

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF KINGS

FAVO FUNDING LLC,

Plaintiff,

-against-

The Curse of Good Taste DBA Wilder Wood Restaurant &  
Bar and Joan Griffith,

Defendant(s).

Index No. \_\_\_\_\_

## SUMMONS

To the above-named Defendant(s):

YOU ARE HEREBY SUMMONED and required to serve upon Plaintiff's attorney an answer to the complaint in this action within twenty days after the service of this summons, exclusive of the day of service, or within thirty days after service is complete if this summons is not personally delivered to you within the State of New York. In case of your failure to answer, judgment will be taken against you by default for the relief demanded in the annexed complaint.

Plaintiff designates KINGS County as the place of trial. The basis of the venue is designated in the Agreement between the parties.

Dated: June 26, 2023  
New York, NY

By: /s/ Steven Zakharyayev  
Steven Zakharyayev, Esq.  
10 W 37th Street, RM 602  
New York, NY 10018  
(201) 716-0681  
*Attorneys for Plaintiff*

TO DEFENDANT(S):

The Curse of Good Taste DBA Wilder Wood Restaurant & Bar  
1300 E 7th Street Austin TX 78702

Joan Griffith  
305 Pleasant Drive Austin Texas 78746

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF KINGS

FAVO FUNDING LLC

Plaintiff,

-against-

The Curse of Good Taste DBA Wilder Wood Restaurant &  
Bar and Joan Griffith,

Defendant(s).

X

Index No. \_\_\_\_\_

**VERIFIED COMPLAINT**

X

Plaintiff, FAVO FUNDING LLC, by its attorney Steven Zakharyayev, Esq. as and for its complaint against Defendant(s) herein, alleges as follows:

1. Plaintiff FAVO FUNDING LLC ("Plaintiff") is a New York limited liability company engaged in the receivable financing business.
2. Upon information and belief, The Curse of Good Taste DBA Wilder Wood Restaurant & Bar ("Defendant-Seller") is a foreign limited liability company.
3. Defendant Joan Griffith ("Defendant-Guarantor") is an individual residing in the State of TEXAS and upon information and belief is a principal of defendant-seller.
4. Pursuant to a receivable purchase agreement and personal guaranty dated NOVEMBER 5, 2022 (the "Agreement"), Plaintiff purchased a percentage of the Defendant-Seller's total future accounts receivable up to the sum of \$103,600.00 ("Purchased Amount") in exchange for an upfront purchase price of \$74,000.00 ("Purchase Price") A copy of the merchant agreement is attached as EXHIBIT A.
5. The Agreement contains the parties' express consent to the jurisdiction of the courts located in the State of New York.
6. Pursuant to the Agreement, Plaintiff was authorized to collect via an ACH electronic

debit of the Future Receivables, until such time that Plaintiff collected the total amount of purchased receivables.

7. Critical to facilitating this transaction, the Agreement contains Defendant-Seller's express covenant not to revoke its ACH authorization to Plaintiff or otherwise take any measure to interfere with Plaintiff's ability to collect the Future Receivables.
8. Contrary to Defendant-Seller's express covenant set forth above, Defendant-Seller materially breached the terms of the Agreement on April 15, 2023 by changing the designated bank account without Plaintiff's authorization, by placing a stop payment on Plaintiff's debits to the account or by otherwise taking measures to interfere with Plaintiff's ability to collect the Future Receivables. A copy of the remittance history is attached as EXHIBIT B.

**AS AND FOR A FIRST CAUSE OF ACTION**  
**(Breach of Contract as to Defendant-Seller)**

9. The Agreement provides that Defendant-Seller shall be in default of the Agreement if, *inter alia*, it breaches any covenants contained therein or makes any representation or warranty proving to have been incorrect, false or misleading in any material respect.
10. As a result of Defendant-Seller's breach of the provisions set forth above, Defendant-Seller has defaulted under the Agreement.
11. Pursuant to the Agreement, in the event of Defendant-Seller's default, Plaintiff may declare the total amount of receivables purchased and not delivered as immediately due and owing to Plaintiff, including costs and fees. Plaintiff now has a balance of \$76,550.00 in undelivered Future Receivables.
12. Subtracting the amount of receivables Plaintiff has previously collected from Defendant-Seller under the Agreement from the total Future Receivables purchased by Plaintiff, there is presently due and owing from Defendant-Seller to Plaintiff the amount of \$76,550.00 with interest thereon from April 15, 2023.

**AS AND FOR A SECOND CAUSE OF ACTION**  
**(Breach of Guaranty as to Defendant-Guarantor)**

13. The Agreement contains Defendant-Guarantor's separately executed and unconditional guarantee of payment in the event of default under the Agreement by Defendant-Seller ("Guaranty").
14. As a result of Defendant-Seller's breach and default under the Agreement as set forth above and pursuant to the Guaranty, there is presently due and owing from Defendant-Guarantor to Plaintiff the amount of \$76,550.00 with interest thereon from April 15, 2023.

**WHEREFORE**, Plaintiff demands judgment against defendants on the respective causes of action in the amount of \$76,550.00, plus interest from April 15, 2023 and costs and attorneys' fees, for such other and further relief as this Court may deem just and proper.

Dated: June 26, 2023  
New York, NY

By: /s/ Steven Zakharyayev  
STEVEN ZAKHARYAYEV, ESQ  
10 W 37th Street, RM 602  
New York, NY 10018  
(201) 716-0681  
*Attorneys for Plaintiff*

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF KINGS

FAVO FUNDING LLC,

Plaintiff,

-against-

The Curse of Good Taste DBA Wilder Wood Restaurant &  
Bar and Joan Griffith,

Defendant(s).

Index No. \_\_\_\_\_

VERIFICATION BY A PARTY

STATE OF NEW YORK)

COUNTY OF SUFFOLK)

SHAUN QUIN, being duly sworn, hereby deposes and states the following:

I am a(n) PRESIDENT of FAVO FUNDING LLC in the within action. I have read the foregoing Verified Complaint and know the contents thereof; the same is true to my own knowledge, except as to matters therein stated to be alleged on information and belief, and as to those matters, I believe them to be true.

The foregoing statements are true under penalties of perjury.

  
 \_\_\_\_\_  
 SHAUN QUIN

## ACKNOWLEDGEMENT

 STATE OF New York )  
 ):  
 COUNTY OF Nassau )

On 11<sup>th</sup> of August 2023, The foregoing instrument was acknowledged before me by means of ☒ physical presence or [ ] online notarization by SHAUN QUIN who is personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his representative capacity, and that by his signature on the instrument, he executed the instrument.

  
 \_\_\_\_\_
