Subject: Re: Please remove me as your beneficiary

From: Hien Cao <hcaosc@gmail.com>

Date: 7/18/2023, 10:57 AM

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

CC: Thanh Xuan Huynh <Thanhxhuynh2003@yahoo.com>, Hanh Yu <hanhcaoyu@gmail.com>

I've said this before and I'll state this again.

Both mom and dad have worked very hard all their lives. They earned everything that they have. I don't want to inherit anything from them. If they have extra money, they should use it to better their lives whether it's travel and better health care. I want them to spend every penny before they die. The reason why I haven't asked you to remove me as his beneficiary is because you can not be trusted to make the right decision without any oversight. You've done all you can to hide what you're doing from everyone but it's clear that you don't have his best intentions in mind. If you were doing the right thing, you wouldn't be shutting access into his accounts to avoid questions. Only guilty people do that.

In dad's case, due to his financial situation and poor financial management, he will need every penny that's available to him. If I was the one who was responsible for his well being and was making financial decisions on his behalf, I would do all I can to make sure that he gets the care he needs until he dies.

Hanh is the one with the purest intentions. I would trust her with my life to do the right thing. I can not say the same thing about my brother. That's unfortunate that I would say that. I no longer have a brother. I lost him to his greed.

The sad part is what I've told Hanh. If you had come to us and act like a civilized human being and ask that we give you the proceeds from dad's estate, I would have agreed to give you my share.

We were a family. This underhanded dealing and manipulation wasn't necessary. It should have been about helping dad. He needed a lot of help.

The best thing for him at this point is a quick death. Both he and you (Huy) are paying or will pay for the decisions that you've both made.

On Tue, Jul 18, 2023 at 10:34 AM Mark Cao < mark.cao@gmail.com > wrote: Dear Mom,

I have been helping Dad to order his affairs. Because of that, he assigned to me to inherit the Chipper house. This offended Hien specifically, and maybe Hanh too (I don't know). As for Hanh, she asked to be removed as a beneficiary for Dad's assets. Consequently, currently:

- \* I will inherit the house and its debt.
- \* Hien will inherit the remaining assets, which I am guessing is about \$200,000
- \* Additionally, Hanh seems to be saying she wants the house sold too. If the house is sold, Hien will get about \$1,000,000 of cash.

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I told both of them from the start that Mom will adjust her inheritances to make all of this fair to all children. Financially. Maybe neither one has talked to you yet?

I am asking you **now**, please remove me as your beneficiary. And please, tell Hien to leave me alone. He is threatening to sue me. Would you please just calm him down by removing me from your inheritance plans. If you have any questions, please let me know. I am willing to answer all questions as long as they are focused.

Thanks, Huy