

Subject: Jessica Cao, \$60K

From: Mark Cao <mark.cao@gmail.com>

Date: 6/6/2023, 12:48 PM

To: Hanh Yu <hanhcaoyu@gmail.com>, Hien Cao <hcaosc@gmail.com>

Dad is still thinking about the \$60K loaned to his niece. I told him to write it off, but he does not really want to. None of his family wants to help him out (including Bac 8, the father of Jessica; and Vui, for whose property Dad *is* on title -- the Vui property is a completely different property).

Dad is under an impression that Hanh will hire a lawyer to sue Jessica. I let him know that I believe that is not happening.

In Dad's papers, I found a note to the loan company clearly stating (1) the transaction date and bank account (but not the actual amount) and (2) the intention of the transaction being a gift.

This is what I propose to be done.

1. While Dad is still alive, I will handle this as a legal matter. After Dad's death, this should be something the two of you handle, if you are still interested. I'd say he has a 50/50 chance of prevailing, but I am more interested in focusing on other things that further his well-being. I am only doing this because Dad gets so wound up about it, and he tends to spin his wheels and get upset when nobody helps him.
2. I am going to do the equivalent of putting you two as beneficiaries of the promissory note. Since there's no promissory note, I'll have to write an "equivalent."
3. I am going to handle the lawsuit until it gets to court. Then I'll have Dad hire a lawyer to handle in-court procedure.

If you'd like your name completely off this, let me know. I am pretty sure you should be listed as plaintiffs for this to work. If lawyers get involved on the other side, they might create creative and counter-sue.

Huy