perform its obligations and exercise its rights under this Agreement in good faith and in a manner that is fair and just, consistent with the implied covenant of good faith and fair dealing under the Contracts Act, Section 12.

Article IX — No Binding Arbitration

§ 9.01 In accordance with the Contracts Act, Section 11, this Agreement does not and shall not contain any provision requiring the Parties to submit disputes to binding arbitration. Each Party retains the full right to access the courts of the Commonwealth of Redmont. The Parties may, by mutual agreement, engage in voluntary non-binding mediation as a first step in resolving any dispute, without prejudice to any Party's right to pursue court proceedings.

Article X — Severability

§ 10.01 Consistent with the Contracts Act, Section 10, all provisions of this Agreement are severable. If any provision is found invalid, illegal, or unenforceable by a court of the Commonwealth of Redmont, the remaining provisions shall continue in full force and effect, and the Parties shall negotiate in good faith to replace the affected provision with one that achieves the same intent.

Article XI — Governing Law & Jurisdiction

§ 11.01 This Agreement is governed by and construed in accordance with the laws of the Commonwealth of Redmont, including the Contracts Act, the Legal Entities Act, and the Commercial Standards Act. Any disputes arising from or in connection with this Agreement shall be resolved exclusively in the courts of the Commonwealth of Redmont.

Article XII — Entire Agreement & Amendments

§ 12.01 This Agreement, together with its Schedules, constitutes the entire agreement among the Parties with respect to the subject matter hereof and supersedes all prior negotiations, representations, and understandings. Any amendment must be agreed in writing and signed by authorized representatives of all Parties, and shall take effect only upon filing in the Company Docket where required by the Legal Entities Act.

Article XIII — Notices

§ 13.01 All notices under this Agreement shall be in writing and delivered through direct discord messages from Somederp. Notice shall be deemed received upon confirmation of delivery to the designated contact of the receiving Party.

Party	Designated Contact
Lender	Two Guys Realty (Krowyn as designated collector)
Borrower	1vtmdeveloper (1vtm on discord)

Schedule A — Property Description

Field	Detail
Property Name / Identifier	RH019
In-Game Location / Coordinates	X: 4542 / Z: 3092
Purchase Price	$200,000
Additional Description	Commercial Plot

Schedule B — Payment Schedule

Field	Detail
Loan Amount	$100,000
Interest Rate	8% per Month
Compounding Frequency	Monthly
Payment Frequency	Weekly interest only, with final payment being interest + principal
Scheduled Payment Amount	$8,000 (interest only), $108,000 (final payment)

Field	Detail
First Payment Date	July 9th, 2026
Final Payment Date (estimated)	September 9th, 2026
Total Number of Payments	3
Total Repayment Amount	$124,000 (principal + total interest)

SIGNATURES

This Contract shall not become binding unless all Parties sign it.

BORROWER: 1vtmdeveloper

' Signed by Discord: @1vtm | Date: Jun 10, 2026, 2:51 AM UTC

LENDER: Somederp

' Signed by Discord: @.somederp | Date: Jun 10, 2026, 2:48 AM UTC

P-002

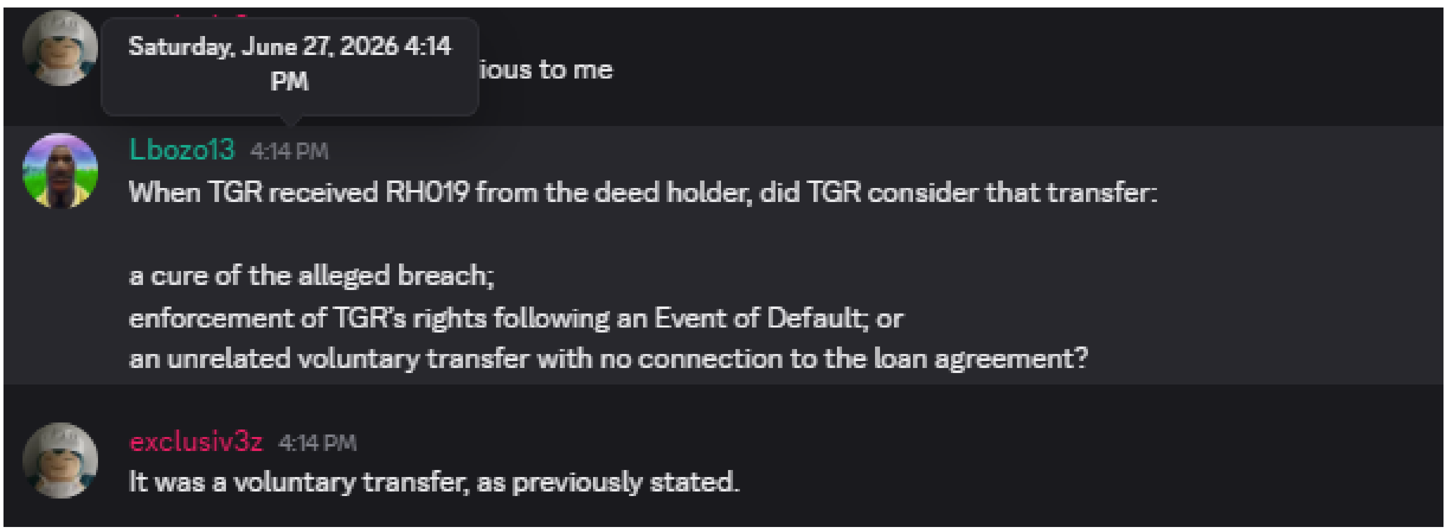
Current RH019 ownership screen identifying exclusiv3z as the recorded transferee.

P-003

Temporary deportation notice for 1vtmdeveloper.

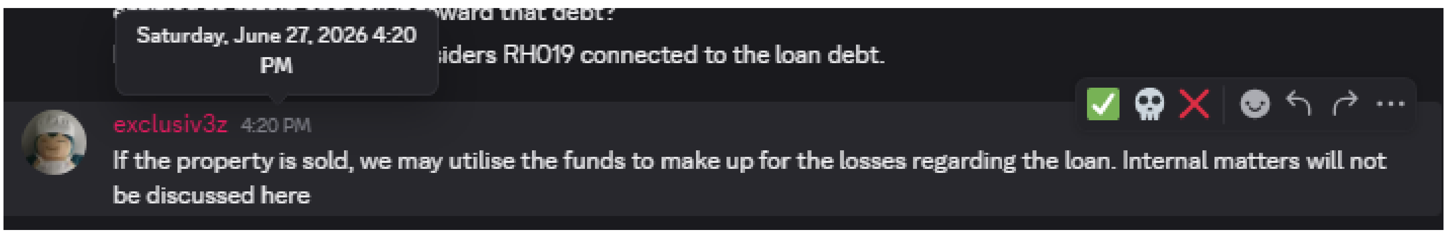
P-004

TGR statement that its receipt of RH019 was a voluntary transfer.



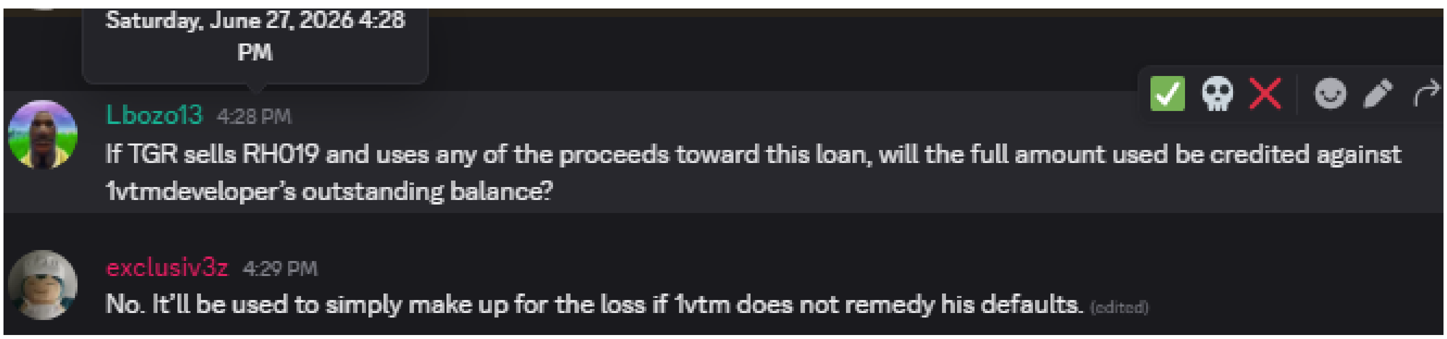
P-005

TGR statement that RH019 sale funds may be used to make up losses regarding the loan.



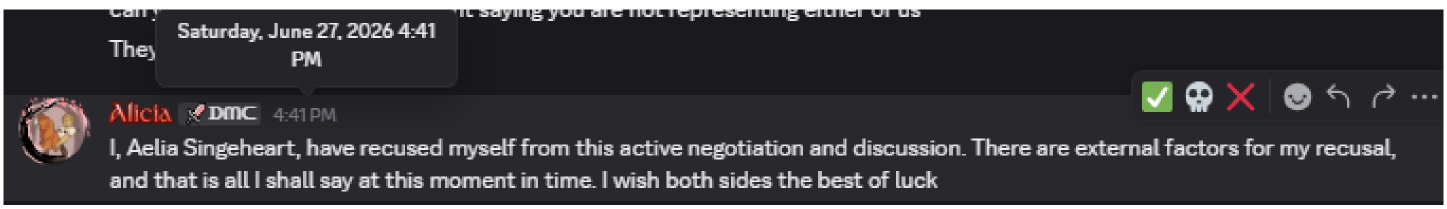
P-006

TGR statement that such proceeds would not be credited against Plaintiff's outstanding balance.



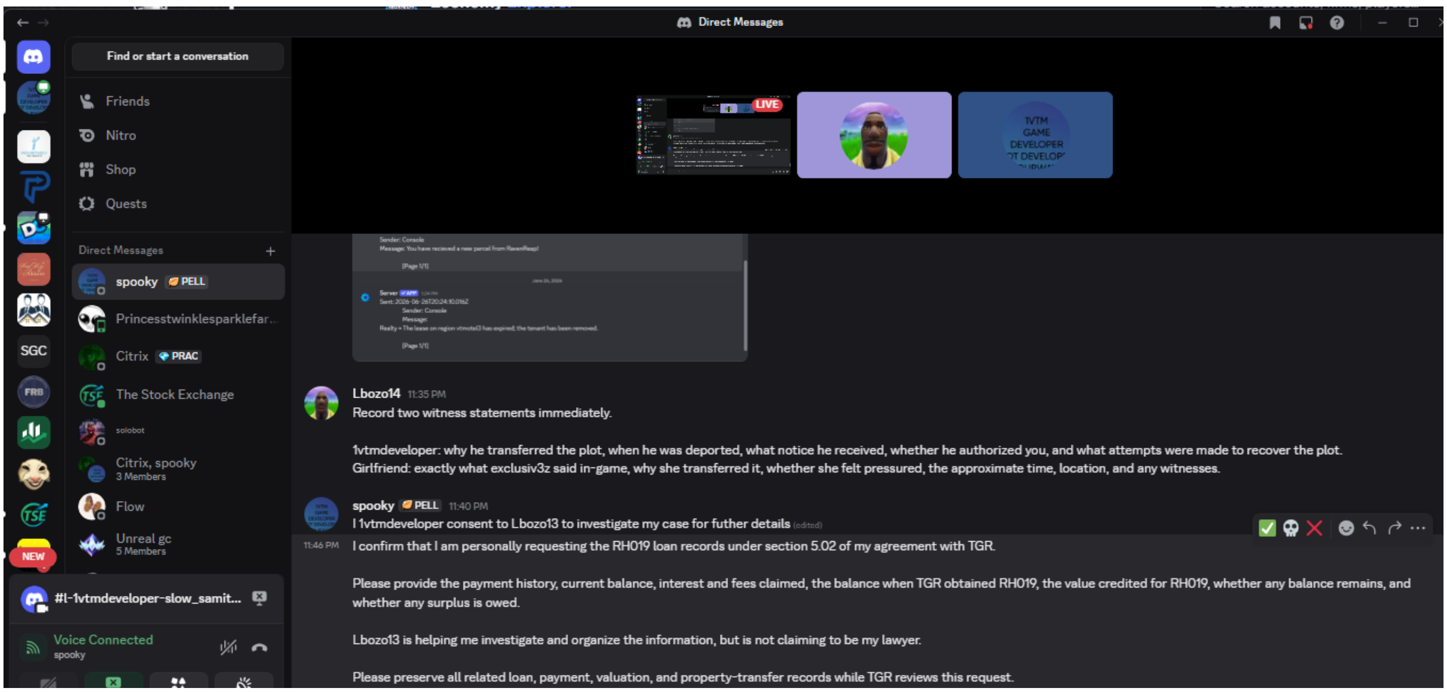
P-007

Aelia Singeheart's recusal from active settlement negotiations, included as background concerning the end of negotiations.



P-008

Plaintiff's personal written request for loan records and preservation under Section 5.02.



P-009

Plaintiff's formal written request for the default notice, claimed default basis and date, accounting, and preservation of RH019.

Pleas Friday, June 26, 2026 11:55 PM yment, valuation, and property-transfer records while TGR reviews this request.

spooky PELL 11:55 PM

Hello. I am 1vtmdeveloper, the borrower under the RH019 agreement.

For the record, I am requesting the following:

A complete copy of the written breach/default notice TGR relies upon, including the sender, recipient, date, time, and full message.

The RH019 loan records under section 5.02, including all payments, interest, fees, current balance, the balance when TGR obtained RH019, the value credited for RH019, any remaining deficiency, and any surplus owed.

Confirmation of the exact contract clause TGR says allowed it to take and retain RH019, and the date TGR claims an Event of Default occurred.

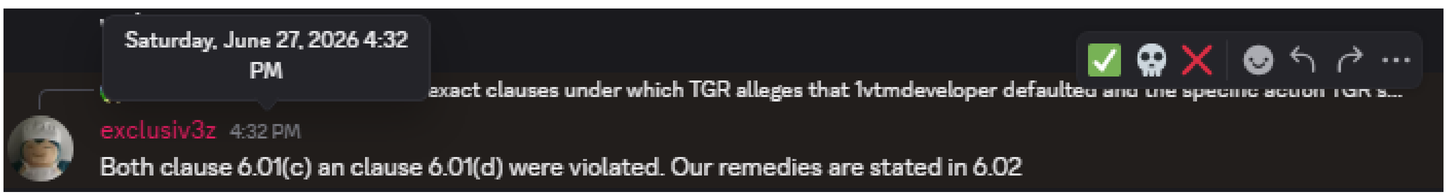
Confirmation that RH019 and all related messages, transfer records, payment records, and valuation records will be preserved and that RH019 will not be sold, transferred, or modified while this dispute is being reviewed.

Lbozo13 is assisting me with investigating and organizing the evidence. He is not claiming to be my lawyer.

Please keep all responses in writing in this ticket.

P-010

TGR statement identifying Sections 6.01(c) and 6.01(d) as the alleged defaults and Section 6.02 as the claimed remedy provision.



P-011

Somederp's partial loan accounting and statement that RH019 sale value will be credited against the loan.

Somederp To answer these questions first

Somederp 5:50 AM

- Original amount: $100,000
- $24,637 paid on June 17th, 2026 + $12,642 on interest negotiation discount applied to 1vtm on June 17th, 2026, total $37,280
- The payment is applied through the cash going into the TGR balance, and subsequently written as paid under the TGR loan book, see attached for the record
- Current remaining principal is $69,120
- Current interest repaid is $6,400, calculated as the first period payment of $100,000 * 8%, and applied an 80% discount to a total of $6,400. Future interest of $12,800 is expected to be repaid along with principal in the future
- No late fees, penalties, or other charges applied. Currently make-whole provision of 80% expected interest is active
- Total balance claimed immediately before is $0 before TGR took RH019
- Total balance currently claimed is $37,280, paid on June 17th, 2026 as discussed above and in attached screenshot
- I'll leave @exclusiv3z to opine on the date it was taken possession
- Per the recourse provision, the value will be pitted against the loan when it is sold and balance credited against it. It's currently $0 as it isn't sold. Please see attached for the full definition of the Recourse Provision per the RH019 contract signed by 1vtm. The current status of RH019 loan is "in process" rather than "fully complete" as the property hasn't been sold yet
- The loan is partially satisfied
- Remaining "deficiency" is to be further determined as per the Recourse Provision
- Again, to be determined
- See attached for the supporting screenshots

Payment Term	Min Term
y, Interest + Principal at the end	1 month
Payment	**Interest**
$37,280.00	$6,400
$81,920.00	$6,400
$119,200.00	

. If proceeds from the sale or dis
unts owed under this Agreemen
iency. **Borrower agrees that L**
or to any other unsecured deb

You're Viewing Older Messages Jump To Present

P-012

In-game mail stating that TGR was providing Plaintiff with three days to remedy an alleged violation before seeking action.

P-013

Plaintiff written authorization appointing Lbozo13 as authorized legal representative for the RH019 dispute, including negotiation, records requests, evidence review, document preparation and filing, and representation in Federal Court or District Court where permitted by his active legal qualification.

spooky PELL 7:05 PM

I, 1vtmdeveloper, appoint Lbozo13 as my authorized legal representative for the RH019 dispute with Two Guys Realty.

He has permission to:

- investigate this dispute;
- speak and negotiate with TGR and its representatives on my behalf;
- request and review records and evidence;
- prepare and file documents relating to this dispute; and
- represent me in Federal Court or District Court where permitted by his active legal qualification.

He may discuss settlement terms, but may not accept a final settlement, waive my rights, admit liability, or authorize any transfer without my clear approval.

I confirm that I authorize his involvement and adopt the requests he has already made concerning RH019 and the loan records.

Date: Jun 27, 2026
Discord username: 1vtm (edited)