

SUPREME COURT, STATE OF COLORADO
TWO EAST 14TH AVENUE
DENVER, COLORADO 80203

CASE NO. 03SA377

ORIGINAL PROCEEDING IN UNAUTHORIZED PRACTICE OF
LAW

Petitioner:

THE PEOPLE OF THE STATE OF COLORADO,

v.

Respondent:

CURTIS RICHMOND

RECEIVED

SEP 30 2004

REGULATION
COUNSEL

ORDER OF COURT

Upon consideration of the Report Pursuant to C.R.C.P. 236(a)
Re: Findings of Fact, Conclusions of Law and Recommendation for
Final Disposition filed in the above cause, and now being
sufficiently advised in the premises,

IT IS THIS DAY ORDERED that said Respondent is Enjoined from
Engaging in Unauthorized Practice of Law.

IT IS FURTHER ORDERED that the Respondent, Curtis Richmond
is to pay \$300.00 in Restitution to Mrs. Williams. Assessed
Costs and Expenses in the amount of \$180.00 to be paid to the
Office of Attorney Regulation Counsel and \$152.22 is to be paid
to the Office of the Presiding Disciplinary Judge.

BY THE COURT, SEPTEMBER 29, 2004.



Copies mailed via the State's Mail Services Division on 9/30/04 HOP

James Coyle
Deputy Regulation Counsel

Curtis Richmond
2705 Sombrosa St.
Carlsbad, CA 92009

Curtis Richmond
P.O. Box 742
Solano Beach, CA 92705

Hon. William Lucero,
Presiding Disciplinary Judge

RECEIVED

<p>SUPREME COURT, STATE OF COLORADO</p> <p>ORIGINAL PROCEEDING IN THE UNAUTHORIZED PRACTICE OF LAW BEFORE THE OFFICE OF THE PRESIDING DISCIPLINARY JUDGE 600 17TH STREET, SUITE 510-S DENVER, CO 80202</p>	<p>AUG 19 2004</p> <p>REGULATION COUNSEL</p>
<p>Petitioner: THE PEOPLE OF THE STATE OF COLORADO,</p> <p>Respondent: CURTIS RICHMOND.</p>	<p>Case Number: 03SA377</p>
<p>REPORT PURSUANT TO C.R.C.P. 236(a) RE: FINDINGS OF FACT, CONCLUSIONS OF LAW AND RECOMMENDATION FOR FINAL DISPOSITION</p>	

This matter is before the Presiding Disciplinary Judge ("PDJ") by Order of the Supreme Court dated March 3, 2004 directing the PDJ to serve as hearing master.

On December 17, 2003, the Office of Attorney Regulation Counsel ("Petitioner") filed a Petition with the Supreme Court under C.R.C.P. 234 against Curtis Richmond ("Respondent"), a California resident not licensed to practice law. Petitioner seeks an injunction against Respondent for the unauthorized practice of law in Colorado. Petitioner also requests the Court to assess Respondent with the costs and expenses of these proceedings, and restitution for losses by Mrs. Julia Williams, a Colorado resident and the complaining witness here.

On January 5, 2004, the Supreme Court issued an Order to Show Cause directing Respondent to answer in writing why he should not be enjoined from practicing law in Colorado. On or about February 5, 2004, Respondent filed two documents: (1) Declaration of Curtis Richmond, and (2) Notice of Acceptance to Contract in response to the citation to show cause. Petitioner filed a Reply to Respondent's pleadings on February 10, 2004.

The PDJ set the matter for hearing on July 27, 2004. On that date, James C. Coyle appeared on behalf of Petitioner. At the PDJ's initiation, Respondent participated in the hearing by telephone from San Diego, California.¹ The People presented two witnesses: Mrs. Julia Williams and her

¹Respondent did not file a motion before the hearing under C.R.C.P. 43(i) to participate by telephone. Respondent did not appear in person at the hearing on July 27, 2004, nor did

son, Gordon Williams, a Colorado Springs attorney. In addition, the People offered Exhibits 1 through 51, which were admitted into evidence without objection. Respondent did not present any witnesses or exhibits though he gave an opening statement, cross-examined witnesses, and made a closing argument.

Shortly before the July 27, 2004 hearing, Respondent filed one of several pleadings objecting to the Court's jurisdiction. Respondent argues he has a constitutional right to freely enter into contracts with others and thereby obtain assignment of legal rights. He further argues that he is then free to take legal action based on those assignments and represent himself therein.

The PDJ interprets Respondent's jurisdictional challenges to include both subject matter and personal jurisdiction. As explained below, the Court has the authority to exercise both. The PDJ did not consider whether Respondent's participation prior to or during the July 27, 2004 hearing amounted to a waiver of personal jurisdiction. *See e.g. In re the Parental Responsibilities of H.Z.G.*, 77 P.3d 848 (Colo.App.,2003)(Defendant in child support arrearage claim did not waive objection to personal jurisdiction by participating in proceeding after his jurisdictional arguments were rejected).

I. FINDINGS OF FACT

Despite challenging the Court's jurisdiction, Respondent does not dispute the key facts in this case:

Mrs. Williams, an 83 year-old widow who lives in Colorado Springs, Colorado, was the victim of a classic Ponzi scheme. An entity named Purchase Plus convinced Mrs. Williams that the more money she invested in credit card purchases, the more she could earn. After Purchase Plus obtained a total of \$25,000 from her, they disappeared.

On May 18, 2002, following her Purchase Plus losses, Respondent contacted Mrs. Williams via email and solicited her to enter what he described as a class action lawsuit against the banks involved in the Purchase Plus matter. (Exhibit 1) It is unclear how Respondent was able to identify and contact Mrs. Williams and others concerning the Purchase Plus scheme.²

he call in to participate. Rather, the Court on its own initiative placed a call to Respondent on the morning of the hearing to ask if he wanted to participate. The Court allowed Respondent to make statements, cross-examine witnesses, and offer argument. Respondent stated at the conclusion of Petitioner's case that he did not have additional evidence to offer. The issue whether Respondent would be allowed to offer evidence over Petitioner's objection for failure to file a motion under C.R.C.P. 43(i) is therefore moot.

² Gordon Williams testified at trial that he thought Respondent had contacted more than 250 others to participate in his class action lawsuit and "notarial protest". Respondent also stated

Respondent's first email to Mrs. Williams states:

I'm Curtis Richmond who has helped a large number of people fight the banks regarding the Purchase Plus Refund Demands. I became one of the few experts on Regulation Z and other related Credit Card Statutes. Plus I have a strong legal background, even though I'm not an attorney. I learned that one can become highly knowledgeable in small areas of the law without going to law school. One just has to be willing to spend a little time at a quality law library that most major cities have. I have been the one spearheading legal action against the banks who are in clear violation of Regulation Z and other statutes. Because of my tenacity and the help of a few other people including a former Law Professor who have contributed to my legal and factual data base, I have the banks nailed to the wall with absolute, irrefutable evidence of Criminal Fraud and conspiring with EFS National to forge and prepare the false and fraudulent Phony Rebuttal Scam. This is in addition to the earlier stated Regulation Z, Fraud, and Conspiracy charges. We are now adding Defamation of Character where it fits, Extortion, and Civil RICCO [sic]. . . .We are going after \$5 million per client for these people and possibly \$5 million per bank per client. I believe a minimum of \$1-2 million and possibly \$3-5 million per person would be appropriate for this Lawsuit. The reason is the Punitive Damages. . . .(Exhibit 1).

This was the first of over 30 messages, documents, and calls Respondent sent to Mrs. Williams in Colorado over the next 21 months concerning his expertise and advice regarding the class action lawsuit and "notarial protests." (Attachment A). Respondent also sent similar emails and documents to many other victims of the Purchase Plus scheme across the country. Mrs. Williams testified that Respondent assured her on several occasions in writing and by telephone that he could obtain millions of dollars for her and others on claims against banks that Respondent indicated were legally responsible for the victims' losses in the Purchase Plus scheme. Respondent is not licensed to practice law in Colorado or elsewhere.

in an email (Exhibit 38) that he had over 230 "clients" in his first group and 90 "clients" in a second. The exhibits in this case show that there were 26 individuals in addition to Mrs. Williams who were on Respondent's "client" email list. Mrs. Williams appears to have been the only Colorado resident who was on Respondent's list.

Initially, Respondent stated that he would represent the interests of Mrs. Williams and the others in a class action lawsuit under Regulation Z (Truth in Lending Act), a provision of the Uniform Commercial Code in which Respondent claimed to be an expert. To file this class action lawsuit, Respondent told Mrs. Williams she would need to assign him her rights to litigate these claims. (Exhibit 3). Mrs. Williams signed the assignment of rights, which purportedly "irrevocably assigned over to Curtis Richmond and/or his assignees or designees all right, title, and interest that the undersigned (Mrs. Williams) has against the Defendants (Citibank and others)." In exchange for her assignment, Respondent stated that he would pay Mrs. Williams 50% of the judgment obtained.

The second matter Respondent asked of Mrs. Williams and his other "clients" was \$300.00 each to cover the costs of the "lawsuit", including depositions. Mrs. Williams, with complete confidence in Respondent, complied by sending three separate checks on her Colorado bank account in June, July, and August 2002 to Respondent, each in the amount of \$100. (Exhibit 4)

Over the ensuing months, Respondent repeatedly assured Mrs. Williams by email, regular conference calls, and individual calls that she and the others had a good case. The banks would pay, Respondent told her, because she was an elderly woman who had been defrauded. Respondent went so far as to chart "compensatory damages" for his clients based on "real damages" he calculated. (Exhibit 8).

In September 2002, Respondent told Mrs. Williams and other "clients" that, with the advice of a Dr. Dale Livingston, a "brilliant law professor", he had decided to pursue the "notarial protest" instead of a class action lawsuit. (See Exhibits 5, 6, 7, 12, 13, and 33. Exhibit 50 is the "notarial protest" dated January 24, 2003 Respondent sent to Bank One/First Bank. The bank received this document on or about March 3, 2003.) Respondent then directed Mrs. Williams to sign and have notarized a Modification to Assignment of Legal Rights. (Exhibit 6).

Respondent described the "notarial protest" as a procedure operating within the law but unknown to most attorneys and judges. The first step involved a notarized document directed against a party listing the claims against them. (See *e.g.* Exhibit 50). In the protest, Respondent demands settlement of the claim asserted by the aggrieved party. According to Respondent, if a party fails to reply, the offender is in default and subject to entry of judgment by an arbitrator or a court of law. Respondent assured Mrs. Williams that the procedure was a foolproof way of prevailing against the banks for her losses.

Mrs. Williams believed Respondent's claims about the validity of the "notarial protest", as well as his statement that her case was worth millions of dollars. She testified Respondent's advice caused her both monetary and emotional harm. First, she lost the \$300 she tendered to Respondent. Second, she is upset with herself for believing the claims Respondent made to her. Mrs. Williams testified that her relationship with her son suffered because she initially defended Respondent and followed his, instead of her son's advice. She stopped communicating with the Respondent when he threatened to sue her son for a million dollars and file criminal charges against him.

When Gordon Williams discovered that his mother had sent \$300 to Respondent and an assignment of rights, he emailed Respondent and asked Respondent to explain his actions. (See Exhibits 9, 10, 11, 14, 15, 16, 17, and 19). Mr. Williams also asked him for detailed information on Dr. Livingston, the person Respondent claimed was the source of much of the legal advice Respondent was giving Mrs. Williams. Respondent answered Gordon Williams with a series of ad hominem attacks in which he criticized Mr. Williams for his ignorance of the law. However, Respondent never provided the specific information requested about Dr. Livingston or other matters.

After researching "notarial protest" on Westlaw and search engines on the Internet, Gordon Williams decided to file complaints against Respondent for practicing law without a license and engaging in a scheme to defraud his mother and others. In response to Gordon Williams' claims against him, Respondent stated:

I was taught by a retired Attorney who went to Harvard Law School how to *represent* other people without violating the law and the power grab tactics of the Bar Asso (sic). Every U.S. Citizen has the Constitutional Right to make a contract, and every U.S. Citizen has the Constitutional Right to Represent Himself in Court. My attorney friend wrote the Assignment of Legal Rights in the Purchase Plus Matter that your Mother *and every other Client* had to sign before I would add them to the Class Action Lawsuit. By then, I will have a Licensed Attorney helping me because I will have plenty of money by then and will be going after several hundred million in Punitive Damages. (Exhibit 10) (emphasis added).

II. ANALYSIS AND CONCLUSIONS OF LAW

Jurisdiction

Respondent admits the underlying facts in this case though he strenuously argues the Court lacks jurisdiction and, in any event, he was not practicing law as alleged in the Petition. As discussed below, the PDJ disagrees with the Respondent's assertions.

Subject Matter Jurisdiction

The Colorado Supreme Court has jurisdiction to regulate the practice of law in this state. Const. Art. 6 et seq.; *Unauthorized Practice of Law Committee v. Grimes*, 654 P. 2d 822 (1982). Further, C.R.C.P. 228, which defines the Supreme Court's jurisdiction over with the unauthorized practice of law, states:

The Supreme Court of Colorado, in the exercise of its exclusive jurisdiction to define the practice of law and to prohibit the unauthorized practice of law within the State of Colorado, adopts the following rules, which shall govern proceedings concerning the unauthorized practice of law.

The plenary power of the Supreme Court to regulate the practice of law is well settled. As the Court noted in *Grimes, id.* at 823: "The power of the Supreme Court to determine who should be authorized to practice law would be meaningless if it could not prevent the practice of law by those not admitted to the bar."

Petitioner alleges that Respondent solicited a Colorado resident, held himself out as an expert in and gave advice on legal matters and procedures, offered to represent her in and took assignment of her legal claims, charged her \$300 to do so, and promised her millions of dollars in settlement. Respondent is not a licensed attorney in Colorado or in any jurisdiction. These allegations in the petition present sufficient facts to trigger the Supreme Court's subject matter jurisdiction.

Personal Jurisdiction

Respondent is a resident of California. There is no evidence that he was ever physically present in Colorado at the time the events alleged in the petition. The Service of the Petition for Injunction and Order to Show Cause filed with the Supreme Court was sent by certified mail to Respondent's California address pursuant to C.R.C.P. 234(c).

Respondent's contacts with Colorado are as follows:

- Respondent unilaterally and purposefully contacted Mrs. Williams in Colorado initially by email (Exhibit 1) and soon thereafter by fax (Exhibits 2, 3, 6, and 22) and solicited her to participate in a class action lawsuit and later a series of "notarial protests".
- Respondent knew, or should have known, that Mrs. Williams lived in Colorado, and the PDJ so finds. He faxed her documents to a Kinko's in Colorado Springs and asked her to execute and return them to him. He asked that she pay him \$300, which she remitted from a Colorado checking account over a period of three months. (Exhibit 4). He asked her to have the Modification To Assignment of Legal Rights notarized. She did so and the document shows that a Colorado notary notarized the document on November 15, 2002. (Exhibit 6).

Respondent stated the following on February 24, 2003 when defending himself against charges by Gordon Williams:

Gordon Williams accused me of practicing law without a license. I explained to him that clients and I have a Constitutional Right to enter into a Contract and that I have a Constitutional Right To Represent Myself in Pro Per. He ignored this explanation and statement of fact and *filed a Complaint with the Supreme Court of Colorado* that investigates people who practice law without a license. I responded vigorously as I did once before after a sleazy Collection Agency Attorney did the same thing to the Michigan Bar last August. . . . I stated that if they took any further action against me, I would file a \$1 million Lawsuit for violating my Civil Rights. I have not heard from them and *so far I have not heard from the State of Colorado.* (Exhibit 22, p. 2) (emphasis added).

This February 24, 2003 email was followed by at least 20 others to Julia Williams' email address in Colorado. (See Attachment A).

- In total, Respondent sent 31 emails and faxes to Mrs. Williams in Colorado. (See Attachment A). He also called Mrs. Williams directly and invited her to participate in several conferences calls. (Exhibits 9, 10, 11, 14, 15, 16, 17, and 19). Further, Respondent admitted speaking by telephone to Mr. Williams' wife and to faxing

materials to Gordon Williams in Colorado Springs, Colorado.
(Exhibit 22, p 1).

The Colorado Supreme Court uses a three-prong test to determine whether the activity of a nonresident who is not present in a state meets the “minimum contacts” requirements of *International Shoe Co. v. State of Washington*, 326 U.S. 310, 66 S.Ct. 154, 90 L.Ed 95 (1945) and its progeny:

- 1) Has the nonresident purposely availed himself of the privilege of acting in the forum or of causing important consequences therein?
- 2) Does the cause of action arise from the nonresident’s activities in the forum state?
- 3) Given the activities of the nonresident in the forum state, is exercise of jurisdiction reasonable? *See Waterval v. District Court*, 620 P.2d 5, 9 (Colo.1980). *See also Keefe v. Kirschenbaum*, 40 P. 3d 1267, 1270-1272 (2002).

Respondent contacted Mrs. Williams, a Colorado resident, and solicited her involvement in a process that has had important consequences for her, as well as the Colorado Supreme Court in its regulation of the practice of law.

In *Keefe, id.*, the plaintiff, a Colorado resident, filed a legal malpractice claim in a Colorado district court against a New York law firm and attorney. The firm previously represented the plaintiff for 11 years in settling judgments against her in New York. The New York law firm and attorney moved to dismiss the case in Colorado for lack of personal jurisdiction. In upholding the exercise of jurisdiction, the Colorado Supreme Court stated:

Due process . . . requires only fair warning to the defendants that they could be subject to the specific jurisdiction of the Colorado courts related to those activities . . . [where the defendants] *deliberately accepted the responsibility of representing a Colorado client*, citing *Scheuer v. Dist. Court*, 684 P.2d 249 (Colo.1984). . . . [The defendants] *consciously entered into the agreement, with foreseeable consequences* (*Id.* at 1272, 1273) (emphasis added).

Respondent solicited Mrs. Williams and continued to do so. His contacts with her in Colorado fall somewhere between a single act in the state and the continuous activity found in *Keefe*. Nevertheless, Respondent’s contacts with Colorado are of sufficient quality and quantity to reasonably subject him to the jurisdiction of this Court. *See Waterval, supra* (Colorado court can constitutionally exercise personal jurisdiction over a Virginia attorney sued by former client who moved to Colorado in 1972 where claim for negligence and

breach of fiduciary duty arose out of discretionary investment account established in Virginia in 1970 and client relationship continued in Colorado for two years through correspondence, phone calls, and remittance of payments on a Colorado account); *Scheuer, supra* (Colorado court can exercise personal jurisdiction over a claim by Colorado company that New Mexico lawyer committed tortuous act in Colorado when lawyer was retained from Colorado by telephone to represent company to settle claims in New Mexico and allegedly negligently disbursed funds from New Mexico trust account).

Unauthorized Practice of Law

Aside from the issue of jurisdiction, Respondent vigorously denies that he is practicing law without authorization. He claims that he is simply representing himself in the "notarial protest" and that as such, this Court is interfering with his constitutional and contractual rights.

The Colorado Supreme Court has stated that "generally one who acts in a representative capacity in protecting, enforcing, or defending the legal rights and duties of another and in counseling, advising, and assisting him in connection with these rights and duties is engaged in the practice of law." *Denver Bar Ass'n v. P.U.C.*, 154 Colo. 273, 279, 391 P.2d 467, 471 (1964). Thus, a non-lawyer generally cannot:

1. Provide legal advice or interpret the law as it may apply to another person's legal matter, *Conway-Bogue Realty Investment Co. v. Denver Board of Realtors*. 312 P.2d 998 (1957);
2. Represent another person in any legal transaction or matter, *Denver Bar Ass'n v. P.U.C.*, *supra*; *Grimes, supra*; or
3. Select or draft legal documents on behalf of another person, *Conway-Bogue, supra*.

Petitioner has met this burden, establishing a violation of each of the three prohibitions listed above by a preponderance of evidence.

1) Respondent interpreted the law and gave Mrs. Williams legal advice

Although Respondent advised Mrs. Williams he was not a lawyer, he nevertheless held himself out as an expert in legal matters involving Regulation Z and convinced her that he could win millions of dollars on her behalf. Exhibits 1 through 50 show unequivocally that Respondent was consciously offering advice to and interpreting the law for Mrs. Williams. Though he admitted he was not a lawyer, this disclosure was of little consequence; he

acted as a legal advisor. He went so far as to calculate damages for his "clients" in these actions. (Exhibit 8). It was on this basis that he construed the law, albeit erroneously.

2) Respondent represented Mrs. Williams and others in legal matters³

The words and actions of Respondent objectively show that he believed and acted as Mrs. Williams' legal representative. He asked for and received \$300 from her in cash for the purpose of paying for the costs of the lawsuit, including depositions. Respondent's actions including his numerous contacts with Mrs. Williams are consistent with his position that she was his client and he was her legal representative. (See e.g. Exhibit 1)

3) Respondent selected and drafted legal documents for Mrs. Williams and others

Respondent signed and likely drafted the "notarial protest." (See e.g. Exhibit 50). Although this protest, as Respondent uses it, has no basis in the law, he promoted it as the means to process Mrs. Williams' claims. He may also have prepared the assignment of legal rights. (Exhibit 3.)

4) Respondent's assignment defense fails because Mrs. Williams remained the real party in interest in any claim she may have had against the banks Respondent targeted.

Respondent argues in defense that he obtained a full assignment of rights from Mrs. Williams and therefore he was acting only for himself. Respondent's actions, however, belie any claim that he was the real party in interest in the "notarial protest." Further, Respondent told Mrs. Williams he represented her interests and would share with her 50% of any settlement he reached. (Exhibit 1).

Respondent is oblivious to the allegation that he is practicing law without a license and continues to tout his "notarial protest" as a sure winner. At the conclusion of the evidence in the hearing, he stated to Mrs. Williams that, if she remained with the lawsuit, she could claim over \$600,000. If she wanted to give it up, it was her loss.

³Even before Mrs. Williams signed the Assignment of Legal Rights to Respondent on May 31, 2004, it is clear from the language of his May 18, 2004 email that he was promoting himself as a legal expert and advising Mrs. Williams on her legal rights. (Exhibit 1). Thus, even if there was a viable argument that Respondent was representing himself only for purposes of the class action lawsuit and "notarial protest", he nevertheless consulted, advised, and sought to represent Mrs. Williams to obtain her signature on the assignment of rights.

Respondent has caused and will likely continue to cause serious harm to the public. He is a self-proclaimed tax protester (Exhibit 22, p. 2) and advises strategies to his "clients" that promote disrespect for judicial authority.⁴ Thus, Respondent's legal advice is more egregious than simply giving erroneous counsel. As the Supreme Court stated in *Unauthorized Practice of Law Committee v. P.U.C.*, *supra* at 823, 824:

Lawyers are officers of the court, and, as such, are subject to supervision and regulation by the court. . . . Not only do we regulate admissions to the Bar, but we continually oversee the practice of law to insure that the public obtains legal advice only from qualified and competent counsel. We do not hesitate to suspend or revoke the license of a lawyer who abuses the honor and privilege of practicing law in this state. *Accordingly, we cannot permit an unlicensed person to commit acts which we would condemn if done by a lawyer.* (emphasis added)

If a licensed lawyer in Colorado engaged in conduct at issue here, the attorney discipline system would be obligated impose sanctions. Likewise, Respondent must not be allowed to continue to harm the public by providing incompetent and unqualified legal representation.

⁴Respondent's espouses the view that the law has authority only if an individual contracts with or consents to the legal system. In one of email sent to Mrs. Williams and others the Respondent writes: "This story is true as bizarre as it sounds. A man known by Wayne Bevins used this strategy successfully in Court. When the Judge was trying to make a legal determination against him, the man interrupted in saying you Honor I do not have a Contract with you and you do not have a License to make any Legal Determination against me, so you are fired. The Judge immediately called for a 15-minute recess. As Wayne humorously stated, the Judge must have called 911 for Judicial Help. The Judge came back after the break and started to issue another Order. The man once again interrupted and said Your Honor I have no Contract with you so you are fired. This went on 21 times before the Judge finally dismissed the case." (Exhibit 46, p. 2).

Attachment A
Respondent's Messages/Documents
Sent to Mrs. Williams in Colorado

Emails listed below were sent to Mrs. Williams at her son Gordon Williams' email address - gordlaw@aol.com:

1. Email May 18, 2002 – Purchase Plus Class Action Lawsuit (Exhibit 1)
2. Fax May 31, 2002 – Payment of Purchase Plus Lawsuit (Exhibit 2)
3. Fax May 31, 2002 – Assignment of Legal Rights (Exhibit 3)
4. Email September 20, 2002 – Important Class action Update (Exhibit 5)
5. Document November 15, 2002 – Modification of Assignment of Rights (Exhibit 6)
6. Email January 3, 2003 – Class Action Up Date & Conference Call Reminder (Exhibit 7)
7. Email January 11, 2003 – Conference Call Reminder (Exhibit 8)
8. Email January 27, 2003 – Notarial Protest Up Date (Exhibit 12)
9. Email February 1, 2003 – Notarial Protest Up Date (Exhibit 13)
10. Email February 4, 2003 – A Word From God (Exhibit 18)

Sometime before February 22, 2003, Mrs. Williams changed to email address to jpw1920@aol.com. The following emails were sent to Mrs. Williams at this email address, many of which were forwarded to her son Gordon William, a Colorado Springs attorney. Mrs. Williams eventually cut off correspondence with Respondent, Exhibit 31, following an exchange of emails messages between Respondent and her son (See Exhibits 9, 10, 11, 14, 15, 16, 17, and 19), though she continued to be copied on messages to Respondent's email group. Gordon Williams emailed Respondent's email group on February 23, 2003 to express his concerns about Respondent's conduct. See Exhibit 21. Respondent's response to Gordon Williams is Exhibit 22. See also Exhibits 23, 25, 27, 32. :

11. Email February 22, 2003 – I Believe God Gave Us Our Miracle” (Exhibit 20)
12. Email February 28, 2003 – Class Action Lawsuit Up Date with Attached Protest Letter (Exhibit 27)
13. Email March 13, 2003 – Notarial Protest Update (Exhibit 28)
14. Email March 23, 2003 – So Far All Is Going According to Plan (Exhibit 29)
15. Email March 31, 2003 – Class Action Up Date (Exhibit 30)
16. Email April 19, 2003 – We Are Close to Starting the Collecting Process (Exhibit 34)
17. Email May 2, 2003 – Class Action Up Date (Exhibit 35)
18. Email May 15, 2003 – Notarial Protest Up Date (Exhibit 36)

19. Email June 11, 2003 – Class Action up Date Re UCC1 Collection Process (Exhibit 37)
20. Email June 22, 2003 – UCC1 Lien Process Underway (Exhibit 38)
21. Email July 4, 2003 – Class Action Lawsuit Up Date (Exhibit 39)
22. Email July 27, 2003 – I Believe We Have Been Given Another God's Miracles (Exhibit 40)
23. Email September 18, 2003 – Important Class Action Update (Exhibit 41)
24. Email October 18, 2003 – We May Have New Miracle & The Final Piece of the Puzzle (Exhibit 42)
25. Email October 29, 2003 – Important Progress Has Been Made (Exhibit 43)
26. Email November 20, 2003 – Class Action Up Date (Exhibit 44)
27. Email December 4, 2003 – It Looks Like the Beginning of the End (Exhibit 45)
28. Email December 18, 2003 – Arbitration Complaints Sent Out (Exhibit 46)
29. Email January 17, 2004 – Class Action Up Date (Exhibit 47)
30. Email January 28, 2004 - Two More Small But Important Miracles (Exhibit 48)
31. Email February 13, 2004 – More Progress Being Made (Exhibit 49)