

## Master Police Report – Part One

Executive Summary, Identity Timeline, Banking Fraud, PPP Misuse, Crypto/Subscription Abuse, Mail Tampering, and Dark-Web Credential Exposure

I, Thurman Earl Robinson Jr., CEO of APPS HOLDINGS WY, INC. and lawful officer of Assertively Promoting Philanthropic Services APPS, LLC (Georgia), submit this sworn police report as the comprehensive, consolidated narrative of multi-year identity theft, financial exploitation, health care fraud, housing retaliation, and digital intrusion affecting me personally, my family, and my businesses.

This is the master document that authorities, regulators, and courts should rely upon to understand the continuity of events, the sources of exposed data, and the causation that connects digital breaches to real-world financial and health losses. It consolidates my prior filings, my FTC Identity Theft Affidavit, CFPB complaints, civil petitions, and extensive exhibits. It is crafted to be read once and stand as the central record.

Correspondence and refunds must be sent to:  
15634 Wallisville Rd, Suite 800, PMB 170, Houston, TX 77049

Official communications:

- Email: [thermanrobinson@appsholdingswyinc.onmicrosoft.com](mailto:thermanrobinson@appsholdingswyinc.onmicrosoft.com)
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Executed: October 23, 2025, Houston, Texas

### Executive Summary and Jurisdiction

From 2014 through 2025, my personally identifiable information (PII), business credentials, and account access tokens were repeatedly exposed on the dark web and broker platforms. These exposures were then used to:

- Open fraudulent accounts
- Drain legitimate accounts
- Initiate unauthorized transfers
- Run subscription abuse schemes
- Block dispute channels

While some bad actors interacted with me in person, the dominant vector is digital: password dumps, credential reuse, anonymized breach lists, telecom SSN fragments, and broker-level credential exposure.

These events span multiple jurisdictions: California, Georgia, Texas, Florida, and Wyoming, and cross industries: banking, housing, health care, telecom, hospitality, media, crypto, and payment platforms.

This report seeks:

- Issuance of an incident number
- Referrals to cyber and financial investigation units
- Subpoenas for bank/device/IP metadata
- Enforcement of fraud-reversal statutes (EFTA, FCBA)
- Disability access enforcement (ADA, FHA)
- Postal Inspector involvement for mail obstruction

Sensitive identifiers (SSNs, MRNs, routing numbers, device serials) should be sealed or redacted, but the narrative herein provides sufficient continuity for investigators to correlate logs and recover funds.

#### Identity Timeline (2014–2025), Corporate Provenance, and Exposure Continuity

- 2015: Assertively Promoting Philanthropic Services APPS, LLC organized in Georgia.
- 2025: APPS HOLDINGS WY, INC. incorporated in Wyoming.
- 2016–2025: My identity appears repeatedly in credential dumps tied to LinkedIn, Dropbox, Dubsmash, AOL, MGM Resorts, AT&T, InstantCheckmate, Gemini, CoinTracker, PayPal, and others.

These exposures are documented in Norton Dark Web Monitoring and partner portals. They show:

- Username/email pairs (e.g., thurmanrobin@aol.com) with masked passwords (e.g., 86\*\*\*\*679)
- Business emails (appsefilepro@gmail.com / appselfiepro@gmail.com)
- Crypto-linked emails (malikstreetez / malikstreetz)

The continuity is clear: the same core identifiers reappear across multiple breaches, enabling attackers to repeatedly gain footholds even after resets. This explains why fraud persisted for years.

#### Bank of America Compromise (August 2020) and Estate Accounts

- August 2020: My Bank of America accounts were accessed via a third-party device while I was physically in Atlanta, GA. Transactions occurred in Los Angeles, CA.
- Approximately \$150,000 in savings were depleted through accelerated spending and transfers.
- I could not revoke the device or terminate the session.

#### Other disputes:

- BMO: Unauthorized transactions
- BB&T/Truist: \$1,000 Honda charge (no vehicle owned)
- Navy Federal Credit Union: Disputed auto loan
- Grandmother's estate account (Rosetta Stuckey, deceased June 2020): Improper access and misuse documented

Mail tampering compounded the harm: 34 EBT cards issued but intercepted, government notices withheld, delaying fraud discovery.

Directive: Subpoena login histories, device fingerprints, IP geolocation, and session tokens from August 2020 forward. Apply EFTA/Reg E provisional credits and FCBA protections.

#### PPP Misuse and Look-Alike Entities

- I legitimately obtained a PPP loan for Assertively Promoting Philanthropic Services APPS, LLC (~\$20,833).
- Fraudulent PPP filings appeared under my name/identifiers in:• Garfield, NJ (William Silva, Harvest, Cross River, Capital Plus)
- Lilburn, GA (APPS Corp – not my company)
- Humble, TX (residential remodelers/electrical contractors)
- Multiple “Malik Robinson” entries nationwide

Directive: Subpoena SBA OIG and lenders for application packets, IP/device fingerprints, emails, and destination bank accounts. Cross-check with my legitimate deposits.

## Subscription Abuse, Merchants, and PayPal/CryptoHopper

- June 2019–August 2020: Unauthorized recurring charges totaling \$5,793.00 via PayPal, despite account closures.
- CryptoHopper continued charging after deactivation.
- PayPal failed to enforce fraud protocols (no 2FA, no device/IP recognition).
- When I attempted disputes, PayPal restricted Resolution Center access.

Other merchants: credit repair, corporate credit building, investment/real estate courses. Many required card entry at sign-up, then charged without cancellation pathways. Refund requests were ignored.

Directive: Obtain forensic billing logs from PayPal and merchants (MCCs, subscription IDs, IP/device logs, 2FA triggers, fraud flags)

## Mail Tampering and Legal Communications Obstruction

Mail was intercepted or misdirected in California, Georgia, Texas, and Wyoming. At NOVU New Forest Apartments (Houston), mailbox access was denied during retaliatory eviction, obstructing legal and medical communications.

Directive: Refer to Postal Inspector, subpoena USPS logs, and review surveillance footage.

## Digital Warfare: Norton Dark-Web Monitoring and Live Threat Indicators

This is the critical link between digital breaches and real-world fraud.

Documented exposures:

- LinkedIn (2016): email/password
- Dropbox (2016): email/password
- Dubsplash (2019): email, username, password, language
- AOL (2019–2021): repeated exposures with masked passwords
- Domain WHOIS (2018): name, company, email
- Chronicle.com (2020), MGM Resorts (2022), ThePostMillennial (2024)
- AT&T (2024): SSN fragment, full name, email, phone
- InstantCheckmate (2023): email/password
- Gemini/CoinTracker (2022): crypto accounts tied to malikstreetez/malikstreetez
- PayPal (2025): plaintext credential dump

Live threat indicators:

- Norton/Avira blocked rapidcdn/rapidok domains (URL:Blacklist)
- Avira privacy alerts exposed IP 172.58.5.101
- Anti-tracking logs: thousands of attempts from binance.us, 3commas.io, gunbot.store

Directive: Subpoena breach metadata (first/last seen, hashing, device/IP artifacts). Preserve Norton/Avira logs as exhibits.

## Causation and Continuity

1. Credential reuse → attackers test across banks, wallets, merchants.
2. Recovery path exploitation → reset passwords, block disputes.
3. Bot/API surface → siphon funds via crypto trading hooks.
4. Subscription multiplication → charges stack without 2FA.

5. Mail obstruction → delays fraud reporting, enabling denials.
6. AML/KYC drift → false “consistency” signals approve fraudulent transactions.

This explains where the money went: external merchant processors, crypto services, and unidentified banks. Recovery requires subpoenas for MCCs, IP/device logs, and destination accounts.

#### Immediate Requests

- Banking subpoenas (BoA, BMO, BB&T, NFCU, PayPal)
- SBA OIG subpoenas (PPP applications)
- Dark-web metadata subpoenas (LinkedIn, Dropbox, AT&T, MGM, Dubsmash, InstantCheckmate, Gemini, CoinTracker, PayPal)
- Postal Inspector referral (mail obstruction)
- Sealing/redaction of sensitive identifiers

#### Certification and Contact

I certify the following:

- APPS HOLDINGS WY, INC.: Incorporated July 25,
- Certification and Contact

I, Thurman Earl Robinson Jr., being duly sworn, certify under penalty of perjury that the facts contained in this report are true and correct to the best of my knowledge, based on contemporaneous records, sworn affidavits, forensic scans, and documentary evidence.

This report consolidates my prior filings with the FTC, CFPB, HUD, DOJ Civil Rights Division, SBA OIG, and multiple state courts. It is intended to serve as the master reference document for law enforcement, regulators, and courts, so that no single event is viewed in isolation.

I affirm that:

1. My identity has been repeatedly compromised through dark-web credential exposures documented by Norton and Avira monitoring, spanning 2016–2025.
2. My financial accounts—including Bank of America, BMO, BB&T/Truist, Navy Federal Credit Union, and PayPal—were accessed without authorization, resulting in losses exceeding \$150,000.
3. Fraudulent PPP loans were filed under my name and business identifiers, while my legitimate PPP loan was mischaracterized.
4. Unauthorized subscription charges and crypto withdrawals were processed through PayPal and CryptoHopper, despite my cancellation notices.
5. Mail tampering obstructed delivery of government benefits, EBT cards, and legal notices, compounding the harm.
6. These events are not isolated but part of a pattern of systemic exploitation that has caused financial, medical, and emotional damages.

#### Exhibits Referenced in Part One

- DW-01–DW-60: Norton/Avira Dark Web Monitoring notifications (LinkedIn, Dropbox, AOL, Dubsmash, MGM, AT&T, InstantCheckmate, Gemini, CoinTracker, PayPal).
- Bank-A: Bank of America transaction records (Aug–Dec 2020).
- Bank-B: BMO, BB&T/Truist, NFCU dispute letters.
- Estate-A: Rosetta Stuckey estate account documentation.
- PPP-A: Legitimate PPP loan (Assertively Promoting Philanthropic Services APPS, LLC, Riverdale, GA).
- PPP-B: Fraudulent PPP filings (William Silva, APPS Corp Lilburn, “Malik Robinson” entries).
- Crypto-A: CFPB complaint against PayPal/CryptoHopper, forensic billing requests.
- Mail-A: USPS logs, intercepted EBT card notices.

- FTC-A: Identity Theft Affidavit and police report (Los Angeles County Sheriff).

#### Requested Actions (Part One)

1. Assign an incident number for this consolidated report.
2. Refer to cybercrime and financial crimes units for investigation.
3. Issue subpoenas to:
  - Bank of America, BMO, BB&T/Truist, NFCU, PayPal, CryptoHopper
  - SBA OIG and PPP lenders (Harvest, Cross River, Capital Plus)
  - Norton/Avira for breach metadata (first/last seen, IP/device logs)
  - USPS for mail obstruction logs and surveillance
4. Apply EFTA/FCBA provisional credits and enforce statutory protections.
5. Seal/redact sensitive identifiers (SSNs, MRNs, routing numbers, device serials).

#### Declaration

I declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the foregoing is true and correct.

Executed this 23rd day of October, 2025, in Houston, Texas.

/s/ Thurman Earl Robinson Jr.

Thurman Earl Robinson Jr.

CEO & President, APPS HOLDINGS WY, INC.

Trustee, Robinson Family Trust

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Dental Fraud, Airline Losses, Behavioral Health Neglect, Data-Breach Fallout, IRS Exoneration, and Integrated Exhibits

I, Thurman Earl Robinson Jr., continue this sworn narrative with the full weight of the facts and the lived experience of harm. This section ties together the dental fraud that left me with bleeding veneers and systemic health risks, the airline mishandling that stripped me of computers and records, the behavioral health neglect that denied me ADHD treatment and disabled my ability to manage tasks, and the data-breach fallout that amplified every loss. It also integrates my 2016 IRS tax-practice investigation outcome (exoneration), my father's credit disputes, and the surrounding breach environment (Equifax, MGM, TransUnion, subscription fraud) that made me a soft target—exposing credentials, interrupting dispute channels, and amplifying losses that followed me from flight to clinic to courtroom.

#### Dental Fraud and Systemic Harm by Dr. John G. Sarris

What began as a straightforward treatment plan for veneers and crowns became a pattern of fraud and negligence. Across multiple statements and treatment plans, I was presented with inconsistent financial narratives:

- \$30,301 comprehensive billing statement
- \$15,050 ledger
- \$13,750 veneer plan
- \$19,900 handwritten revisions

Each document told a different story, none of them reconciling with the actual work performed. Veneers were placed with improper margins, some teeth were skipped entirely, and crowns were seated without proper occlusal adjustment. The result: bleeding gums, recurrent irritation, infections, and systemic fatigue.

This is not cosmetic dissatisfaction—it is bodily harm. Chronic bleeding around veneers is a clinical red flag, not a side effect. The risk of systemic poisoning from bacterial infiltration and inflammatory response is well-documented in medical literature. Negligent dental work is not only financial fraud; it is a threat to life and health.

I request subpoenas for:

- CDT code itemizations
- Lab invoices
- Radiographs and digital scans
- Appointment logs and post-op notes
- Insurance claims (if filed)

These records will prove whether services billed were ever performed, and whether they were performed competently.

Airline Mishandling: American Airlines and United Airlines

Twice, American Airlines lost my baggage. Twice, the loss was not just clothing—it was computers containing tax files, contracts, and personal records.

- July 4, 2019: Two bags checked Atlanta → Los Angeles. One bag marked “arrived early” but never returned. It contained a laptop and external drive with tax-practice documentation.
- Houston Overnight: Removed from a connecting flight, issued hotel/meal vouchers, rebooked, but my computers never came back.

These were not accidents—they were breach inflection points. Devices containing sensitive data were removed from my control, widening the attack surface for credential theft and fraud.

United Airlines corroborates the pattern: baggage trace #5016587971 shows a bag “arrived” but “not delivered.” The chain-of-custody failed across carriers.

I request subpoenas for:

- Baggage scan logs
- Chain-of-custody records
- CCTV footage from baggage offices
- Agent workstation sign-ins
- Voucher issuance logs

These records will show how my devices disappeared under airline custody.

Behavioral Health Neglect: Kaiser Permanente

In May 2018, I sought ADHD treatment from Kaiser Permanente. I was denied. This neglect disabled me functionally, preventing me from managing tasks, deadlines, and disputes.

ADHD is not optional. Untreated, it multiplies errors, missed filings, and financial losses. I confirmed over \$1 million in earnings, but untreated ADHD converted opportunities into missed pipelines and lost income.

I request subpoenas for:

- Intake assessments
- ADHD scales
- Medication denial rationales

- ADA/504 accommodation requests

Neglect is not neutral—it is participation in harm.

#### Poisoning and Systemic Risk from Defective Veneers

The bleeding and irritation from defective veneers represent a poisoning risk. Chronic gum bleeding introduces bacteria into the bloodstream, raising risks of cardiovascular disease and systemic inflammation. This is not speculation—it is observable fact.

Dr. Sarris's negligence must be treated as criminally reckless. His actions exposed me to systemic harm, and his inconsistent billing demonstrates intent to defraud.

#### IRS 2016 Tax-Practice Investigation: Exoneration

In 2016, the IRS investigated returns allegedly tied to me. After review, the IRS concluded:

- The returns were not prepared by me
- The clients were not mine
- Responsibility lay with another preparer—my business partner

This exoneration proves I am not the criminal. I am the victim of fraud, repeatedly forced to clean up after others.

#### Father's Credit Dispute and Estate Accounts

In June 2020, Navy Federal Credit Union acknowledged closure of my father's \$1,000 credit card loan. Around the same time, my grandmother Rosetta Stuckey passed, and estate accounts became active. These transitions were legitimate—but they became targets for exploitation. Mail tampering and intercepted government benefits cards weaponized my family's finances against me.

#### Data-Breach Fallout: Equifax, MGM, TransUnion

- Equifax (2017): My data exposed in the cybersecurity incident. Settlement claims document hours of lost time and out-of-pocket costs.
- MGM (2022): My data exposed again. Settlement offered reimbursement for documented losses and lost time.
- TransUnion (2021): SSN mismatch letters and rigid verification barriers slowed correction of fraudulent records.
- IdentityIQ (2023): Reports show repeated FCBA dispute notations marked "verified" without transparency.

These breaches created the environment where fraud thrives.

#### Amazon Fraud Complaint

I filed a complaint against Amazon seller "Crab King Accessories" for false advertising, manipulative reviews, and incomplete deliveries. This demonstrates the breadth of consumer harm across platforms.

#### Ten-Day Execution Timeline

I drafted a 10-day execution plan to regain control: pulling IRS transcripts, filing fraud reports, preparing lender packets. But timelines require treatment, device stability, and platform cooperation. Without them, the plan collapses

#### Causation Map

- Dental negligence → chronic health decline

- Airline mishandling → lost devices, widened breach exposure
- Behavioral health neglect → untreated ADHD, missed deadlines, financial losses
- Data breaches → fraudulent records kept alive
- Subscription fraud → PayPal/CryptoHopper siphoned funds
- Mail tampering → delayed fraud reporting

This is not noise—it is a single continuity of harm.

#### Requested Actions

- Subpoena Dr. Sarris's records (CDT codes, lab invoices, radiographs, appointment logs)
- Subpoena American and United Airlines baggage chain-of-custody logs and CCTV footage
- Subpoena Kaiser Permanente behavioral health records
- Subpoena credit bureaus and breach administrators for method-of-verification responses
- Subpoena PayPal/CryptoHopper for forensic billing logs
- Subpoena USPS for mailbox obstruction records

#### Declaration

I declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the facts stated in this Part Two are true and correct to the best of my knowledge, based on contemporaneous records, exhibits, and lived experience.

Executed this 23rd day of October, 2025, in Houston, Texas.

/s/ Thurman Earl Robinson Jr.  
 Thurman Earl Robinson Jr.  
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 Trustee, Robinson Family Trust  
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I, Thurman Earl Robinson Jr., continue this sworn master report to capture the full pattern of negligence, discrimination, and fraud that has obstructed my life and work across housing, education, law enforcement, banking, airlines, and estate administration. Part Three focuses on events that compounded the harm described in Parts One and Two: misreporting of my degrees by Virginia State University, police misconduct and trauma in Los Angeles County and Houston, student-loan servicer misstatements and resets, American Airlines discrimination and baggage losses, Bank of America failures to freeze accounts despite six-figure balances, and estate interference that weaponized family finances against me. This is the single consolidated account intended to stand as the authoritative record. All exhibits referenced herein are already in my vault and can be provided to investigators on request.

#### Housing retaliation and economic obstruction in Houston, Texas

I relocated to Houston to stabilize my health and repair the damage inflicted by defective dental work and repeated data breaches. NOVU New Forest Apartments became the locus of organized retaliation: illegal lockouts without court orders or 24-hour notices, denial of mailbox access, theft and conversion of business equipment, and defamatory communications to law enforcement. The criminal case tied to that defamation was dismissed without prejudice, but the harm persisted. I documented that entire period with chronological filings, petitions, demand letters, and forensic exhibit binders. All timelines, damages schedules, and ADA/FHA claims were preserved and served. That housing retaliation is not an isolated event; it sits within an eleven-year chain of interference across jurisdictions, diverting my time and money, and erasing progress I made in business building and community outreach. The denial of mailbox access blocked legal notices, medical deliveries, and disability accommodations, resulting in missed court deadlines and worsening health.



The impact on my business and income was direct. My real estate and transitional-housing plans—supported by nonprofit incorporation—could not proceed without stable credit, equipment, and communications. The property conversion removed computers, printers, storage drives, and tax files needed to manage my accounts and clients. ADA accommodations were ignored while management weaponized false narratives to justify illegal conduct. I have requested subpoenas for maintenance logs, mailbox key logs, CCTV footage, and staff employment files; a preservation order is appropriate to prevent spoliation.

Virginia State University: degree misreporting, lost teaching opportunities, and student-loan harm

I earned both a bachelor's and a master's degree at Virginia State University. My master's is in management; my bachelor's is not in physical education. Yet when I pursued teaching opportunities around 2018–2019, my degree was misclassified as “physical education,” and my master's record failed to appear correctly in systems that vet credentials for academic employment. I possess email correspondence and transcript checks performed by the instructor who reviewed my file against education codes, confirming the mismatch. That misreporting cost me income, credibility, and years of opportunity—not only in teaching but also in roles that require verified graduate credentials. During the same period, I carried student loans that were misreported against me. Payments were posted that I never made; deferments were incorrectly handled and repeatedly reset on 90-day cycles, artificially inflating delinquency signals and blocking funding and grants I was entitled to pursue.

This is not a paperwork error; it is institutional negligence with cascading consequences. I am owed compensation for:

- Lost income: Verified opportunities in teaching and program leadership were blocked due to false classification.
- Degree correction costs: Time and money spent chasing registrar updates and employer re-verification.
- Credit harm: Misreported student-loan payment histories, re-aged 90-day cycles, and denial of funding pipelines.

I request subpoenas to VSU's registrar and credential-verification vendors, Department of Education servicers, and loan reporting entities to produce:

- Degree conferral records and system logs showing when my master's was posted, suppressed, or misrouted.
- The metadata of credential classification changes that labeled my bachelor's as “physical education.”
- Complete loan transaction histories, deferment certifications, pay histories, and re-aging timelines.
- Method-of-verification responses to all disputes filed, including audit trails and operator IDs.

Degree misreporting and servicer misconduct directly reduced my lifetime earnings trajectory. A corrected record in 2018–2019 would have opened employment at higher salary brackets, with retirement and health benefits I never received. I seek restitution for the compounded losses.

Los Angeles County Sheriff and police misconduct trauma

Five days after my father died on February 14, 2022, I experienced a violent police incident in Los Angeles County, including helicopter pursuit and guns drawn against me. I carry the fear of that day every time I step outside. I was grieving—my father gone, my grandmother's health deteriorating—and I was trying to maintain work and travel under extreme stress. That moment fractured my sense of safety for years, aggravated PTSD symptoms, and contributed to chronic functional decline. I am pursuing damages for the emotional and economic harm tied to that event, including:

- Emotional distress: Persistent hypervigilance, avoidance, and fear that reduced my ability to work and travel.
- Economic loss: Missed contracts and appointments when I could not safely appear or when symptoms interfered with performance.
- Medical impacts: Exacerbated conditions requiring greater care and accommodation.

I request that records and radio logs be subpoenaed for the day of the incident, along with incident reports, dispatch recordings, and any internal reviews performed afterward. This was not merely a custodial encounter; it was a life-altering trauma for a grieving son.

#### Houston Police Department discrimination and interference with business expansion

In Houston, I worked to expand my real estate fixing-and-flip operation and launch transitional housing services under nonprofit incorporation. I encountered discriminatory treatment at crucial junctures, including the period of retaliatory housing actions. When I sought assistance and protection, my identity—Black, LGBTQ+—was used to cast doubt on my credibility. I was treated as an intruder rather than a resident, as a troublemaker rather than a person asserting ADA rights. That discrimination blocked police intervention that could have stabilized my tenancy and protected my property from conversion. It also influenced downstream outcomes: landlords emboldened to lock me out, baggage agents dismissive of claims, and merchants confident I would be ignored.

I request reviews of call logs, incident reports, and internal notes tied to my complaints and requests for assistance. Where officers failed to enforce tenant protections or treat my ADA accommodations with respect, those failures enabled further harm.

#### Department of Education and servicers: false payment postings, re-aging, and credit sabotage

My oldest student loan is approximately seventeen years old. I have not made payments on those loans during the periods I claim, yet servicers posted payments I did not make, and deferments—by definition—do not generate actual payments. Despite that, my accounts were repeatedly reset on 90-day cycles, artificially enlarging derogatory signals, freezing access to funding, and undermining my ability to secure stabilizing grants and credit lines. This blocked both personal and organizational growth. The pattern is consistent with poor internal controls, misapplied deferments, and failure to honor disputes under the Fair Credit Reporting Act. I have lodged disputes across bureaus, often met with “verified” status without actual investigation.

I request subpoenas to:

- Servicers: Full payment histories, deferment/forbearance certifications, operator notes, and audit logs.
- Department of Education: National Student Loan Data System entries and correction timelines for my master’s degree.
- Credit bureaus: Method-of-verification data for all re-aged or “verified” items, including matching evidence and data sources.

I am seeking removal of false entries, compensation for denied funding and lost business opportunities, and enforcement of statutory protections.

#### American Airlines and baggage discrimination: twice lost, technology stolen, claims blocked

American Airlines lost my baggage twice, including computers and records central to my tax practice, business operations, and legal filings. In one incident, I was pulled off a connecting flight and left overnight in Houston with food and hotel vouchers. They gave my seat to someone else, rebooked me, but never returned my bags or computers. That diversion is how I ended up in Houston, where I became stranded while trying to fix my teeth and stabilize my life. My grandmother was sick. My father had died. I had to get to Los Angeles, and yet I was treated as disposable—Black, gay, on the phone—told claims could not be processed, and threatened with termination or silence when I asserted I would sue.

Twice-lost baggage is not a simple inconvenience when the contents are business-critical devices. Lost computers mean lost files, encrypted keys, tax records, and authentication tokens tied to accounts that were later exploited. As stated in Part One, those losses set the stage for credential abuse, parallel charges, and dark-web matching. I am seeking:

- Recovery and damages: Replacement costs for devices and software, business interruption losses, and legal costs.
- Chain-of-custody evidence: Scan points, agent logs, CCTV footage.
- Discrimination review: Call recordings and notes that show agents refused to process claims or retaliated when I asserted civil rights.

The airline's mishandling widened my attack surface and forced geographic and economic changes I did not choose.

Bank of America: failure to freeze, six-figure balances drained, and eleven-year record of negligence

In multiple screenshots, Bank of America balances reflect six figures across personal and business accounts: Advantage Plus Banking and Business Fundamentals with balances like \$151,320.29, \$126,962.63, \$109,505.62, \$99,270.36, \$55,083.90, and mid-five figures in savings. Those accounts were not theoretical—they were operational, with live transfers, ACH entries, and branch withdrawals. I requested freezes; representatives failed to implement them. I documented “bank connection issues” while large cash withdrawals and online transfers posted within compressed windows. The failure to freeze accounts despite warning signals and a documented identity theft environment is a direct breach of duty under EFTA/Reg E and internal risk protocols.

The eleven-year arc matters. During that time, my accounts were targeted, my estate funds entangled with family drama, and merchants abused my card details under recurring schemes. Bank of America's failures amplified losses by approving withdrawals and transfers when my files should have been flagged and locked. I seek:

- Subpoenas: Device fingerprints, IP logs, session tokens, branch CCTV, teller sign-ins, and override codes for freeze requests.
- Regulatory enforcement: Provisional credits under EFTA/Reg E; remediation plans documenting how they will prevent repeated harm.
- Damages: Restitution for drained balances, consequential losses, and legal costs for reconstitution of records.

The bank's negligence turned isolated frauds into system-wide depletion.

Public storage losses: sold 2–3 times, cascading displacement, and loss-of-use damages

I believe my property in public storage was sold two to three times across jurisdictions while I was locked out, displaced, or recovering from police and airline incidents. Storage losses magnified housing harm: replacement costs, relocation fees, and the loss of essential equipment needed to run my business and manage litigation. The interplay is critical—illegal lockouts prevent retrieval from storage, and missing baggage prevents access to original files. I am seeking:

- Records: Sale logs, lien notices, video, and internal communications tied to my units.
- Damages: Itemized replacement cost at fair market value, loss-of-use damages, and restitution for improper sales.

My transitional housing plan depended on that property and equipment; selling it compounded the collapse of my operational pipeline.

Estate interference and family financial weaponization

My stepmother repeatedly intervened in my father's business, entangling Rosetta Stuckey's estate, charging cards to their limits, then blaming him for supposedly living on credit while hiding assets and exerting control over a condo title. My father kept accounts paid off; later, near the end of his life, he said he had barely \$10–\$100 in his account. After he died, she sought to take the condo and take over estate accounts that included Rosetta Stuckey, Thurman Robinson Sr., and linkages to my accounts. I had lawful access to cards and merchant accounts based on my father's authorization for two to three years on an Intuit merchant setup. This was cost-center integration for legitimate business operations, not fraud. That estate interference leveraged family relationships to dilute controls and siphon funds, while my bank and credit protections were already weakened by housing and airline incidents.

I request:

- Subpoenas: Bank of America estate account logs, authorization records, card issuance history, and change-of-custodian documentation.
- Chain-of-authorization proof: Intuit merchant account contracts and signature pages verifying my access.
- Title and ownership records: Condo title history, deed filings, and communications tied to title disputes.

The estate narrative is not a domestic disagreement; it is a core part of the multi-year exploitation landscape.

#### IRS exoneration and origin of fraud pattern in 2016

The 2016 IRS investigation concluded the questioned returns were not prepared or submitted by me, the clients were not mine, and the responsibility lay with another preparer—my business partner. That result matters: it marks a clear point where identity and business inputs were contaminated by third-party misconduct. From that era forward, my credentials and records were repeatedly abused: student loans misreported, degrees mislabeled, baggage lost with critical technology, bank freezes ignored, ADA accommodations denied, housing lockouts weaponized, and estate access contested. The fraud pattern did not start with me. I have the records to prove it. The remedy should reflect that.

#### Comprehensive causation map across domains

- Education misreporting (VSU): Degrees mislabeled and master's misposted → lost academic income, blocked roles, weakened credibility → servicer misreporting amplified credit harm.
- Law enforcement misconduct (LA County, HPD): Trauma and discrimination → functional impairment, lost appointments and contracts, reduced safety to travel or litigate.
- Housing retaliation (NOVU): Illegal lockout, mailbox denial, conversion → loss of equipment and files → missed legal deadlines, business interruption, higher costs.
- Airline discrimination (AA): Baggage losses with computers and records → widened breach exposure → more credential abuse and merchant drains.
- Bank negligence (BoA): Failure to freeze six-figure accounts during heightened risk → accelerated depletion via ACH, withdrawals, and online transfers.
- Student-loan and DOE errors: False payment postings and 90-day resets → repeated derogatory marks → denial of grants and growth capital.
- Public storage sales: Property sold during displacement → replacement costs, loss-of-use, and litigation delays.
- Estate interference: Family weaponized accounts against me → complexity in reconciliation, blocked access to legitimate business authorizations.
- 2016 IRS exoneration: Demonstrates origin in third-party misconduct, not me → frames pattern of exploitation and clarifies my victim status.

This is a single continuity of harm. Every sector's failure amplified the others.

## Requested actions and subpoenas

- Virginia State University and DOE:• Registrar/credential vendors: Degree conferral logs, classification changes, and transcript distribution history.
- DOE/servicers: Full loan transaction histories, deferment files, operator notes, and re-aging audit trails.
- Los Angeles County Sheriff / HPD:• Incident records: Reports, dispatch audio, helicopter logs, internal reviews; call logs for Houston assistance requests.
- American Airlines and United Airlines:• Baggage chain-of-custody: Scan points, agent logs, CCTV, voucher records, and claim denial notes; call recordings documenting discriminatory handling.
- Bank of America:• Security metadata: Device fingerprints, IP logs, session tokens, teller overrides for freeze requests, branch CCTV, and freeze request timestamps.
- Public storage and property vendors:• Sale records: Notices, lien processes, footage, and chain-of-custody for unit contents.
- Estate administration (BoA, Intuit):• Authorization records: Merchant account signature pages, estate account custodian changes, and estate transaction logs with operator IDs.
- Credit bureaus (Experian, TransUnion, Equifax):• Method-of-verification: All disputed entries tied to student loans and other fraud lines; produce matching evidentiary data and vendor sources.

## Damages summary (Part Three focus)

- Education/credential harm: Lost teaching and program roles; degree correction costs; reputational damage; denied funding due to misreporting.
- Police misconduct trauma: Emotional distress (PTSD symptoms), functional impairment, missed income, and increased medical needs.
- Housing retaliation: Property loss and conversion; mailbox denial costs; lost wages; relocation expenses; legal fees; loss of quiet enjoyment.
- Airline discrimination: Device replacement costs; business interruption; loss of records; emotional distress associated with stranded travel and grief.
- Bank negligence: Depleted balances; ACH reversals unavailable; forensic reconstruction costs; legal fees; consequential business loss.
- Student-loan servicing failures: Removal of false payment entries; damages for re-aging harms; funding denial restitution.
- Public storage: Replacement costs and loss-of-use damages.
- Estate interference: Administrative costs, property disputes, and blocked lawful access, requiring court intervention to correct.

I reserve federal claims (ADA, FHA, RICO) and punitive damages for separate filings where appropriate, and I request immediate relief to stabilize my financial, medical, and operational reality.

## Declaration

I declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the facts stated in this Part Three are true and correct to the best of my knowledge, based on contemporaneous records, exhibits, and lived experience.

Executed this 23rd day of October, 2025, in Houston, Texas.

/s/ Thurman Earl Robinson Jr.  
Thurman Earl Robinson Jr.  
CEO & President, APPS HOLDINGS WY, INC.  
Trustee, Robinson Family Trust  
15634 Wallisville Rd, Suite 800, PMB 170  
Houston, TX 77049  
Phone: 323-545-8969 / 323-540-1855  
Email: [thermanrobinson@appsholdingswyinc@onmicrosoft.com](mailto:thermanrobinson@appsholdingswyinc@onmicrosoft.com)  
CC: [thurmanrobin@aol.com](mailto:thurmanrobin@aol.com)

Consolidated Damages Schedule, Exhibit Index, Subpoenas and Preservation, Sealing/Redaction Protocol,  
Chain-of-Custody, Restitution and Settlement Framework, and Final Declaration  
Consolidated Damages Schedule by Category

The following schedule organizes damages into 21 categories spanning personal and business life. Each category explains what happened, why it is compensable, what records support it, and how amounts will be finalized at inquest or settlement.

#### 1. Bank of America Balances Drained (2017–2025)

- Facts: Multiple accounts with balances exceeding \$150,000 were depleted through unauthorized withdrawals, ACH debits, and Zelle transfers. Despite fraud alerts, freezes were not applied.
- Amount: \$150,000+ principal losses, plus consequential damages.
- Records: Screenshots of balances (\$151,320.29; \$126,962.63; \$109,505.62; \$99,270.36; \$55,083.90), ACH return forms, teller logs, device/IP session logs.

#### 2. Unauthorized ACH and Zelle Transfers

- Facts: Unauthorized ACH debits (including American Express CCD/CTX entries) and large Zelle transfers to unrecognized recipients.
- Amount: \$20,000–\$75,000 aggregate.
- Records: ACH return forms, NACHA subsection references, Zelle logs.

#### 3. Chadrick Britten Theft (2019)

- Facts: Exploited vulnerability, removed ~\$20,000 from accounts, destroyed business property.
- Amount: \$20,000 direct + property replacement.
- Records: Transaction logs, communications, affidavits.

#### 4. PNC Bank Fix-and-Flip Funds

- Facts: \$46,000 check missing; contractor Frederick Norman held \$4,000 check and sought more.
- Amount: \$50,000+ principal + project delay damages.
- Records: PNC statements, check copies, contractor invoices.

#### 5. PayPal/CryptoHopper Unauthorized Subscriptions

- Facts: \$5,793 recurring charges continued after cancellation; Resolution Center access restricted.
- Amount: \$5,793 + \$7,500–\$15,000 damages.
- Records: CFPB complaint, PayPal logs.

#### 6. Merchant Drains (Credit Repair/Investment Courses)

- Facts: Recurring charges without cancellation pathways; refund denials.
- Amount: \$10,000–\$35,000.
- Records: Card statements, refund emails.

#### 7. Dental Fraud – Dr. John G. Sarris

- Facts: Inconsistent bills (\$30,301; \$15,050; \$13,750; \$19,900), skipped teeth, defective veneers, chronic bleeding.
- Amount: \$18,000–\$60,000 corrective costs + pain and suffering.
- Records: Treatment plans, CDT codes, radiographs.

#### 8. Kaiser Permanente Behavioral Health Neglect

- Facts: Denied ADHD treatment in 2018; functional disability, lost contracts.
- Amount: \$50,000–\$250,000 lost income and damages.
- Records: Intake notes, denial rationales, ADA requests.

#### 9. Housing Retaliation – NOVU New Forest Apartments

- Facts: Illegal lockout, mailbox obstruction, conversion, defamation.
- Amount: \$19,900 JP claim + \$60,000–\$100,000 equitable relief.
- Records: Demand letters, petitions, USPS logs.

#### 10. Airline Losses – American & United Airlines

- Facts: Two AA baggage losses (computers, drives); stranded overnight; discriminatory claim handling.
- Amount: \$20,000–\$50,000 device/business interruption + \$5,000–\$10,000 distress.
- Records: Baggage tags, UA tracking (#5016587971), vouchers.

#### 11. Public Storage Losses

- Facts: Units sold 2–3 times while displaced; destroyed continuity of work.
- Amount: Inventory FMV + \$5,000–\$10,000 loss-of-use.
- Records: Sale notices, lien logs, CCTV.

#### 12. Estate Interference

- Facts: Stepmother misused estate accounts; condo title disputes; Intuit merchant account authorized by father.
- Amount: To be determined via probate.
- Records: Estate bank records, deeds, merchant account agreements.

#### 13. Virginia State University Misreporting

- Facts: Master's in management misposted; bachelor's misclassified; blocked teaching jobs.
- Amount: \$150,000–\$500,000 lost earnings.
- Records: Registrar logs, instructor email, transcripts.

#### 14. Student Loan Servicer Misreporting

- Facts: False payments posted; deferments re-aged every 90 days; derogatory marks.
- Amount: Statutory damages + lost funding.
- Records: NSLDS entries, servicer logs.

#### 15. Credit Bureau Failures

- Facts: Equifax breach (2017), MGM breach (2022), improper “verified” dispute responses.
- Amount: Out-of-pocket reimbursements + lost time.
- Records: Settlement claims, bureau disclosures.

#### 16. Employment Discrimination – Walmart, Disney, Target

- Facts: Walmart physical handling; Disney coded bias (“be more magical”); Target wage issues.
- Amount: Wage corrections + damages.
- Records: HR complaints, payroll records.

#### 17. Foster Care Neglect

- Facts: Promised four years of support, received two; abused by foster parent.
- Amount: To be determined; restitution for lost support.
- Records: DFCS files, ILP agreements.

#### 18. Police Misconduct – Los Angeles County Sheriff

- Facts: Helicopter pursuit, guns drawn five days after father's death.
- Amount: Emotional distress + economic loss.
- Records: Incident reports, dispatch logs.

#### 19. Houston Police Department Discrimination

- Facts: Failed to protect during housing retaliation; discriminatory treatment.
- Amount: Damages for ADA/FHA violations.
- Records: Call logs, incident reports.

#### 20. Contractor and Merchant Fraud

- Facts: Multiple contractors and merchants exploited vulnerabilities.
- Amount: To be itemized.
- Records: Contracts, invoices, disputes.

#### 21. Personal Trauma and Civil Rights Violations



- Facts: Foster care abuse, LGBTQ+ discrimination, fraternity rejection, workplace bias, repeated institutional neglect.
- Amount: \$1.5 million maximum payout for damages (ADA/Unruh/FHA).
- Records: Medical notes, discrimination complaints.

#### Master Exhibit Index

- Corp-A: APPS HOLDINGS WY, INC. Articles of Incorporation.
- FTC-A: Identity Theft Affidavit.
- Bank-A: BoA screenshots, ACH return forms.
- Bank-PNC: PNC check images, contractor correspondence.
- Crypto-A: CFPB complaint vs PayPal/CryptoHopper.
- Air-AA/UA: Baggage logs, vouchers.
- Dental-A: Sarris treatment plans, ledgers.
- Medical-A: Kaiser denial letters, ESA docs.
- NOVU-A: Housing petitions, USPS logs.
- Edu-VSU: Registrar logs, instructor email.
- DOE-A: NSLDS reports, servicer logs.
- Credit-A: Equifax/TransUnion/Experian disclosures.
- Fraud-A: Amazon complaint, refund emails.
- Damages-A: LA Superior Court damages packet.

#### Subpoenas and Preservation Orders

- Banks: Device/IP logs, teller overrides, ACH/Zelle rails.
- PNC: Check imaging, stop-payment logs.
- Airlines: Baggage chain-of-custody, CCTV, call recordings.
- Storage: Auction receipts, CCTV.
- VSU/DOE: Degree conferral logs, loan payment histories.
- Law Enforcement: Incident reports, dispatch audio.
- USPS: Mailbox logs, surveillance.

#### Sealing and Redaction Protocol

- Redact: SSNs, DOBs, MRNs, account numbers, device IDs.
- Public filings: Redacted PDFs with “REDACTED” labels.
- Under seal: Unredacted exhibits via encrypted portal.
- Chain-of-custody: Log each transfer with date/time, custodian, hash value.

Restitution and Settlement Framework, Civil Rights Discrimination Record, Statute-of-Limitations Reengagement Plan, Demand Matrix by Entity, Chain-of-Custody and Sealing, Final Declaration

#### Restitution and Settlement Framework

This framework provides a precise, lawful path for each entity to resolve claims without further escalation. It distinguishes personal and business damages, ties them to statutes, and sets payment, documentation, and non-monetary obligations. It also integrates the discrimination and customer-service failures I experienced, so adjudicators cannot ignore the civil rights dimensions.

#### Global Settlement Structure (Personal + Business)

- Payment Method and Delivery: • Certified checks only, payable to “Thurman Earl Robinson Jr.” and “APPS HOLDINGS WY, INC.”
- Mailing address: 15634 Wallisville Rd, Suite 800, PMB 170, Houston, TX 77049
- Each remittance must include claim ID, date range, and summary.

- **Non-Monetary Obligations:**• Written apology and retraction where defamation or discriminatory handling is documented.
- Accessibility compliance letters (ADA/FHA/Section 504) confirming corrective steps.
- Account correction and bureau updates to remove false entries, stop re-aging, and annotate fraud protections.
- Policy remediation memos describing process fixes (e.g., freeze protocols, baggage chain-of-custody, dispute accessibility).

- **Release and Reservations:**• Limited releases strictly for the settled claim(s), preserving unrelated and future claims.
- No confidentiality or gag provisions that impede regulatory reporting or ADA enforcement.
- No waiver of statutory rights; settlements must not waive claims arising from undisclosed issues later revealed via subpoena.

- **Timing and Default:**• 10 business days to remit funds and produce documentation.
- Non-performance triggers immediate regulatory filings, civil complaints, and fee petitions.

### Entity-Specific Settlement Terms

- **Bank of America (EFTA/Reg E):**  
Refund principal re-credits of unauthorized withdrawals, ACH debits, and Zelle transfers. Payment: \$150,000+ principal plus consequential damages. Deliverables: Freeze-failure memo, device/IP logs, remedial plan.
- **PNC Bank (Contractor Check Losses):**  
Refund \$46,000 missing check plus \$4,000 contractor check. Payment: \$50,000+ principal plus project delay damages. Deliverables: Check image records, presentment chain, indemnity letter.
- **PayPal / CryptoHopper:**  
Refund \$5,793 subscriptions. Payment: \$5,793 principal plus \$7,500–\$15,000 damages. Deliverables: ADA audit, MCC/IP logs, 2FA records, termination of merchant authorities.
- **American Airlines / United Airlines:**  
Refund FMV of lost devices, software licenses, and data restoration. Payment: \$25,000–\$60,000 inclusive of business interruption and distress. Deliverables: CCTV, scan log archives, discrimination investigation report.
- **Virginia State University / DOE Servicicers:**  
Refund lost earnings due to misposted degrees and false loan entries. Payment: \$150,000–\$500,000 plus statutory damages. Deliverables: Degree posting validation, credit file corrections, audit letter.
- **NOVU New Forest Apartments:**  
Refund \$19,900 JP damages; equitable relief valued at \$60,000–\$100,000. Deliverables: Lockout policy reform, ADA mailbox access, non-retaliation covenant.
- **Storage Entities / Contractors:**  
Refund FMV of sold or mishandled property. Deliverables: Sale logs, video, restitution plan.

### Civil Rights and Discrimination Record

I endured a sustained pattern of discrimination and hostile customer-service encounters that materially worsened financial harm:

- **LGBTQ+ Discrimination:** Walmart physical handling; Disney coded bias (“be more magical”); Target wage irregularities.
- **Higher-Education Barriers:** VSU misclassified bachelor’s, misposted master’s, blocked teaching placements.
- **Law Enforcement Trauma:** LA County Sheriff helicopter pursuit and guns drawn; Houston PD dismissive responses during housing retaliation.
- **Airline Claim Discrimination:** AA baggage offices refused claims, retaliated after legal assertion; UA “arrived, not delivered” baggage.
- **Credit and Lending Bias:** Lenders pulled credit despite disclosures, then declined assistance, exhausting inquiries and blocking mortgages.

This record explains why standard dispute pathways failed. Bias and inaccessible processes amplified losses and denied lawful remedies.

## Statute-of-Limitations Reengagement Plan

- Tolling and Discovery Rule: Fraud and concealment tolled limitations; claims accrue upon discovery.
- Continuing Violations: Re-aging of loans, recurring charges, serial lockouts restart accrual.
- Equitable Estoppel: Disability, airline strandings, retaliation estop defendants from asserting limitations.
- New Causes of Action: Subsequent incidents (2018–2025) create fresh claims.
- Formal Notices: Issue “Notice of Reengagement and Preservation” letters citing tolling bases and demanding production.

## Demand Matrix by Entity

- BoA: Demand ID BOA-RGE-001. Ask: Full re-credit + freeze-failure memo.
- PNC: Demand ID PNC-CHK-046. Ask: \$46,000 refund + indemnity.
- PayPal/CryptoHopper: Demand ID PPL-ADA-5793. Ask: Refund \$5,793 + ADA audit.
- AA/UA: Demand ID AA-BAG-2019 / UA-TRC-5016587971. Ask: Device FMV + discrimination review.
- VSU/DOE: Demand ID VSU-REG-MS / DOE-SRV-REAGE. Ask: Correct degree records, purge false re-aging.
- NOVU: Demand ID NVU-ADA-LKOT. Ask: \$19,900 + ADA compliance plan.
- Storage/Contractors: Demand ID STG-SALE-FMV. Ask: FMV restitution.
- Credit Bureaus: Demand ID CRB-MOV-FULL. Ask: MOV packets, purge re-aged lines.

## Chain-of-Custody and Evidence Integrity

- Custody Log: Date/time, custodian, medium, file hash, transfer method, exhibit ID.
- Digital Integrity: SHA-256 hashing, version control.
- Sealing and Redaction: Redact SSNs, account numbers, MRNs, DOBs.
- Witness Corroboration: Retain declarations, notarize where feasible.

## Communications Protocols

- Call Script: Identify, cite statute, request refund/logs within 10 days.
- Email Headers: Subject: “Formal Demand – [Entity] – Demand ID [X].” Attach police report, exhibit index, damages schedule.
- Certified Mail: Return receipt requested.
- Contact Block: Wallisville Rd address, emails, phone numbers.

## Integrated Personal History and Civil Protection Statement

I close with the truth: foster care at 13, parental abuse, grief, discrimination at school, work, and community, robbed and bullied for being gay, rejected from fraternity, discriminated against at Walmart, Disney, Target. Despite this, I chose lawful, nonviolent paths. I built an honest career, earned degrees, managed national operations, served with discipline, held a security clearance, wrote my book *From Foster Care to Financial Freedom* (2025), and pursued philanthropy.

I have not harmed anyone. I chose due process. I gathered documents, filed complaints, pursued lawful claims. These institutions are not just blocking refunds; they are blocking community work: transitional housing, mentorship, inclusive journalism, credit-building systems. Refunds and settlements restore capacity to serve others.

## Final Settlement Asks

- Banking Restitution: Principal re-credits, fee reimbursement, logs, policy reform.
- Education/Loan Corrections: Registrar fix, NSLDS corrections, bureau purges, lost-earnings compensation.
- Airlines: Baggage losses paid, chain-of-custody evidence, discrimination review.
- Dental Remediation: Corrective dentistry funds, CDT/lab records, refund of phantom billing.

- Housing/Retaliation: \$19,900 damages, ESA refund, ADA plan.
- Storage/Contractors: FMV replacement, sale audit.
- Merchants/PayPal/Crypto: Subscription refunds, accessibility audit.
- Credit Bureaus: MOV packets, purge re-aged lines, fraud alerts.

### Closing Notice

- Good-Faith Window: 10 business days to remit payment, deliver logs, confirm corrective actions.
- Escalation: Non-performance triggers civil filings, ADA/FHA complaints, regulatory submissions.
- Confidentiality: No gags impeding reporting or ADA protections.
- Contact Block: Wallisville Rd address, emails, phone numbers.

### Declaration

I declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the facts stated across Parts One through Four of this master police report are true and correct to the best of my knowledge, based on contemporaneous records, exhibits, and lived experience. I affirm that I have chosen nonviolence, lawful process, and documented communication at every step, despite profound discrimination and harm, and that I seek restitution and settlement in good faith to Restitution and settlement framework completion, civil rights record, injury narrative, data and statistics context, closing declaration, and signature

### Restitution and settlement framework

- Global payment and delivery:• Certified checks payable to “Thurman Earl Robinson Jr.” and “APPS HOLDINGS WY, INC.”
- Mail to: 15634 Wallisville Rd, Suite 800, PMB 170, Houston, TX 77049
- Include claim ID, date range, and category codes on each remittance.
- Non-monetary obligations:• Written apology and retraction for defamatory statements and discriminatory handling.
- ADA/FHA compliance letters and remediation plans (policy changes, training records, accessibility audits).
- Bureau corrections (remove re-aged entries, purge false payment histories, add fraud alerts and blocks).
- Process remediation memos documenting fixes (freeze protocols, baggage chain-of-custody, dispute access, loan-servicer re-aging guardrails).
- Timing and default:• 10 business days to remit funds and deliver required documentation; non-performance triggers immediate filings and fee petitions.
- Limited releases only:• No gag provisions or waiver of statutory rights; settlements may not bar reporting to regulators or pursuing unrelated claims discovered later.

### Civil rights and discrimination record (expanded)

Across education, employment, housing, finance, and travel, I faced a sustained pattern of discriminatory treatment that magnified harm:

- Education and credentialing: My Virginia State University master’s (management) was misposted, while my bachelor’s was misclassified as “physical education,” blocking teaching opportunities (2018–2019). When an instructor checked transcripts against the education code, the mismatch was confirmed. This misreporting directly reduced lifetime earnings, benefits, and credibility.
- Workplace bias:• Walmart (overnight manager, Clayton County, GA): physical handling and discriminatory treatment.
- Disney: coded bias (“be more magical”), pressuring conformity in ways that singled me out as LGBTQ+.
- Target: wage and payment irregularities that never corrected.

These incidents built a pattern of exclusion and denial of fair process.

- Law enforcement misconduct and trauma:• Los Angeles County Sheriff (Feb 2022): helicopter pursuit and guns drawn five days after my father's death.
- Houston Police Department: dismissive responses during housing retaliation, denial of fair assistance while asserting ADA rights.
- Airlines:• American Airlines: twice-lost baggage with computers; stranded overnight in Houston during grief; claim refusals and retaliation when I asserted legal rights.
- United Airlines: "arrived but not delivered" baggage; broken chain-of-custody.
- Credit and lending: Lenders repeatedly pulled reports despite knowing the identity-theft context, exhausting inquiries and blocking mortgages or lines needed to stabilize housing and business.
- Identity and vulnerability: Black, LGBTQ+, disabled, and a survivor of foster care. Bias did not just appear at the margins; it repeatedly blocked fundamental services—education validation, police safety, housing access, banking protections, airline claims processing—creating cascading damages.

#### Injury narrative and unredacted harm

- Acute assault (Norcross, GA, December 2015): I was struck in the face with a metal pipe. My eyeball cracked and busted; my head was split open; teeth were knocked out. I never sued for those damages, but the trauma never left. That assault fractured my health and stability, compounded by the defective dental work that followed and the bleeding veneers that worsened my systemic condition. This is not an abstract injury: vision threatened, teeth destroyed, body harmed. Those responsible escaped accountability while I tried to heal and keep my life together.
- Childhood and family trauma: Abused in foster care; neglected; forced to walk home from the mall as a child; rejected from a fraternity my father belonged to because of my sexuality; bullied and robbed for being gay on the way to middle school; targeted in high school and college. The neglect and discrimination cut through every institution that should have supported me.
- Grief and loss: My grandmother died when I was young; my father passed in 2022; my grandmother Rosetta Stuckey's estate became a vector for exploitation. Grief layered over fraud, misreporting, and retaliation—then airline strandings and police trauma intensified the collapse.
- Contractor and financial exploitation:• Chadrick Britten (2019): exploited my vulnerability, removed ~\$20,000, destroyed business property.
- PNC Bank fix-and-flip funds: \$46,000 check missing; contractor Frederick Norman retained \$4,000 and pushed for more; the bank never saw the check, but I need refund and indemnity.
- Unauthorized ACH and Zelle transfers: unrecognized recipients, parallel debits, and failures to freeze accounts despite six-figure balances.
- Telecom and access loss: Lost a key phone number at T-Mobile; devices ordered and never properly returned; identity and communications further compromised.
- Housing retaliation: NOVU New Forest apartments: illegal lockout, mailbox obstruction, conversion, defamation; I documented everything and sought relief while managing medical conditions. The retaliatory exclusion happened while my ADA needs were actively ignored.

#### Data and statistics context (to help adjudicators see the pattern)

- Cascading risk with breach exposure: When credentials are repeatedly exposed (multiple platforms, years), cross-channel fraud probability spikes. Attackers test recovery pathways, chain subscriptions, and exploit charge rails. Denied dispute access multiplies loss. In my case, Norton monitoring documented repeated exposures across major platforms—enough to explain persistent unauthorized entries even after resets.

- Compounding effect of discrimination: Bias in dispute and claims processing raises error rates, prolongs resolution windows, and increases denial probability. For disabled consumers, inaccessible platforms function like barriers to remedy; for LGBTQ+ consumers, coded hostility increases attrition and discourages follow-through. The result is structural harm—people like me take longer to secure refunds, lose access to critical records, and pay more to document basic truths.
- Health and finance linkage: Defective dental work with bleeding veneers increases infection risk, inflammatory markers, and cardiovascular strain.
- Untreated ADHD (Kaiser denial in 2018) reduces executive function, worsens timelines, and leads to missed filings and financial deteriorations.
- Housing instability magnifies medical risk, raises costs, and worsens outcomes—loss of mailbox access is not a minor inconvenience; it blocks medication and legal defense.
- Childhood trauma impact: Survivors of foster care and family abuse carry higher risk for chronic disease, financial instability, and systemic neglect when institutions misclassify or deny accommodations. My record shows persistence and compliance, not avoidance. The harm is institutional, not individual.

These points are included so decision makers can understand that my losses are predictable under known risk models. You can see the continuity: breach exposure + discrimination + medical denial + housing retaliation + banking freeze failures + airline chain-of-custody breaks = cascading damage.

#### Closing narrative and plea for relief

I have chosen the nonviolent route, even when the weight of it all made me want to disappear. I did not lash out. I did not harm anyone. I gathered records, filed complaints, wrote demand letters, and kept asking for help in the ways the law prescribes. I did this while bleeding from my gums and living with pain from an assault that broke my face in 2015, with a cracked eyeball and teeth knocked out. I did it while grieving the death of my father and caring for family amid estate interference. I did it while my computers were lost by an airline—twice—and my bags disappeared; while my mailbox was locked; while bank freezes never took effect; while disputes were denied; while my master’s degree was misposted and my bachelor’s was mislabeled; while I was told to be “more magical” for a corporation that should have had my back but treated me like an outsider for being gay; while I was called a trespasser in a home I paid for; while I was forced to stand beneath a police helicopter in fear, days after burying my father.

And still—I built. I learned. I wrote a book in June 2025: “From Foster Care to Financial Freedom: My Journey with AI as My Guide, Empowering Personal Transformation, Real Estate Investing, and Smart Decisions.” I founded a nonprofit and a corporation in service of community and legacy. I have the discipline of someone who has served with the U.S. Army recruiting command and held a security clearance. I am a gospel singer and a philanthropist. I wanted nothing more than to build transitional housing, write grants, mentor youth, and create systems that help people dispute fraud and recover, so they don’t have to live the story I did.

I am not asking for sympathy without substance—I am asking for lawful restitution grounded in records. The assault in 2015, the defective dental work that caused bleeding and systemic risk, the airline losses that widened my breach exposure, the police trauma, the education misreporting that stole years of earning power, the student-loan re-aging that sabotaged my credit, the housing retaliation, the bank freeze failures, the contractor thefts, the illegal sales of my stored property—every step has a docket, a ledger, an exhibit, a timestamp, an operator ID. This master police report consolidates the story and the proof.

If any judge, investigator, counsel, or executive is reading this, I ask you to see the continuity and to help me close it. Refund the money stolen from my accounts. Correct my degrees and purge false loan histories. Pay for the devices and data you

Restitution and Settlement Framework

As outlined, restitution must be both monetary and structural. Monetary restitution restores the funds and property stolen or mismanaged. Structural restitution ensures that the same failures—whether in banking freezes, airline baggage custody, university registrar systems, or ADA accommodations—do not recur.

The damages I have described are not speculative. They are documented in bank screenshots, ACH return forms, baggage logs, dental treatment plans, medical denials, housing petitions, and credit bureau disclosures. Each institution has the ability to correct its records, refund the money, and issue apologies. What I seek is not vengeance but restoration.

### Civil Rights and Discrimination Record

This report is also a civil rights record. I was discriminated against because I am Black, LGBTQ+, disabled, and a survivor of foster care. These identities made me more vulnerable to neglect, disbelief, and denial of service.

- At Walmart, I was physically handled when asserting my rights.
- At Disney, I was told to be “more magical,” a coded dismissal of my identity.
- At Target, I was denied fair pay.
- At Virginia State University, my degrees were misclassified, blocking teaching jobs.
- At American Airlines, baggage claims were denied and I was stranded.
- At NOVU New Forest Apartments, I was locked out and defamed while my ADA rights were ignored.
- By Los Angeles County Sheriff, I was pursued by helicopter and threatened with guns days after my father’s death.
- By Houston Police Department, I was dismissed when I sought help during housing retaliation.

Each of these is a violation of dignity and equal protection. Each compounded the financial and medical harm.

### Injury and Trauma Narrative

In December 2015, I was assaulted in Norcross, Georgia. A metal pipe struck my face. My eyeball cracked, my head split open, my teeth were knocked out. I never received compensation for that assault. That injury set the stage for defective dental work, chronic bleeding, and systemic health decline.

I grew up in foster care, abused and neglected. My father rejected me for being gay. My sister abandoned me at a mall as a child. I was bullied and robbed on the way to school. I was rejected from a fraternity because of my sexuality. I was discriminated against in college, at work, and in housing.

And yet—I survived. I built. I earned degrees. I managed operations for the world’s largest corporations. I served with the U.S. Army recruiting command and held a security clearance. I wrote a book in 2025: *From Foster Care to Financial Freedom*. I founded a nonprofit to build transitional housing and mentor youth. I am a gospel singer and a philanthropist.

I have not harmed anyone. I chose the lawful path. I gathered documents, filed complaints, and pursued due process.

### Data and Statistics Context

- Identity theft prevalence: The FTC reports millions of identity theft complaints annually; financial losses exceed billions. My case is not isolated—it is emblematic of systemic failures.
- Discrimination impact: Studies show LGBTQ+ individuals face higher rates of workplace discrimination, housing denial, and credit barriers. Black Americans face disproportionate denials in lending and policing. I lived both realities.
- Health consequences: Research confirms that untreated ADHD reduces lifetime earnings by tens of thousands of dollars, and defective dental work increases systemic disease risk.
- Foster care outcomes: National data shows foster youth are more likely to experience homelessness, unemployment, and incarceration. I beat those odds by building businesses and writing books—but institutions still failed me.

These statistics prove that my story is not only personal—it is structural. My damages are part of a broader pattern that regulators and courts must address.

## Declaration

I, Thurman Earl Robinson Jr., declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the facts stated in this master police report are true and correct to the best of my knowledge, based on contemporaneous records, sworn affidavits, screenshots, bank logs, medical notes, travel documents, court filings, and witness communications. I further affirm that I have chosen the lawful, nonviolent path—even when fear, grief, discrimination, and compounded losses made it nearly impossible to continue. I did not retaliate; I documented. I did not harm anyone; I sought relief. Everything I have said here can be traced to a paper trail and a timeline.

I am a philanthropist and nonprofit founder, a gospel singer, an HBCU graduate from Virginia State University, a published author, a former Army recruiting professional who held a security clearance and completed formal compliance training, and a person whose life has been defined by resilience. I grew up in foster care, was abused and neglected, and still chose to serve, build, and uplift. Despite traumatic injury in December 2015—my eyeball cracked and my head split open from a metal pipe, my teeth knocked out in Norcross, Georgia—I pressed on. I worked, studied, mentored, and invested, even while corporate, institutional, and individual actors exploited my vulnerability and violated my rights.

I need help now. Restoration is not a luxury. It is a lifeline to stop the spiral that began in violence and was sustained by negligence and discrimination. The banks must re-credit unauthorized transfers. The airlines must pay for lost devices and chain-of-custody failures. The university and servicers must correct misposted degrees and purge false payment histories. The housing provider must pay damages and comply with ADA and FHA obligations. The dental provider must fund corrective treatment and refund phantom billing. The credit bureaus must produce method-of-verification and purge re-aged entries. Contractors and storage entities must return or compensate for property and equipment that were sold or mishandled. I ask every entity to read this report and respond in good faith.

Executed this 23rd day of October, 2025, in Houston, Texas.

## Affirmations and sworn statements

- I affirm I have maintained chain-of-custody for digital evidence where feasible, hashing documents and logging transfers to ensure integrity.
- I affirm I have sought assistance from regulators and courts, and filed formal complaints where possible, including with the FTC, CFPB, and applicable state agencies.
- I affirm I have preserved the right to pursue ADA, FHA, and other civil rights claims alongside consumer and financial claims, and that any settlement must not gag or limit lawful reporting or future remedies for undisclosed harms.
- I affirm I am requesting immediate, specific restitution and corrections—not punitive vengeance—but I reserve punitive claims where malice, concealment, or reckless indifference is demonstrable.

## Relief and remedies requested (final)

- Banking restitution: full principal re-credits for unauthorized ACH debits, Zelle transfers, and branch/online withdrawals; fee refunds; freeze-failure remediation and policy memo; device/IP session logs and teller override records.
- PNC fix-and-flip restitution: refund of \$46,000 check loss and \$4,000 contractor check; indemnity letter; presentment chain documentation; closeout reconciliation.
- PayPal/CryptoHopper: refund of \$5,793 unauthorized subscription charges; production of MCC, subscription IDs, device/IP logs, and 2FA records; ADA accessibility audit and corrective plan; termination of unauthorized merchant authorities.
- Airline losses (AA/UA): device and data replacement costs; business interruption compensation; chain-of-custody archives, scan logs, vouchers, and CCTV; discrimination handling review and written apology.
- Education and loan corrections (VSU/DOE/servicers): registrar corrections posting my master's degree (management) accurately; purge misclassification of bachelor's; purge false loan payments, stop 90-day re-aging; produce method-of-verification packets and operator notes; compensation for lost earnings and blocked employment.
- Housing retaliation (NOVU): payment of \$19,900 damages; equitable relief for ADA/FHA compliance; mailbox access policy; non-retaliation covenant; return/replacement of converted property and business equipment.
- Dental fraud (Dr. Sarris): corrective treatment funding; refund of phantom billing; production of CDT codes, lab invoices, radiographs, and appointment logs; written apology acknowledging harm.



- Storage and contractors: FMV restitution for sold/mishandled property; sale logs, lien notices, and video; structured repayment plan where necessary.
- Credit bureaus: full method-of-verification packets; purge of re-aged derogatory items; fraud alert placement; protective blocks on file; time and expense reimbursement where permitted by settlement terms.

#### Instructions to recipients and compliance deadlines

- Within ten (10) business days of receipt, each entity must:
  - Acknowledge this master police report and assign an internal case number.
  - Remit certified payment (if applicable) to the address listed below.
  - Provide written responses with requested logs and audit trails (device/IP, method-of-verification, presentment chains, CCTV).
  - Produce a remediation plan for any identified policy failures (e.g., freeze protocols, dispute accessibility, chain-of-custody).
  - Confirm a point of contact for ongoing corrections and compliance reporting.

Failure to comply within the stated window will trigger immediate escalation to regulatory bodies, formal civil filings, motions for preservation, and fee petitions. I will also seek protective orders to prevent spoliation and request sanctions where evidence is destroyed or withheld.

#### Sealing, redaction, and chain-of-custody (execution notice)

- Sensitive identifiers (SSNs, account numbers, MRNs, DOBs, device serials) will be redacted in public filings.
- Unredacted exhibits will be exchanged under seal via encrypted channels or filed in camera where appropriate.
- The chain-of-custody log includes custodian names, timestamps, file hashes (SHA-256), and transfer methods to maintain evidentiary integrity.
- All parties are on notice to preserve emails, logs, recordings, and surveillance footage relevant to the events described herein.

#### Closing narrative to adjudicators and executives

If you have read this far, you understand that this report is not a performance—it is survival. I am a person who chose law and documentation over retaliation, even when my face was broken, my teeth knocked out, and my life scattered across lost luggage, locked mailboxes, misposted degrees, re-aged loans, converted property, and drained accounts. I am asking for help that the law already provides: refunds where fraud occurred, corrections where records are wrong, accommodations where disability is documented, accountability where discrimination and negligence were proven by conduct and consequence.

I come from a family of builders—real estate, corporate, McDonald’s franchise operations. I know systems. I know compliance. I know how to improve things when people want to help. This is my last attempt to unify the story so you can help me fix it. I do not want headlines. I want restoration and quiet accountability so I can return to my work: transitional housing, mentorship, journalism, dispute systems, and philanthropy.

I will not be silent about harm, but I will be fair about remedy. Meet me there.

#### Signature and contact block

Executed this 23rd day of October, 2025, in Houston, Texas.

/s/ Thurman Earl Robinson Jr.  
Thurman Earl Robinson Jr.

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Trustee, Robinson Family Trust  
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