

Date: July 25, 2021

Subject: Forgery at Fremont-Toyota auto dealership

One-paragraph version: Fremont-Toyota physically stole auto-loan papers and replaced them with literally forged versions. At least three people are involved: Mark Hashimi aka Kamal Sayed Hashimi, Abdullah Shokoor aka Abby Shokoor, and Hugo Alcantar. It's possible that they're doing this sort of thing to unwary Toyota buyers on a regular basis.

Summary of story:

A P.I. named Brian Martin purchased a Toyota Tacoma from Fremont-Toyota in December 2020. This was during one of Toyota National's Sale-a-Thons. The dealership didn't want to honor the sales price but did so after arguing about it. They were unhappy about the deal.

Hugo Alcantar, a finance manager at the dealership, nagged Brian after the sale to come in to sign some unspecified form and to bring the original loan papers with him.

On December 29, Brian agreed to do this so as to shut Hugo up. Hugo had Brian sign some type of disclaimer. Hugo then took the original papers out of Brian's hands, left the room with the papers, and returned forgeries to Brian.

Brian didn't realize until later that Hugo had replaced the papers. He did think that the disclaimer thing was fishy and asked Hugo to send him a copy of what he'd signed that day. Hugo emailed a clumsy forgery — grade-school level — that was apparently supposed to be Brian's agreement to pay \$6,000 more than had been agreed to.

The dealership decided to back up Hugo Alcantar. General Manager Mark Hashimi blustered as part of this but on July 06, 2021, a law firm named Berliner-Cohen seems to have told him that he was hosed. An hour or two later, Mark offered to settle.

You can see evidence such as text messages between the two men and a copy of what Hugo Alcantar emailed to Brian in the following sections. Hugo's email is close to conclusive evidence of forgery and loan fraud all by itself.

About this document: This is release 210725. It supersedes lower-numbered releases. This document is distributed under Creative Commons BY-NC-SA 4.0. This means that anybody can quote and share it for non-commercial purposes. The rights-holder for attribution purposes is Brian Martin, P.I. The editor for this release was Robert Kiraly aka OldCoder.

This document was prepared originally using LibreOffice 7.1 under Laclin, a Linux distro of OldCoder's own design (see laclin.com).

Websites:

<https://fremonttoyota.org/> – Main Fremont-Toyota Loan Fraud site
<https://markhashimi.org/> – Mark Hashimi page

Alternate domains: (these presently go to the main site)

<https://abbyshokoor.com/> <https://annavierra.com/>
<https://hugoalcantar.com/> <https://johnalocozy.com/>
<https://rachelghiringhelli.com/> <https://fremonttoyota.news/>

The mark "fremonttoyota" is used in domain names and website content under Nominative Use and Fair Use. For more on this subject, see the legal notes in Appendix L.

Fremont-Toyota management:

Anna Vierra, Controller

Rachel Ghiringhelli, Company Contact

Mark Hashimi, General Manager

John Alocozy, General Sales Manager

Hugo Alcantar, Finance Manager

CC in separate emails to these email addresses:

A cc list previously included here has been redacted.

Shokoors who are not “Abby” are asked to forward to “Abby”. Additionally, information related to “Abby” is respectfully requested for legitimate and reasonable purposes related to possible forgery by “Abby” of auto-loan documents. Mohammed Hashimi, Richard Vierra, and Michelle Amin are asked to forward to Mark Hashimi, Anna Vierra, and “John” aka Abdul Alocozy respectively.

Thank you for your time.

CC to these street addresses:

A cc list previously included here has been redacted.

As background information, the Abdullah or “Abby” Wali Shokoor discussed here is believed to be the one who was alleged to have written bad checks in Virginia. Reference: Westmoreland General District, Case Number 193GC9300021800

John Alocozy’s real name seems to be Abdul Alocozy. He’s believed to be the “John Alocozy” who completed a Chapter 7 bankruptcy 10 years ago this year (2021).

“John” Abdul Alocozy and “Abby” Shokoor both seem to be from Virginia or to have connections to the State. It isn’t clear yet that this is or isn’t coincidental.

Hugo Alcantar has a real estate license; specifically, CA State Real Estate License #01487228. The license technically expired in March 2021 but has been extended. Research into related issues is in progress.

STATEMENT OF BRIAN MARTIN

1. Who am I?

I'm Brian Martin, a licensed P.I. in the S.F. Bay Area and a long-time Toyota enthusiast. Long-time as in 25 years. My California P.I. license number is 21866.

Fremont-Toyota has contact information for me on file. Others such as news media are invited to email me using the following temporary email address:

brian@fremonttoyota.org

My professional website is: <https://bmartininvestigations.com/> or www.BMartinInvestigations.com

The “fremonttoyota” websites listed further up are not hosted or run by me. For notices and/or contact information related to the sites, see the Notices pages on the sites.

2. Me and my Toyotas.

I have some experience with vehicle technology. I'm qualified to comment in this context.

I've worked at American Auto Body as a technician. I have advanced ICAR auto-body certifications. And I've worked as a crew chief for Jeremy Newberry's race team.

Jeremy Newberry, to clarify, is a retired professional athlete who played for the 49ers, Raiders, and Chargers. On his team, I was responsible for maintaining a 700HP dirt modified car as well as a 360 CI powered wingless sprint car.

My first car was a 1969 Camaro. I restored it myself. The car was fast but it guzzled gas like there was no tomorrow. So, I replaced it circa 1994 with a 1987 Toyota SR5 pickup truck.

In 1995, I started working as a P.I. I bought a camper shell for the 1987 Toyota and this was sufficient to make it a good vehicle for surveillance.

The idea was that I'd park the Toyota in a subject's neighborhood and jump from the driver's seat through the little window into the back camper part. It was a little like Bo and Luke Duke. Then I'd sit in the camper part and observe the area without being observed myself.

A camper shell has a back door. But I couldn't use that to enter the back of the Toyota because onlookers would be likely to see me doing so. Plus you can't lock the door of a camper shell from inside and I needed to have the door locked. P.I. work is often mundane but P.I.s do get knives pulled on them sometimes. A locked door is the best policy.

The 1987 Toyota was serviceable as a P.I. vehicle but I married not long after purchasing it and we had our first child in due course. Space and comfort became considerations. As one example, we missed A/C. So, we got a Ford Explorer.

The Ford Explorer didn't live up to Toyota standards. In 1999, therefore, we upgraded to a 2000 Toyota Tacoma. It was compatible with surveillance work as it had the same type of camper shell. It was comfortable enough. And it

was as reliable as the rising of the sun.

I had a close friend who'd been a Toyota mechanic. He told me that if I ever had a component fail on my new truck I shouldn't replace it with anything less than an original Toyota part. He explained that I'd be better off rebuilding the part instead of replacing it because of the difference in quality between Toyota Factory parts and so-called "replacement parts".

I followed that philosophy religiously: rebuild rather than replace.

I'm guilty of not following the maintenance schedule as closely as I should have. But the 2000 Toyota Tacoma exceeded my expectations regardless. In the end, which came in December 2020, I'd gotten 427,000 miles out of the vehicle. That's 17 drives around the world.

I still had the original alternator, starter transmission rear axle, A/C, etc. My friend was right. Toyota original parts quality is in a class of its own.

3. Expectation.

I loved my 2000 Tacoma and I love the 2021 Tacoma that I replaced it with. However, I need to write about the circumstances.

A prompt and positive response from Fremont-Toyota is expected. The response will be treated as public and will ultimately show up in Google. Non-response or negative response will mean that other organizations and venues will need to come into play. Such organizations and venues may include Toyota National, social media, and formal actions.

4. Selecting a new Tacoma.

In December 2021, my reliable 2000 Toyota Tacoma truck finally gave up the ghost at 427,000 miles. My wife Janis found a new 2021 Toyota Tacoma advertised for sale on the Fremont-Toyota dealership website. This was a 2021 Toyota Tacoma SR Double Cab.

It was/is the one with a 2.7 L 4-cylinder engine. Horsepower: 159 hp @ 5,200 rpm. MPG: 20 city / 23 highway. It came standard with adaptive cruise control, nav system with Google satellite support, and other features. This was the truck for me.

On December 11, Janis and I went to see the vehicle. Our daughter Amanda, an adult and a credible witness, accompanied us.

5. "Abby" Shokoor.

A salesperson of Asian ancestry named "Kenny" – possibly Kenny Ye, but this is unconfirmed – showed us the Toyota Tacoma. We told Kenny that we were interested in a purchase. He went to get a "sales manager".

The "sales manager" turned out to be somebody that I'd met before. This was Abdullah aka "Abby" Shokoor.

In the past, "Abby" was the proprietor of Brentwood Game Exchange in Brentwood, CA. Note: That business still exists but has confirmed that "Abby" is no longer involved with its operations.

About a decade ago, I installed a security camera system for Brentwood Game Exchange. "Abby" came across as the type that cuts corners. He asked me to change one of the lights while I was on a ladder. I wasn't licensed to do that type of work and was concerned about safety as well. However, I agreed to do so.

"Abby" assured me that the power was off. Subsequently, it turned out that the power had been on the whole time.

To the best of my recollection, that incident was the extent of my past relationship with “Abby”. In an odd note, though, later in December 2020, somebody at Fremont-Toyota characterized me as a “buddy” of “Abby’s”. We’ll come back to that part.

6. December 11, 2020 negotiations.

This was during one of Toyota National’s Sale-a-Thons. The listed price was \$28,633 and the dealership was supposed to honor it. However, in negotiations on December 11, 2020, “Abby” waved away the number. “There’s markup”, he said.

The sticker price was \$35,628. “Abby” didn’t demand that price but he seemed to want to start with it in negotiations. My response was that the listed price was \$28,633 and that I expected the dealership to honor the listed price.

The ad may have included fine print that permitted the dealership to brush aside the listed price. However, if this is the case, it’s irrelevant because “Abby” ultimately agreed to sell me the Tacoma for \$28,633.

My wife Janis noticed something odd during the discussion. We made it a point to explain to “Abby” that we’d come to Fremont-Toyota specifically to get the Tacoma that had been listed for \$28,633. “Abby” said, regardless, “You drove past 7 Toyota dealerships to get to Fremont-Toyota. Why did you come here?”

It might just have meant that “Abby” wasn’t a very good listener. That seems odd for a salesperson. I think it simply didn’t register for him that car buyers might take listed prices seriously and actually come in to buy cars at those prices.

7. The numbers.

I can’t state the numbers part of the deal exactly because parties at Fremont-Toyota later stole and most likely destroyed the original paperwork. However, I can provide approx. numbers.

The dealership took \$500 off of the \$28,633 as a “rebate”. This reduced the effective price to \$28,133. To that, tax of about \$2,800 would have been added.

There was an \$85 document processing fee and a \$223 vehicle license fee plus \$287 for vehicle registration. \$20 for smog abatement. \$8.75 in California “Tire Fees”.

Fremont-Toyota added \$299 more for an optional service named “Forever Start”. Note: This service was apparently listed at \$500 and discounted by \$301 as part of the deal.

I made an initial down payment of \$7,000. Add it all up and my initial debt – taking the \$7,000 payment into account – was supposed to be about \$24,557.

When I looked at the paperwork, I noticed that Fremont-Toyota had added hundreds of dollars instead of subtracting them per the rebate. I saw the number \$28,995 instead of \$28,633 or \$28,133. Note: I’m not sure of the last digit.

The rest of the paperwork seemed to be in order. So, I decided to let the discrepancy go and signed the papers.

8. Strange Fremont-Toyota behavior after the sale.

Starting shortly after the December 11, 2020 sale, I started to receive phone calls and texts from Fremont-Toyota that urged me to come back in. Some of the texts are shown on page 7 below.

The calls and texts were mostly from Hugo Alcantar, a “finance manager” at the dealership. One call that I haven't tracked down may have been from somebody else.

Hugo Alcantar made statements similar to the following: “We forgot to get you to sign a document. Can you come in to sign it and bring all of the loan paperwork with you? We're sorry about the trouble and will buy you a tank of gas to compensate you for your time.”

I resisted the requests to come back in. Why did Fremont-Toyota need me to drive so far just to sign a left-over form? Couldn't they simply email a PDF? And why was the rest of the paperwork needed for this?

Another odd part was that Hugo or the other caller referred to me in one call as a “buddy” of “Abby's”. I didn't know what to make of that.

I spoke again with Hugo at 12:00 noon on December 29, 2020. I don't remember if he called me or vice versa this time. He pressed me again to come in. I finally agreed to do so and drove to Fremont-Toyota in the mid-afternoon.


Hugo asked me for the paperwork and I gave it to him. He left, then returned with a piece of paper for me to sign. It was just a disclaimer. He returned the other paperwork to me during the discussion.

Hugo didn't give me a copy of the new form that I'd signed. At 6:34pm, I texted him and asked for a copy. That text is shown on the next page. At 10:29pm – this was still on December 29 – he emailed me the sticker image that is shown below.

Editor's note: The image below has been modified as follows: (a) slight rotation to make it more vertical (b) split into two pieces so as to make it fit better on printed pages and in website windows.

From: "Hugo Alcantar" <hugo@fremonttoyota.com>
To: "BMARTININVESTIGATIONS@YAHOO.COM" <BMARTININVESTIGATIONS@YAHOO.COM>
Sent: Tue, Dec 29, 2020 at 10:29 PM
Subject: COPY

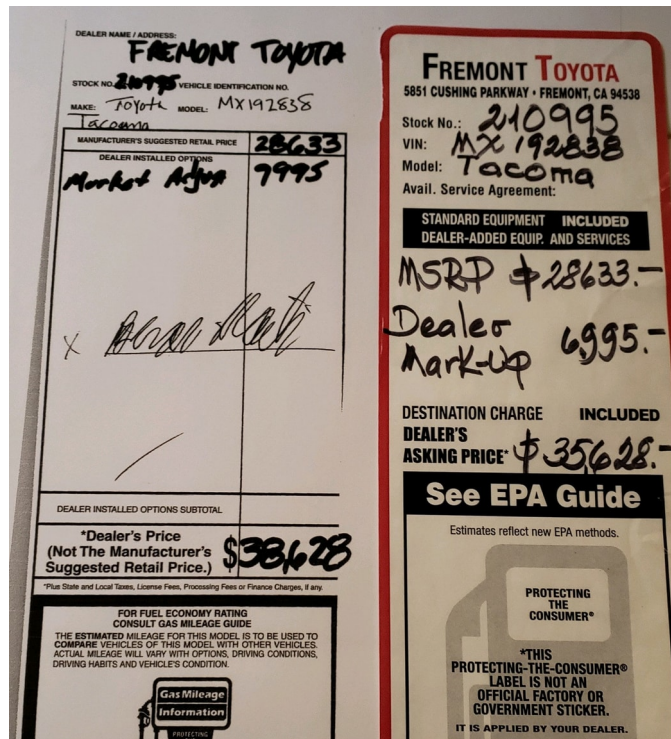
DEALER NAME / ADDRESS: FREMONT TOYOTA	
STOCK NO. 21995	VEHICLE IDENTIFICATION NO.
MAKE: Toyota	MODEL: MX192838
TECOMA	
MANUFACTURER'S SUGGESTED RETAIL PRICE	28633
DEALER INSTALLED OPTIONS	7995
Market Adjust	
X <i>[Signature]</i>	

DEALER INSTALLED OPTIONS SUBTOTAL	
*Dealer's Price (Not The Manufacturer's Suggested Retail Price.)	\$38628
<small>*Plus State and Local Taxes, License Fees, Processing Fees or Finance Charges, if any.</small>	
FOR FUEL ECONOMY RATING CONSULT GAS MILEAGE GUIDE	
<small>THE ESTIMATED MILEAGE FOR THIS MODEL IS TO BE USED TO COMPARE VEHICLES OF THIS MODEL WITH OTHER VEHICLES. ACTUAL MILEAGE WILL VARY WITH OPTIONS, DRIVING CONDITIONS, DRIVING HABITS AND VEHICLE'S CONDITION.</small>	
	
<small>THIS ADDENDUM HAS BEEN ADDED BY THE DEALER, NOT THE MANUFACTURER, TO REFLECT ANY ADDITIONAL CHARGES FOR ITEMS OR SERVICES PERFORMED. THIS IS NOT AN AUTHORIZED FACTORY STICKER.</small>	

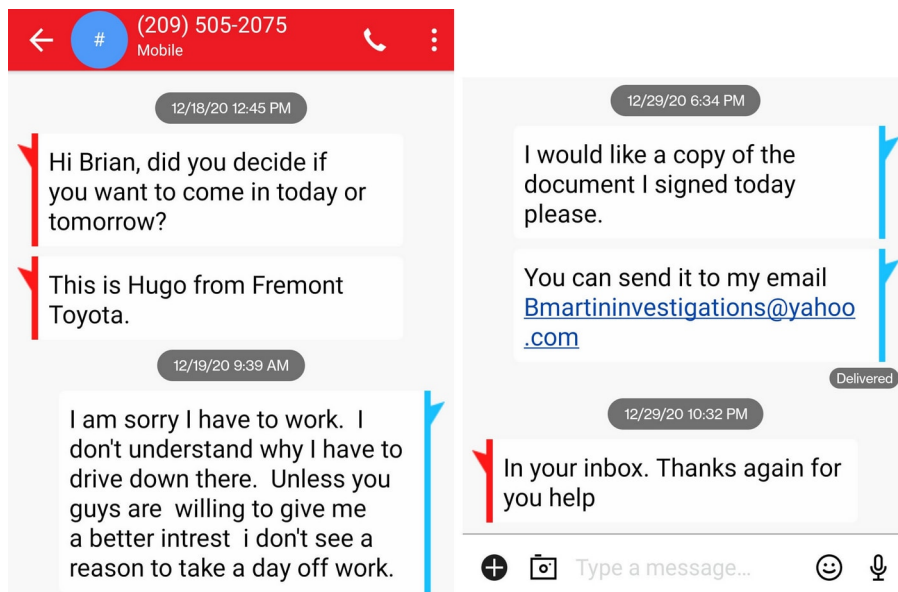
Forgery at Fremont-Toyota auto dealership– July 25, 2021

That isn't what I signed. It's a forgery that doesn't even make sense. I don't understand what it's even supposed to be. As a related issue, I've checked the paperwork that Hugo handed back to me. It isn't the same paperwork which I handed to him.

Editor's note: Exactly what Hugo Alcantar's forgery is supposed to be isn't clear. It seems to be a modified sticker intended to suggest that Brian Martin agreed to a "Market Adjustment" of \$9,995. However, the numbers don't add up. It's also not part of a contract or agreement or anything that seems to be relevant. For comparison purposes, here's a photograph of Hugo Alcantar's clumsy forgery next to the actual dealership sticker. As a related note, advice related to the simplest way to put Hugo in prison will be welcome.



Text messages between Hugo Alcantar and Brian Martin:



Editor's note: The "Fremont Toyota" sticker on the right above is the non-forged version of the dealership sticker that was originally, we think, on the front passenger-side window. The factory sticker is shown below in two parts. This one was originally on the rear passenger-side window. This image has been modified as follows: (a) It's been split into two parts so as to better fit it onto the page. (b) Some white space has been removed from the second part for the same reason.



TOYOTA

Let's Go Places

DESC.: **TACOMA SR** **4X2 DOUBLE CAB**

VIN: **5TFAX5GN0MX192838**

YR/MDL: 2021/7186A

CLR: **SILVER SKY METALLIC/FB14** (01D6/14)

FINAL ASSEMBLY POINT: **SAN ANTONIO, TEXAS, U.S.A.**

STANDARD EQUIPMENT

MECHANICAL & PERFORMANCE

- 2.7L DOHC 16V 4Cyl Engine w/Dual VVTi
- 159hp @ 5200rpm/180 lb-ft @ 3800rpm
- 6-Spd Automatic Transmission
- Automatic Limited-Slip Differential

SAFETY & CONVENIENCE

- Toyota Safety Sense P: Pre-Collision Sys w/Pedestrian Detection, Dynamic Radar Cruise Control, Lane Departure Alert
- Automatic High Beams
- Star Safety System
- Rear Backup Camera
- Safety Connect w/1-Year Trial

EXTERIOR

- 16-in Styled Steel Wheels
- Intermittent Wipers

INTERIOR

- Fabric-Trimmed Seats w/ Dr Lumbar Support
- Audio - 7-in Touchscreen, 6 Speakers, HandsFree Bluetooth Phone/Music, USB Media Port, USB Charge-Ports, SiriusXM w/3-Month All Access Trial, Android Auto & Apple CarPlay Compatible

For Full Product Details:
Please Visit Toyota.com/Tacoma

Full Tank of Gas

GOVERNMENT 5-STAR SAFETY RATINGS

Overall Vehicle Score ★★★★★
Based on the combined ratings of frontal, side and rollover. Should ONLY be compared to other vehicles of similar size and weight.

Frontal Crash	Driver Passenger	★★★★★ ★★★★★
Based on the risk of injury in a frontal impact. Should ONLY be compared to other vehicles of similar size and weight.		
Side Crash	Front seat Rear seat	★★★★★ ★★★★★
Based on the risk of injury in a side impact.		
Rollover		★★★★★
Based on the risk of rollover in a single-vehicle crash.		

Star ratings range from 1 to 5 stars (★★★★★) with 5 being the highest.
Source: National Highway Traffic Safety Administration (NHTSA)
www.safercar.gov or 1-888-327-4236

EPA
DOT

Fuel Economy and Environment

Gasoline Vehicle

Fuel Economy

21

MPG

Small Pickups range from 17 to 23 MPG.
The best vehicle rates 141 MPGe.

20

combined city/hwy

23

city

23

highway

4.8

gallons per 100 miles

You spend

\$ 2,250

more in fuel costs over 5 years compared to the average new vehicle.

Annual fuel cost

\$ 1,950

Fuel Economy & Greenhouse Gas Rating (tailpipe only)

4

1

10
Best

Smog Rating (tailpipe only)

5

1

10
Best

This vehicle emits 423 grams CO2 per mile. The best emits 0 grams per mile (tailpipe only). Producing and distributing fuel also create emissions. Learn more at fuelconomy.gov.

Actual results will vary for many reasons, including driving conditions and how you drive and maintain your vehicle. The average new vehicle gets 27 MPG and costs \$7,500 to fuel over 5 years. Cost estimates are based on 15,000 miles per year at \$2.70 per gallon. MPGe is miles per gasoline gallon equivalent. Vehicle emissions are a significant cause of climate change and smog.

fuelconomy.gov

Calculate personalized estimates and compare vehicles

Smartphone QR Code

MANUFACTURER'S SUGGESTED RETAIL PRICE	\$26,980.00
OPTIONAL EQUIPMENT	
FE 50 State Emissions	
LL SR Convenience Package: Includes remote keyless entry	230.00
2T All-Weather Flr Liner/Door Sill Protector	248.00
DELIVERY PROCESSING AND HANDLING FEE	1,175.00
TOTAL	\$28,633.00

The New Vehicle Limited Warranty provides 3-year/38,000 mile basic coverage, 5-year/80,000 mile powertrain coverage, plus 5-year/unlimited mile corrosion perforation coverage. See Warranty and Maintenance Guide for details. An extended service contract may be available for the vehicle. Ask dealer for details.
Manufacturer's suggested retail price includes manufacturer's recommended pre-delivery service. Gasoline, license and title fees, applicable federal, state and local taxes and dealer and distributor installed options and accessories are not included in the manufacturer's suggested retail price.
ToyotaCare, which covers normal factory scheduled maintenance for two years or 25,000 miles, whichever occurs first, is included as part of the sales price of the vehicle for qualifying buyers. See participating dealer for eligibility and coverage details.

Delivered by Truck to: 04338
FREMONT TOYOTA
5851 CUSHING PARKWAY
FREMONT CA94538



9. Discovery of Fremont-Toyota auto-loan fraud.

The loan payments were set at \$585.78 per month. My wife Janis has been handling them. The first payment was made on January 25, 2021. 5 payments total had been made as of the end of May 2021.

After Janis made the first payment in January, she told me the loan amount seemed to be \$30,000. I told her that that wasn't possible as we'd put \$7,000 down on a truck that had cost only about \$28,000 to begin with after the \$500 rebate.

I assumed initially that the incorrect loan amount was some sort of accounting issue that had a reasonable explanation. However, in the Spring, we needed to make decisions related to income-tax paperwork. As part of this, I reviewed the loan paperwork closely.

I was startled to see that the paperwork said I'd paid \$33,991 for the 2021 Tacoma. I never signed any such paperwork. The place where the number \$33,991 appeared is where I saw the \$28,995 figure [approx.] that I've mentioned further up.

The paperwork turned out to be a color photocopy. I believe that it's faked.

Hugo Alcantar or "Abby" Shokoor or other parties replaced pages in the loan paperwork after Hugo took the paperwork out of my hands and left the room with it for no reason that was explained to me.

It's not clear how these people chose the \$33,991 number. It's possible that they started with the \$35,628 sticker price and subtracted the smallest amount that they could realistically pretend had been arrived at in negotiations.

I made a phone call to Fremont-Toyota regarding the issue. I instructed the person who I spoke with to have "Abby" Shokoor phone me. No call has been received up to the date of this writing.

To be clear, further communication related to this issue should be in writing. A prompt and positive response from the dealership will be appreciated.

Non-response or negative response will necessitate the involvement of Toyota National, financial institutions, Google, social media, news media, and possibly legal counsel on both sides. Readers are invited to follow the story on this website:

<https://fremonttoyota.org/>

Additional websites may be added. Note: Initially the sites will be identical but they may evolve separately over time.

10. Four-Square issue.

There's an additional element to the story that's interesting.

Auto-loan negotiations may include something called a Four-Square. This is a worksheet which lists four basic parameters for a loan.

We were given a Four-Square. We remember that it included a price in the \$28,000 range – either \$28,133 or \$28,633 – and a monthly payment of \$585.78.

Subsequent to negotiations, we were sent to talk to a man in an office to finalize the paperwork. We don't know his last name but he gave his first name as Omar. Omar dug out the Four-Square, said “This copy is too messy, I'll need to redo it”, and crumpled it up.

To the best of our knowledge, we were never provided with a replacement for the Four-Square that Omar destroyed.

One part that's worth noting – aside from Omar's odd need to destroy the Four-Square – is that the monthly payment of \$585.78 remained the same even though Hugo Alcantar changed the price later on to \$33,991.

This suggests that the dealership planned to charge \$33,991 from the start and that Omar was in on the plan to commit forgery and fraud along with, it appears, Mark Hashimi, Abby Shokoor, and Hugo Alcantar.

It follows from there that the forgery and loan fraud may have been part of a process that the group had worked through before. It seems unlikely that a group of 4 people would set up a complicated ad hoc plan to defraud just one buyer.

This is, therefore, possibly a RICO case.

Appendix L. Legal notes and/or disclaimers.

L1. The mark “fremonttoyota” is used at the domain-name and content levels under Nominative Use and Fair Use. It should be noted that DMCA is generally inapplicable in this context. Demands for domain-name takedowns should be submitted to the domain registrar. The domain registrar will forward them to the registrant. The registrant will then reject such demands and forward them along with analyses of the issues involved to Toyota National as well as to local news media and social media.

L2. For additional points related to the current matter, please see the Notices pages on the websites.

(Email appendix starts on next page)

Appendix H. Email between Brian Martin and Mark Hashimi.

Editor's notes:

(a) The photo of Mark Hashimi is used under about a ton of Fair Use related to prosecutable crimes that Mr. Hashimi is believed to have committed and/or be involved with.

(b) Brian Martin's email address has been replaced here with the one that he'd like third parties to use for communication related to Fremont-Toyota loan fraud.

(c) This is believed to be a fairly accurate transcription. However, the editor has assembled the thread manually from copies in different formats. So, there may be errors and omissions.

(d) Brian usually signs his emails with a standard template. To reduce use of vertical space, we've omitted part of the template here.

June 09, 2021: Martin to Hashimi

Date: Wednesday, June 09, 2021 8:41am PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Fremont Toyota loan legal issue

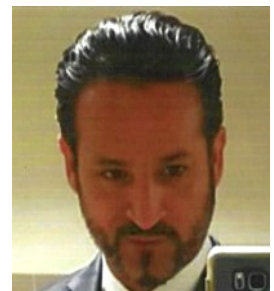


I am a Fremont Toyota customer with a legal issue that probably needs to be looked at. Please view attached PDF.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

June 11, 2021: Hashimi to Martin

Date: Friday, June 11, 2021, 04:37pm PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Fremont Toyota loan legal issue



HI Mr. Martin, I have received your email and I will speak to the agents involved in your transaction and do more research and reach back to you. Please email me your documents that you signed with Hugo , contract and any other forms you signed.

Thank you
Mark Hashimi

June 12, 2021: Martin to Hashimi

Editor's note: The letter below is believed to have been sent to Mark Hashimi on June 12, 2021, but this is unconfirmed.

Date: Saturday, June 12, 2021, unconfirmed
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: RE: Fremont Toyota loan legal issue



Mr. Hashimi, good day. Please allow a few days for preparation of a response. Note, also, that it isn't possible to provide the original papers because Hugo Alcantar physically took some of them out of my hands and stole them. While you're waiting, by the way, would you ask Hugo what the forged sticker that he emailed me is even supposed to be? To see a copy, read the previous PDF. It's not a "he said-she said" issue; Fremont-Toyota is going to need to explain what that is. And why Hugo sent me that instead of the disclaimer that I signed.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

June 17, 2021: Martin to Hashimi

Date: Thursday, June 17, 2021, 2:28pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Fraud inquiry



PLEASE NOTE

This PDF file contains scans of 20 pages of paperwork related to the Fremont-Toyota transaction under discussion, plus this cover page, for a total of 21 pages. These are not scans of the original pages because Hugo Alcantar of Fremont-Toyota physically took original pages out of my hands on December 29, 2021 and stole them. In fact, the copies that were scanned to produce this PDF appear to be color photocopies that have been altered by Mr. Alcantar or other parties at Fremont-Toyota for the purposes of fraud. They are not originals with my original signature or signatures. Only Mr. Alcantar and/or his associates know where the originals are.

For additional information related to the transaction and the fraud in question, see the detailed PDF that was provided previously and/or the latest version of the PDF which may be found online on the following website: <https://fremonttoyota.org/>

Regards,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

June 21, 2021: Martin to Hashimi

Date: Monday, June 21, 2021 5:17pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Fraud Inquiry



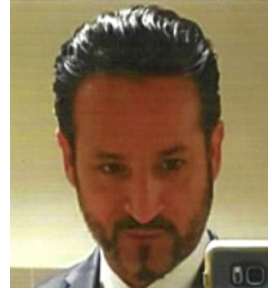
Hello Mr Hashimi,

I hope this finds you well. I would like to confirm that you received the Email and PDF that was sent on 6/17/2021.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

June 22, 2021: Hashimi to Martin

Date: Tuesday, June 22, 2021, 11:05am PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Fraud Inquiry



Hello Brian, I did get an email but I did not understand the email, if you like to speak to me on the phone please call me on my cell 925-421-4479, I did pull your file and the signatures are the same on the contract and the last one you came and signed. Please let me know if you would like to talk, we value your business Mr. Martin!!!

Mark Hashimi

June 28, 2021: Martin to Hashimi

Date: Monday, June 28, 2021 6:20pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Loan Fraud



Mr. Hashimi, it's a pleasure to hear from you.

01. If you didn't understand the email, that isn't a problem. Your customers, Toyota National, personal and business associates of yours, and parties of other types will understand the copy on the website perfectly well. We imagine that they'll be able to explain it to you in simple terms.

02. It's going to be ranked pretty high in Google, Mark. We're already on the first page for the following search. Go head, type the following 4 words into Google:

fremont-toyota loan fraud

Editor's note: For this to work, you need to tell Google, when it asks, that the word "fraud" needs to be included. If you do that, these sites are at #1 in Google already as of July 2021.

03. This said, are you able to point to the words in the following paragraph that you're not able to understand?

"These are not scans of the original pages because Hugo Alcantar of Fremont-Toyota physically took original pages out of my hands on December 29, 2021 and stole them. In fact, the copies that were scanned to produce this PDF appear to be color photocopies that have been altered by Mr. Alcantar or other parties at Fremont-Toyota for the purposes of fraud. They are not originals with my original signature or signatures. Only Mr. Alcantar and/or his associates know where the originals are."

If this is too difficult for somebody who presumably has at least a 6th Grade education to understand, we regret this.

04. We have text messages which prove that the post-sale meeting with Hugo took place. We also have the email that Hugo was foolish enough to send that evening. In fact, all of this is on the website.

What was the document that Hugo emailed even supposed to be, Mr. Hashimi? How will you explain it to Toyota National or in other venues?



05. Yes, the signatures match. The point isn't entirely clear. The pages in question are photocopies of the originals, so of course the signatures match. You're invited to review the originals. This would be a simple matter as they're in your possession.

06. You suggested a phone call. Thank you, perhaps at a later date. For the time being, let's keep things in writing.

Phone calls aren't ruled out. However, please be advised that any phone calls between parties on this side and Fremont-Toyota may be recorded and transcribed.



07. On a related note:

Communications between any parties – including but not limited to transcriptions of phone calls – or statements, events, actions, or facts discovered that are believed to be related to Fremont-Toyota and/or parties associated directly or indirectly with the current matter may be quoted, analyzed, posted, blogged, emailed, snail-mailed, or distributed or made use of as is deemed appropriate.



08. We reserve the right to make use of Fremont-Toyota and/or Toyota intellectual property, as things proceed, under Fair Use and/or Nominative Use.

09. If you're not able to understand the paragraph quoted in part 03 above, the next step is logically for us to communicate with such other parties at Fremont-Toyota, Toyota National, and in various cities in California and elsewhere who may be able to understand the paragraph and explain it to you.

Thank you for your time.

Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

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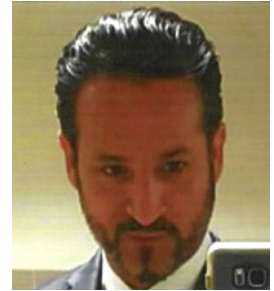


June 29, 2021: Hashimi to Martin

Editor's note: Mark Hashimi's response below to Brian Martin's inquiry doesn't help Fremont-Toyota's case much. It reads like a 6-year-old caught with his hand in the cookie jar, right down to the childish tone and poor grammar and spelling. We're not impressed.

Date: Tuesday, June 29, 2021 12:17pm PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Loan Fraud

Hi Brian, If you are accusing Fremont Toyota for Fraud, you need to proof it, I will have get in touch with my Attorney and I have your file in front of my with your signatures, I will take action about this!! you can go and post whatever you want. Once you get my attorneys letter I'm sure you will understand that Fremont Toyota did not do any fraud!!!



Editor's note: We'd like to thank Mark Hashimi for the permission to post “whatever you want”. We'll be pleased to cite this statement in the future.

Thank you and please don't email me unless your attorney sends me a letter or email.
Mark Hashimi

July 02, 2021: Martin to Hashimi

Date: Friday, July 02, 2021 05:34pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Loan Fraud

Mark, thanks for writing.

1. Um, yes, Hugo Alcantar physically stealing the papers and creating forged copies would be loan fraud. Most people would see this as obvious. You said before that you didn't understand. If you have a rudimentary grasp of events after all, that's positive.

2. Regarding “proof it”, you meant to spell that “prove it”. One part of the proof is Hugo's email to me. Once again, Mark, what was the attachment even supposed to be?

I might add that you can read Hugo's acknowledgment of the email online on fremonttoyota dot org.

To use a technical term, your decision to support the possibly prosecutable crimes that Hugo has committed means, legally, that you're “hosed”.

Google “RICO law” and “conspiracy charges”. Are you able to follow that this may be a criminal matter involving 20 years in prison and not simply a civil matter?

(continued on next page)



3. You didn't read my letter closely. I have the option of communicating with third parties, including associates of yours who may not be delighted about the possibility of facing criminal charges on your behalf. I'll proceed to do so.



Threats which characterize communications with you or with others as “harassment” will be treated as threats to commit abuse of process. Abuse of process is potentially a prosecutable crime as well as a tort. So is conspiracy to commit perjury.

Mark, a threat to commit a crime can be treated as a crime. How deep a legal hole would you like to dig for yourself?

4. Regarding “posting”: Our correspondence will be distributed directly to third parties as well as posted online. So will other events, facts, or information that may be come to light. Demands for confidentiality are not valid and will not be honored.



By the way, settlement most likely will not include NDA, confidentiality clauses, anti-disparagement clauses, or the like. It'll all be in Google for the long term. So, it'll work out best for you if you don't dig that hole too deep.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

July 02, 2021: Martin to Hashimi

Date: Friday, July 02, 2021 05:25pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: PDF of loan papers



Mr. Hashimi, good day. You confirmed receipt of an email sent on June 17 but not receipt of the PDF with my loan papers that you had requested. So, I'm resending the papers.

Please confirm receipt of the attached file or it may be necessary to have a hardcopy delivered to you at your residence or other locations and to take steps to document the delivery.

The attached PDF contains scans of 20 pages of paperwork related to the Fremont-Toyota transaction under discussion, plus a cover page, for a total of 21 pages. These are not scans of the original pages because Hugo Alcantar of Fremont-Toyota physically took original pages out of my hands on December 29, 2021 and stole them. In fact, the copies that were scanned to produce the PDF appear to be color photocopies that have been altered by Mr. Alcantar or other parties at Fremont-Toyota for the purposes of fraud. They are not originals with my original signature or signatures. Only Mr. Alcantar and/or his associates know where the originals are.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

(continued on next page)

July 06, 2021: Hashimi to Martin

Editor's note: On the morning of July 06, 2021, I noticed that a law firm named Berliner-Cohen was reviewing the sites. There wasn't much doubt that it was them because the firm owned the network.

I wrote to two of the leads and commented politely. About 2 hours later, Mark sent the letter below to Brian. It appears that the law firm may have told Mark to truck off.

Date: Tuesday, July 06, 2021, 01:56pm PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Loan Fraud



Hi Brian,

As you know we have been going back in forth and now my attorneys are involved, at the end of the day you are my customer and I want to make sure you are happy with your purchase!! What is it that I can do to help and move forward? Please advise, I want to keep your business with our company moving forward, so please let me know what I need to do to help resolve any issue.

Mark

July 06, 2021: Martin to Hashimi

Editor's note: LOL.

Date: Tuesday, July 06, 2021 06:47pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Loan Fraud Resolution



Mark, thanks for writing.

One suggested correction: You said, "my attorneys are involved". However, they expressed a lack of enthusiasm or they'd have instructed you not to write further, correct? So, you might be without your first choice for representation and most firms other than the bottom of the barrel barratry types will be dubious as well. BTW Was the firm in question Berliner-Cohen?

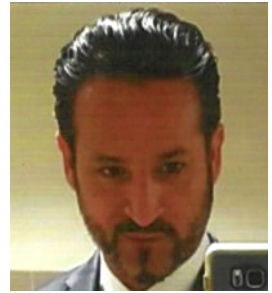
You asked me to comment on a possible resolution. I'll do so in the short term but probably not this week.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

(continued on next page)

July 08, 2021: Hashimi to Martin

Date: Thursday, July 08, 2021, 03:04pm PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Loan Fraud Resolution



Hi Brian, ok let me know what we can do to resolve any issues.

Mark

July 14, 2021: Martin to Hashimi

Date: Wednesday, July 14, 2021 11:10am PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Loan Fraud



Mark, good day.

1. As a first step, the loan parameters under discussion need to be corrected. Additionally, all costs incurred on this side need to be addressed.

2. I'll comment briefly here on the impact of the actions of Fremont-Toyota on this side. This is for the benefit of others who may read this letter. It's not realistic to assume that you personally will react with more than a shrug.

I have two businesses. I'm a private investigator and I also have a company that designs and installs video surveillance systems. Both businesses were impacted by the pandemic.

My wife lost her job at the beginning of the pandemic and it never came back. She was self-employed and collected no unemployment benefits. I'm self-employed as well and collected no unemployment benefits either.

So, money was tight. Then we needed to replace our old Toyota Tacoma. This was as we approached Christmas 2020 when work and funds were even more limited than usual.

To save money for a down payment, I worked a third job at night for Reel Sound and Communications. It was difficult to work both days and nights and not be able to see my family.

We bought a new truck from Fremont-Toyota in good faith. But your people – at least two people and most likely four of you counting you personally – stole thousands of dollars from me and my family. It appears that you may have done this to others before.

It isn't just a civil tort. It's a prosecutable crime, "Mark". Or Kamal Sayed. If it qualifies as a RICO case, you might be looking at 20 years in prison. Even if RICO doesn't apply, prison is a possibility.

3. The loan amount needs to be corrected. The amount that we agreed to is \$28,995.00.

4. I paid taxes related to the extra \$6,000.00 and have paid and am continuing to pay extra interest on that amount. Add both issues to the list that Fremont-Toyota is going to address.

5. Let's not overlook auto registration. I'm stuck paying registration fees for a truck that cost 33,991.00 as opposed to the 28,995.00 that it was supposed to cost. How much is the extra in registration fees going to total over the lifetime of the truck?

I owned my last Toyota Tacoma for 21 years. I expect to receive at least 15 years worth of the difference.

6. Fremont-Toyota ignored initial inquiries on this matter.

This isn't surprising as it's a prosecutable crime that management is involved in. However, the time and effort needed to get to the current point will need to be addressed in dollar terms. The time and effort have been significant.

7. No compensation that we receive in connection with the prosecutable crime that Fremont-Toyota has committed is going to be positioned in any way, shape, or form as taxable income. Nor will any dodgy or grey-area arrangement be acceptable.

As part of this point, a tax person and/or an attorney may be asked to vet any arrangement. You'll cover the costs of such advice.

8. These are the initial points that you need to get started on. It isn't a complete statement and nothing is waived by omission.

9. Closing note:

“Mark”, I'm not under representation yet nor have I filed a police report yet. This said, it's advised that you and the others involved consider the matter carefully before you test the waters again to see what type of games you might be able to get away with.

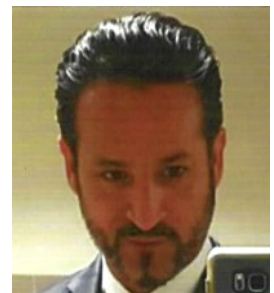
Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

July 20, 2021: Hashimi to Martin

Date: Tuesday, July 20, 2021, 02:07pm PT
From: Mark Hashimi <markhashimi@fremonttoyota.com>
To: Brian Martin <brian@fremonttoyota.org>
Subject: RE: Loan Fraud

Hi Brian, after reading your email a few times, do you want Fremont Toyota to adjust your selling price from what you originally paid to \$ 28,995 plus fee's ? please advise

Mark



July 25, 2021: Martin to Hashimi

Editor's note: The settlement PDF referred to in this letter is included in this story PDF as Appendix S.

Date: Sunday, July 25, 2021 02:36pm PT
From: Brian Martin <brian@fremonttoyota.org>
To: Mark Hashimi <markhashimi@fremonttoyota.com>
Subject: Loan Fraud



Hi Mark,
I have attached a PDF in response to your latest Email. Please confirm receipt.

Thank you,
Brian Martin
Martin & Associates Investigations
www.BMartinInvestigations.com

Editor's note: To review that PDF, just keep reading. It's included right below.

Appendix S. July 25, 2021 Settlement PDF.

Editor's note: The rest of this document was sent to "Mark" Hashimi of Fremont-Toyota as a PDF attachment on July 25, 2021.

Date: July 25, 2021
To: Fremont-Toyota Owners and Management
Subject: Next steps

01. Introduction.

I'm talking to "Mark" Hashimi – aka Kamal Sayed Hashimi – primarily because he responded first. It seems likely that one or both of the 2 women had an obligation to respond as well. We'll come back to that point if necessary.

I don't mind exchanging letters with "Mark", but he may wish to seek assistance from somebody who's able to explain things to him.

Berliner-Cohen is unlikely to represent Fremont-Toyota in this matter. The firm is aware that the dealership has committed at least 2 felonies, that at least 4 people are involved, that the D.A. might take a look, and that a misstep might lead to embarrassment.

However, the firm might be willing to explain things to Fremont-Toyota on an hourly-rate basis. If this isn't the case, perhaps a CPA or other professional could be brought in.

02. Context.

Before we proceed, let's clarify what we're discussing.

On July 16, 2021, "Mark" Hashimi sent a letter to me which implied that I'd agreed to accept a specific "amount" (he used that word) to be specified up front as full settlement related to the forgery and loan fraud that Fremont-Toyota had committed.

In fact, though, I hadn't agreed to discuss or establish a full settlement prior to correction of the forged loan in exchange for an "amount". The point is that a full settlement isn't going to be a precondition for addressing the forgery.

"Mark" now seems to understand this and to be inquiring regarding how the forgery should be addressed. We'll discuss the options that we see in part 04 below. Remarks related to the options are welcome as long as 3 points are understood:

02.01. The unambiguous and highly prosecutable forgery that has been committed needs to be addressed and corrected promptly.

02.02. Full settlement is a possibility. In fact, part 7 below discusses full settlement. However, it isn't going to be a precondition to moving forward. The forgery needs to be corrected promptly with or without full settlement. We can go either route.

02.03. Dodgy or grey-area maneuvers or attempts to con or manipulate will result in legitimate and reasonable consequences for the individuals involved as well as for the dealership, consequences that are consistent with U.S. laws.

03. Felonies in California.

Fremont-Toyota management and others involved should bear in mind that Fremont-Toyota employees and/or associates have committed at least 2 felonies. Not just civil torts.

In California, forgery related to amounts over \$950 USD is a felony. Conspiracy to commit forgery seems to be a felony as well.

At least 4 people are involved: “Mark Hashimi”, “Abby” Shokoor, Hugo Alcantar, and a man who identified himself as “Omar”. So, the conspiracy part of a potential criminal prosecution is pretty much a lock.

Note: We haven't looked into “Omar's” identity or background yet, but it's on the to-do list. We'll get around to it when time permits.

Additionally, it appears that Fremont-Toyota may have committed forgery in the past. The D.A. does take patterns of behavior into account.

This isn't a situation where “Hank Torian's” heirs can throw a few dollars at attorneys, clink the wine glasses and reach for the brie, and felonies go away.

04. Options short of full settlement.

We presently see 3 ways, short of full settlement, to address the forgery and tangible damages. Note: Full settlement may render this part of the discussion moot.

The 3 options haven't been reviewed formally yet by the lender or by Toyota National, though the lender has commented briefly on one of them. The lender would need to sign off on any changes at its level.

I'd need to receive confirmation from a tax person and/or an attorney that the approach selected was workable. Fremont-Toyota would need to cover the cost of that review. In advance, please note, or by arrangement with the people in question.

Comments are welcome subject to the caution offered in part 02 above.

04.01. Replace old loan with new loan.

Fremont-Toyota could pay off the forged loan. A new loan for the correct amount could then be written.

There would be additional changes as discussed in the following sections. For example, I expect my wife Janis Martin to be on the papers. The interest rate needs to be lower; note that I've already paid off a large chunk of the correct balance for the loan.

Tangible damages are to be deducted from the balance. One example would be the upfront difference in auto registration fees plus the annual difference over the expected lifetime of the truck. That part alone will probably work out to about \$650 though the total needs to be confirmed.

Fremont-Toyota would be responsible for all charges, expenses, fees, and/or prepayment penalties related to this option.

The forger Hugo Alcantar and the other parties at Fremont-Toyota who have committed felonies should not, of course, be involved with the new loan beyond the minimum steps required.

04.02. Modify existing loan.

If it's possible to modify the existing loan so as to accomplish a net effect similar to that of 04.01, this option could be discussed. However, this approach seems unnecessarily complicated compared to 04.01. I'm not enthusiastic about it.

The lender has commented and is also doubtful about this option.

04.03. Write a check.

Or the forged loan could remain as it is and Fremont-Toyota could write a check to achieve a similar net effect. I'm not enthusiastic about this option either.

This approach, 04.03, would involve extra costs to the dealership. For example, the difference in future interest would need to be added. The review by a tax professional might cost more as well in this case.

The dealership would need to sign a document stating exactly what the check was for.

It should be noted that that document could be used in future prosecutions of Fremont-Toyota employees and/or associates if any party made false statements to the IRS and/or to the California Tax Franchise Board related to the check and/or its purpose.

This option doesn't provide for adding my wife to the papers as discussed in part 05 below. I'm inclined to rule it out on that basis in addition to other concerns.

05. Adding my wife Janis to the papers.

Janis and I believe that Fremont-Toyota lied in multiple respects during the sale process in December. It's a reasonable statement taking into account that a minimum of 4 people at the dealership engaged in a criminal conspiracy.

One issue is that the dealership most likely lied about whether or not Janis could be on the papers.

Fremont-Toyota employees implied that they'd done a credit check on Janis and that her score was too low to permit her to be involved. In fact, they said that her score was "at least 100 points lower" than mine but we think that they just made this up.

I'll add that Janis qualified for a credit card not long after the meeting with Fremont-Toyota and her credit score is just 15 points lower than mine as of this writing.

The idea was that Janis was supposedly too risky from a credit perspective to be on the papers. Our response is that the lender might consider 2 felonies committed by Fremont-Toyota to be more of a risk. Or is the point unreasonable?

We don't presently believe that a credit check on Janis was done at all. Either way, we expect her to be on the corrected papers.

06. Interest rate.

The forged loan has an interest rate of 12.45%. It seems likely that the rate is as fraudulent as the rest of it. The rate is too high, regardless, taking into account the fact that I'll have paid off, up front, a significant percentage of the corrected loan balance.

Under the circumstances, 12.45% is unacceptable. The interest rate is to be revised to 8% retroactive to the date of the sale.

I'll add that Fremont-Toyota told Janis and me, we could refinance to get a lower interest rate after 9 months. I doubt that it was the complete truth.

For other Toyota fans who will see this in Google, really, I'd need to rate Fremont-Toyota as less than 5 stars for honesty.

07. Full settlement.

Additional compensation needs to be discussed. This will be related to, as one example, the time and effort that the 2 felonies committed by Fremont-Toyota have cost on this side.

I've declined to allow Fremont-Toyota to make full settlement a precondition to correcting the loan that the dealership forged. I also am not inclined to formally offer or agree to a full settlement without formal advice from an attorney.

This said, discussion isn't ruled out.

An attorney has commented on an informal basis that damages for this case would start at a level that happens to be close to the sale price for the Toyota Tacoma in question. Repeat, start. Note: The correct sale price, not the forged one.

Factor in the large percentage of the corrected balance that I've already paid. It might make sense for Fremont-Toyota to pay off the existing loan and simply sign the truck over to Janis and me.

This approach could end up saving the dealership thousands of dollars and the paperwork might be a great deal simpler. This isn't a formal offer to settle in exchange for the loan balance, but the option is one that I'm willing to consider.

Here's what we presently offer in return:

07.01. There will be no confidentiality, no non-disparagement, no NDA, no takedown of Web pages, no surrender of Internet domains, and no agreement that limits communication related to the current matter in any way, shape, or form.

07.02. Cases that have been opened with the lender and with Fremont-Toyota won't be dropped. However, the case managers will be apprised of developments, including the dealership's compliance with any agreement that is reached.

07.03. We won't agree not to seek criminal charges. In fact, if we learn that Fremont-Toyota is continuing to engage in forgery and fraud, it's quite possible that we'll turn our attention to this venue. Regarding how we'd know that Fremont-Toyota is engaging in forgery and fraud, see part 08.03 below. We expect to hear from other fraud victims.

We feel that, under the circumstances, this is sufficiently generous. We trust that Fremont-Toyota doesn't contest the point.

08. Moving forward.

08.01. Communication with and about other Fremont-Toyota employees and/or associates is planned and should be expected.

This will, of course, include communication with and about the owner or owners once the issue of who that is supposed to be, subsequent to "Hank Torian's" death, is settled.

08.02. Research for legitimate and reasonable purposes related to each person who may be involved in the felonies is likely. The list includes, but is not limited to:

"Abby" Shokoor	Anna Vierra	Hugo Alcantar
"John" Alocozy	Rachel Ghiringhelli	"Omar", surname to be determined

Such research may include communication with third parties such as business or personal associates who may be able to comment on the felonies that have been committed.

08.03. The Fremont-Toyota Loan Fraud websites are #1 to #5 for short-tail searches already in most of the major search engines. We expect to build on that. Go ahead, by the way, type the following four words into Duck-Duck-Go:

fremont-toyota loan fraud

If you'd like to try the same search in Google, double-quote the words "load fraud" as follows:

fremont-toyota "loan fraud"

The double quotes tell Google to actually include the words "loan fraud" in the search.

Depending on who does the search and where they're located, we've got the top 4 results in Google for that search. Top 4 in Google isn't bad. We can probably do the same for Fremont-Toyota combined with the names Mark Hashimi, Anna Vierra, etc.

(end of document)