

Welcome to The Backstory:

I know you may be looking at those numbers and some of the people or organizations/companies that are owed money and wondering for what reasons that money is owed them and you may be like, huh? Let me continue my/our story and explain how things got to be where they are today. So, when I moved from Los Angeles to New York City I moved there to pursue what I thought was my purpose and more so was my goal which was to be on "Broadway"! However, it didn't take long until I realized after only doing one real season of theater shows in Michigan that when I came back to NYC I did only a few small productions and then drifted off into an aimless and purposeless life largely. I pursued my girlfriend at the time now my wife and I spent ever more time with the LORD, drawing closer to him, growing in God, in my love for Him and people, and going to church. Financially though I went from job to job or for a while only did gig apps like Postmates or did only non-union background acting for a number of months. I did not do well financially and started to get into a little bit of debt. It began to creep up slowly. There were large swaths of time during this season of my life where I wouldn't see my girlfriend for sometimes months because she was traveling because of work and she would now and again come back to NYC for a little bit before going on her next job. Thank the LORD. Eventually, I proposed to her at the very top of the Empire State building on the 102nd floor. From there we began to plan our wedding and life together. Now, keep in mind that I was broke when I proposed to my girlfriend and now wife and I was still aimless in my individual God given life's purpose. I joined SAG-AFTRA at the end of 2016 and was in a holiday USPS commercial which was a lot of fun but then came January of 2017. I had only been doing background acting as a way to make a living but there is a lot less union than non-union background acting work and January is definitely the slowest month of the year. So, January of 2017 comes and there is almost no work, my fiancée is away on work, and I feel the most purposeless I have ever felt in my whole life. It's in this month that I am at the peak of purposelessness. Say that five times fast. In addition, this is also the month that someone from church invites me to meet a wealthy and successful man and that I could actually learn from him on how to become successful like him. I was broke at the time, had no purpose, wasn't doing anything else, and wanted to be wealthy and successful so I said sure. I went on the subway with this gentleman from church and we went to a Dunkin' Donuts in Sunnyside, Queens, New York that was right by one of the subway stops. In the meeting that I had at this Dunkin' Donuts I met two other men in full suits if I remember correctly, and those men and that meeting changed my life. I met these two men and they asked me some tough questions that no one had ever asked me before and explained to me some business concepts and ideas but wouldn't tell me what the business opportunity was. They stressed to me the importance of being able to earn business partnership with them and with other businessmen and couples who were more successful and wealthier than them. That the relationship(s) could forever change my life and lead to my success, wealth, and financial freedom. To make a long story short I eventually became friends and business partners with both gentlemen and over the course of some months finally earned the opportunity to start my own business and run in business partnership with both of them. So began my years-long journey and business venture into the world of multi-level marketing and more specifically, Amway. Now, I realize and understand that as you read that last sentence that what I said may have triggered a range of emotions, thoughts, and reactions. This is a very personal and subjective experience and topic for many people. It can be quite controversial as well. Even though I quit the business two years ago, for me, Kyle, personally I really enjoyed and loved the people, conferences, personal development, the business itself, and highly valued and appreciated the built in mentorship. One of those two gentlemen that I mentioned before is to this day still a very good friend even though I left the business. I grew a lot as a man, businessman, and husband during those years and met some great people and had some wonderful experiences. However, I also bought a lot of great products that I myself liked and enjoyed but, I didn't make very much money from the business and I spent a lot of time and money on the business. Especially time, which once spent you cannot acquire more of it. The particular organization I joined that used the Amway system was unofficially Christian and

I loved the people, environment, and the fact that they had a pastor on staff who would make audios, kind of like a podcast, and would preach on Sundays at these conferences. I loved and still do love that pastor. I loved growing in such a clean environment that was godly and Christian. I have only good things to say about the training organization that I joined and Amway as an overall company. I highly admire and respect them and the work they do in transforming people, communities, nations, and the world in a positive way. Being able to give people from any socio-economic background the ability to get out of poverty and create wealth and more so financial freedom, become a better person, and make a positive impact in their sphere of influence is fantastic! BUT, Amway and how I ran it, number one being the business itself got me into more debt, and I lost money and made very little money in this venture. I learned the hard way that the Amway business and the training system that I joined even though I personally grew so much as a person from being in/a part of them that still, it was not the business, training system, and above all the right way to go and path for me and my family personally. For someone else it could have been the right road to go down but for me, it was not. I say that because it was not related to my God ordained and given purpose in life which I now know and have chosen to walk in. Thank God. I have learned that you are doing the right thing at the right time or you are doing the wrong thing at the wrong time. There is no middle ground, it is one or the other and that is it. The whole time I participated in this business it was me doing the wrong thing at the wrong time, the ENTIRE TIME I DID IT. Ultimately, and I can honestly say this only as of these last couple of weeks, that I never should have done or started the business. Period. Having said all that, going back, in February of 2017 I got a job as a server at a restaurant in Manhattan and I really enjoyed myself there and for the first time in my life made good and fairly stable income for me and my family. Then COVID-19 and the year 2020. Once I was furloughed from my job at the restaurant the next 5 years to this very day have been hospitality/server jobs or sales jobs. Back to financial instability I went. I thank God that as I now live with my parents, while my wife is away because of work, I have a job after 7 months of not working. I must confess that I started a cybersecurity bootcamp in 2023 which was fully online and self-paced. This then turned into an incredible internship experience with the same company. I had a waiter job in New York City prior to my wife and I coming out to Los Angeles in July of 2024. I thought I would have found and completed my career transition from hospitality into cybersecurity by August of 2024 at the latest. As you read this now I still do not have a job in cybersecurity. By God's love, grace, and power though I know my job in cybersecurity is coming in March.

So, let's talk about the bills in more detail:

1. Bank of America - Amway Visa Platinum Plus: I totally quit Amway in the summer of 2023. But, I had gotten into debt so that's why the Bank of America debt is directly related to an old Bank of America Amway Credit Card. See the pictures and you'll see what I mean.

2. Therapy: I did this 3 day therapy intensive with this incredible Christian therapist last October. The cost for it was \$2,700.00. I didn't have a job at the time so my mom paid \$900.00 as a down payment to help me out and then I got on a payment plan with the therapist to pay the rest (\$1,800.00) back to him. The LORD used that intensive to change me and my life for the best forever. I am the man and husband that I am today because of that work done about 6 months ago. I started another one day intensive with my therapist and it added another \$900.00 to my whole payment plan. For some reason it only shows eight months instead of nine in the screenshot I posted of my new payment schedule with him. That extra day added another \$900.00 though. Bringing my current total to \$2,200.00.

3. Mom and my Step-Dad: My parents have helped me and us out ALOT since July. They both paid for me to get a new engine for my car which was the majority of what I owe them for the car repairs bill. Some other minor repairs were required. Also, I went on COBRA after quitting my job in New York City

and continued my health insurance through COBRA but it was over \$500.00 a month so that's why I owe my mom for the health insurance. Plus, my mom and step-dad were kind enough to let me sell some of their things on eBay and Facebook Marketplace so that I could make some money while unemployed. Basically, when it comes to the part that says "Online/In Person Sales" in the table above, those items I sold on eBay or Marketplace, all except for one item, she after seeing what my total was that I received from each sale, or because of other circumstances/mistakes that I made, decided after the fact that, with the exception of one of the items sold, that I could have the rest of the sale amount for the items sold even though originally I was supposed to split each item 50/50 with her. {If you go to the pictures you'll see a breakdown of what I am talking about.} In addition, in the beginning of selling her/their things (largely my mom's stuff), she told me when we were doing 50/50 on an item that her half would go towards paying her back for the health insurance. This only lasted until I believe November. So, in reality I don't owe her as much as it says for the health insurance but, and let's be honest, her profit made from those items that I sold in the first few months should have gone to her for her to use as she pleased and NOT solely for the purpose of paying her back for the health insurance. So, that's why I wrote it that way and that is why I am asking for the full health insurance amount and for the full amount in regards to the online/in person sales. I want to be the most loving version of myself and do right to, and most of all, show honor, love, and respect to my mother by paying her back in full. The therapy cost I explained above at number 2. I needed help paying my car insurance and my new health insurance. My mom helped me out with that. Hence the checks and the PayPal screenshot. I needed a little more than she initially gave me but, she surprised me by sending me another \$200.00 via PayPal. Unfortunately, she didn't know that my PayPal was negative so that didn't go over very well.

4. Dad: My dad has helped my wife and I out a lot. My wife and I got into a situation where we came into real hardship and we were not able to pay our rent for a number of months. This was a bad storm of events because we had some health struggles for the first 3-5 months of 2024 which made it more difficult to get out there and work. I wasn't making that much money as a waiter and so my dad graciously helped us out but we need to pay him back for paying our rent which had accrued. On New Year's Eve of 2024, my dad also gave me \$800.00 to help me pay my bills that needed to be paid by the end of the month. He also paid for my bootcamp and internship into cybersecurity. Getting close now to getting a job in cybersecurity and finishing that career transition.

5. PayPal: I sold an expensive piece of art on eBay that was my mother's and I sent her half of the item's sale amount which was \$625.00. I had the money in my bank account however, something happened where PayPal took the money from my PayPal account/balance (which was \$0.00 at the time.) and my bank account wasn't affected for some weird reason. That whole situation I have never had happen to me not before or since. I didn't pay it off because by the time I saw what happened I decided I needed to use the money for an important driving trip that I had where I needed to drive about 6 hours north of Los Angeles to meet up with my wife briefly and get our dog and take him back to LA with me. I also needed to pay some important bills that month of January of 2025 as well. My mom surprised me by sending me \$200.00 via PayPal to help pay in full my health insurance. Unfortunately, she didn't know that my PayPal was negative so that didn't go over very well. My total balance due is now \$425.00.

6. Medical Bills: For these bills, well, my health insurance covered the majority of these bills but what I was left with I still haven't paid back. That's the truth.

7. IRS: \$30,133.36 is how much we owe the IRS as of 2/24/2025. However, \$30,340.74 is how much my wife and I will owe on this debt by 3/24/2025. The reason I am asking for this higher amount is because of the fact that the interest accrues daily which is why I am asking for what the debt will be in 30 days from

when I last called the IRS on 2/24/2025 not what it currently is as of today. This way without any doubt we will be able to pay back in full the IRS.

8. Synchrony Bank: I made one payment since taking that picture of what I owe Synchrony Bank. My total with them is now \$3,174.38.