NYSCEF DOC. NO. 1

MONROE COUNTY CLERK'S OFFICE

THIS IS NOT A BILL. THIS IS YOUR RECEIPT.

INDEX NO. E2023014786

RECEIVED NYSCEF: 12/08/2023

Receipt #

Book Page

Return To:

JEFFREY MICHAEL PARRELLA

14 Wall Street 20th Floor

New York, NY 10005

No. Pages: 11

Instrument: EFILING INDEX NUMBER

Control #:
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Unrecorded #9598659

Unassigned-1580492

Date:

RDM CAPITAL FUNDING, LLC

Time:

OPERA RED CORP DBA OPERA RED SOLUTIONS CORP HONG, ANDY

Total Fees Paid:

\$0.00

Employee:

State of New York

MONROE COUNTY CLERK'S OFFICE WARNING – THIS SHEET CONSTITUTES THE CLERKS ENDORSEMENT, REQUIRED BY SECTION 317-a(5) & SECTION 319 OF THE REAL PROPERTY LAW OF THE STATE OF NEW YORK. DO NOT DETACH OR REMOVE.

JAMIE ROMEO

MONROE COUNTY CLERK

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RECEIVED NYSCEF: 12/08/2023

SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF MONROE

RDM CAPITAL FUNDING, LLC,

Plaintiff,

-against-

OPERA RED CORP DBA OPERA RED SOLUTIONS CORP, and ANDY HONG,

Defendant(s).

INDEX NO .:

SUMMONS

Plaintiff designates: MONROE COUNTY as the place of trial

Basis of venue designated: Pursuant to the agreement between the parties

Plaintiff's Address: 777 Passaic Ave. STE 375 Clifton NJ 07012

To the above named Defendants:

You are hereby summoned to answer the complaint in this action and serve a copy of your answer, or, if the Complaint is not served with this Summons, to serve a notice of appearance, on Plaintiff's Attorney within 20 days after the service of this Summons, exclusive of the date of service or within 30 days after the service is complete if this Summons is not personally delivered to you within the State of New York; and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Dated: New York, New York December 8, 2023

Defendants to be served:

OPERA RED CORP DBA OPERA RED SOLUTIONS CORP 2021 W COMMONWEALTH UNIT M FULLERTON, CA 92833

ANDY HONG 2021 W COMMONWEALTH UNIT M FULLERTON, CA 92833 AWN&R Commercial Law Group, PLLC

Attorneys for Plaintiff

By: Jeffrey Parrella, Esq. 14 Wall Street, 20th Floor New York, NY 10005 718-233-2916

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SUPREME COURT OF THE STATE OF NEW YORK INDEX NO.: COUNTY OF MONROE

RDM CAPITAL FUNDING, LLC,

Plaintiff,

VERIFIED COMPLAINT

-against-

OPERA RED CORP DBA OPERA RED SOLUTIONS CORP, and ANDY HONG,

Defendant(s).

Plaintiff, RDM CAPITAL FUNDING, LLC, by its attorney, Jeffrey Parrella, Esq., for its Complaint herein against OPERA RED CORP DBA OPERA RED SOLUTIONS CORP ("Business Defendant") and ANDY HONG ("Individual Defendant") (collectively "Defendants") allege the following:

THE PARTIES

- At all relevant times, Plaintiff was and is a limited liability company organized in the State
 of New Jersey and authorized to conduct business in the State of New York.
- Upon information and belief, and at all relevant times, Business Defendant was and is a
 company organized and existing under the laws of the State of California, and is subject to
 the personal jurisdiction of this court pursuant to the Agreement between the parties.
- 3. Upon information and belief, at all relevant times herein, the Individual Defendant was and is an individual residing in the State of California, and is subject to the personal jurisdiction of this court pursuant to the Agreement between the parties.
- Venue is proper in the State of New York pursuant to CPLR §501 pursuant to the Agreement between the parties.

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THE FACTS

On or about 11/4/2019, Plaintiff and Business Defendant entered into a Purchase and Sale

of Future Receivables Agreement (hereinafter referred to as the "Agreement") whereby

Plaintiff agreed to purchase all rights to Business Defendant's future account receivables

having a face value of \$66,150.00 with an agreed upon purchase price of \$45,000.00. A

copy of the Agreement is annexed hereto as Exhibit A.

6. Pursuant to the aforesaid Agreement, Business Defendant agreed to have one bank account

approved by Plaintiff (hereinafter referred to as the "Bank Account") from which Business

Defendant authorized Plaintiff to debit 5% of its daily revenue until the purchased amount

of receivables - \$66,150.00 - was paid in full.

7. In addition, Individual Defendant agreed to guarantee any and all amounts owed to Plaintiff

from Business Defendant upon a breach in performance by Business Defendant.

8. Plaintiff remitted the purchase price for the future receivables to Business Defendant as

was agreed upon; and therefore, fully complied with its obligations and duties under the

Agreement.

Initially, Business Defendant met its obligations under the Agreement.

On or about 12/12/2019, Business Defendant stopped making its payments to Plaintiff and

otherwise breached the Agreement by intentionally impeding and preventing Plaintiff from

making the agreed upon ACH withdrawals from the Bank Account while conducting

regular business operations and still in receipt of accounts-receivable. This constitutes a

default under the Agreement.

11. Business Defendant made payments totaling \$12,789.00 leaving a balance of \$53,361.00.

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12. Additionally, pursuant to the Agreement, Business Defendant incurred a "Default Fee" in the amount of \$2,668.05 and a "Blocked Account Fee" in the amount of \$5,000.00 and "Non-Sufficient Fees" in the amount of \$200.00 and a "UCC Filing Fee" in the amount of

\$195.00 to cover the cost of filing UCC-1 Financing Statement in connection with the

Agreement.

 Pursuant to the Agreement, the aforesaid fees have to be applied to Business Defendant's outstanding balance in the event Business Defendant altered or stopped depositing receivables into the Bank Account. Please refer to Exhibit A, page: 9.

14. The combined sum of the balance due to Plaintiff and fees provide for a total balance of \$61,424.05 due and owing to the Plaintiff.

15. Pursuant to the terms of the Agreement, Defendants further owe Plaintiff a total of \$13,340.25 representing reasonable attorney's fees, or twenty five percent (25%), incurred in the collection of the underlying balance. Please refer to Exhibit A, page: 6 at ¶ 23; page: 10 at ¶ 3.

- By reason of the foregoing, the Plaintiff has been damaged in the sum of \$61,424.05. together with attorney's fees of \$13,340.25, resulting in a sum total of \$74,764.30.
- 17. Despite due demand, Business Defendant has failed to pay the amounts due and owing by Business Defendant to Plaintiff under the Agreement.
- 18. Additionally, Individual Defendant is responsible for all amounts incurred as a result of any default by Business Defendant.
- 19. There remains a total balance due and owing to Plaintiff on the Agreement in the amount of \$74,764.30 with interest thereon from 12/12/2019, plus costs and disbursements.

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AS AND FOR A FIRST CAUSE OF ACTION

(BREACH OF CONTRACT)

20. Plaintiff repeats and realleges each and every allegation contained in Paragraphs "1"

through "19" of this Complaint as though fully set herein at length.

21. Plaintiff gave fair consideration to Business Defendant which was tendered for the right to

receive the aforementioned receivables. Thus, Plaintiff fully performed under the Merchant

Agreement.

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22. Upon information and belief, Business Defendant is still conducting regular business

operations and still collecting receivables.

23. Business Defendant breached the Agreement by defaulting on its representations and

warranties to Plaintiff by blocking Plaintiff's access to the designated Bank Account from

which Business Defendant agreed to permit Plaintiff to withdraw receivables, by failing to

deposit receivables into the Bank Account, by disposing of Plaintiff's assets without

Plaintiff's prior written express consent, and/or by depositing receivables into a bank

account other than the Bank Account, all while still conducting regular business operations.

As a result, Plaintiff has been unable to collect its daily percentage of receivables purchased

from Business Defendant since the date of the aforesaid default.

25. By reason of the foregoing, Plaintiff is entitled to judgment against Business Defendant for

the breach of contract in the total sum of \$61,424.05 of future receivables and all the

amounts incurred as a result of the default, with interest thereon from 12/12/2019, plus

costs, disbursements, and attorney's fees.

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AS AND FOR A SECOND CAUSE OF ACTION

(BREACH OF PERSONAL GUARANTEE)

26. Plaintiff repeats and realleges each and every allegation contained in Paragraphs "1" through "25" of this Complaint as though fully set forth at length herein.

- 27. Pursuant to the Agreement, Individual Defendant personally guaranteed that Business Defendant would perform its obligations under the Agreement and that Individual Defendant would be personally liable for any loss suffered by Plaintiff because of a breach by the Business Defendant.
- 28. Business Defendant has breached the Agreement as detailed above.
- 29. By reason of the foregoing, Plaintiff is entitled to a judgment against the Individual Defendant based on the personal guarantee in the sum of \$61,424.05, with interest thereon from 12/12/2019, plus costs, disbursements, and attorney's fees.

AS AND FOR A THIRD CAUSE OF ACTION AGAINST ALL DEFENDANTS (ATTORNEY'S FEES)

- 30. Plaintiff repeats and reaffirms the allegations contained in Paragraphs "I" through "29" above as though fully set forth herein.
- 31. Pursuant to the terms of the Agreement, Defendants further owe Plaintiff a total of \$13,340.25 representing reasonable attorney's fees, or twenty five percent (25%), incurred in the collection of the underlying balance. Please refer to Exhibit A, page: 6 at ¶ 23; page: 10 at ¶ 3.
- 32. By reason of the foregoing, the Plaintiff has been damaged in the sum of \$61,424.05, together with attorney's fees of \$13,340.25, resulting in a sum total of \$74,764.30.

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WHEREFORE, Plaintiff, RDM CAPITAL FUNDING, LLC, requests Judgment against the Business Defendant, OPERA RED CORP DBA OPERA RED SOLUTIONS CORP, and

Individual Defendant, ANDY HONG, jointly and severally, as follows:

a. On the First Cause of Action of the Complaint, Plaintiff requests Judgment against

Business Defendant in the amount of \$61,424.05, plus interest, costs,

disbursements, and attorney's fees; and

b. On the Second Cause of Action of the Complaint, Plaintiff requests Judgment

against Individual Defendant in the amount of \$61,424.05, plus interest, costs,

disbursements, and attorney's fees; and

c. On the Third Cause of Action of the Complaint, Plaintiff requests Judgment against

Business Defendant and Individual Defendant in the amount of \$61,424.05, with

interest thereon from 12/12/2019, with reasonable attorney's fees of \$13,340.25,

resulting in a sum total of \$74,764.30, plus costs and disbursements.

d. For such other and further relief as this Court deems just and proper.

Dated: New York, New York December 8, 2023

AWN&R Commercial Law Group, PLLC

Attorneys for Plaintiff

By: Jeffrey Parrella, Esq. 14 Wall Street, 20th Floor

New York, NY 10005

718-233-2916

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STATE OF New Jessey
COUNTY OF Passaic

IAN GOLDBERG, being duly sworn, states:

I am ONE OF THE MANAGING MEMBERS for Plaintiff, RDM CAPITAL FUNDING, LLC in the within action. I have read the foregoing Verified Complaint and know the contents thereof; the same is true to my knowledge, except as to the matters therein stated to be alleged upon information and belief and as to those matters, I believe them to be true.

The foregoing statements are true under penalties of perjury.

AN GOLDBERG

Sworn to before me this 8th day of December, 2023

Megan Barker NOTARY PUBLIC State of New Jersey ID # 50205979

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SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF MONROE

RDM CAPITAL FUNDING, LLC,

Plaintiffs,

- against -

OPERA RED CORP DBA OPERA RED SOLUTIONS CORP, and ANDY HONG,

Defendant(s).

NOTICE OF COMMENCEMENT OF ACTION SUBJECT TO MANDATORY ELECTRONIC FILING

PLEASE TAKE NOTICE that the matter captioned above, which has been commenced by filing of the accompanying documents with the County Clerk, is subject to mandatory electronic filing pursuant to Section 202.5-bb of the Uniform Rules for the Trial Courts. This notice is being served as required by Subdivision (b) (3) of that Section.

The New York State Courts Electronic Filing System ("NYSCEF") is designed for the electronic filing of documents with the County Clerk and the court and for the electronic service of those documents, court documents, and court notices upon counsel and self-represented parties. Counsel and/or parties who do not notify the court of a claimed exemption (see below) as required by Section 202.5-bb(e) must immediately record their representation within the e-filed matter on the Consent page in NYSCEF. Failure to do so may result in an inability to receive electronic notice of document filings.

Exemptions from mandatory e-filing are limited to: 1) attorneys who certify in good faith that they lack the computer equipment and (along with all employees) the requisite knowledge to comply; and 2) self-represented parties who choose not to participate in e-filing. For additional information about electronic filing, including access to Section 202.5-bb, consult the NYSCEF website at www.nycourts.gov/efile or contact the NYSCEF Resource Center at 646386-3033 or efile@courts.state.ny.us.

Dated: December 8, 2023

Jeffrey Parrella, Esq.
AWN&R Commercial Law Group, PLLC
Attorneys for Plaintiff
14 Wall Street, 20th Floor
New York, NY 10005
718-233-2916

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SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF MONROE	VO.:	
***************************************	***************	
RDM CAPITAL FUNDING, LLC,		
Plaintiff,		
-against-		
OPERA RED CORP DBA OPERA RED SOLUTIONS CORP, and ANDY HONG,		
Defendant(s).		
SUMMONS AND VERIFIED COMPLAINT		
Jeffrey Parrella, Esq. AWN&R Commercial Law Group, PLLC Attorneys for Plaintiff 14 Wall Street, 20 th Floor New York, NY 10005 718-233-2916		
***************************************	*************	
Service of a copy of the within is hereby admitted.		
Dated:		
Attorney(s) for		
2127449779429220242112931129311293112931129411440020000000000000000000000000000	24555455555555555	