

#INCOMPLETE  
OPENING DETAIL:  
ATTENTION:

Landlords of 2649 Tifton St. S. Gulfport, FL 33711

Owners and Operators of Amarlu Enterprises

Your professional occupation is as a lawyer. I, your prior tenant, have no legal background. Therefore, with no intentional disrespect, I this document was written to provide you with an education on Florida's landlord-tenant laws and statutes that govern our lease agreement.

In preparing this letter, I considered several factors. First, I considered your professional role as a lawyer, which your tenants were aware of from before the start of the lease. Your listing agent, Zach Steinberger, initially communicated this fact, and then you also explicitly documented it in the lease agreement by the email address you inputted. You further reiterated this fact to me during your April 2024 on-site inspection of the home I rented from you, but I digress there.

Further details for me to note while writing this second tenant dispute letter include that landlords Luther Rollins, Jr. and Mary O. Polk are not just individuals on a lease agreement; they are residents of North Carolina and business partners operating a series of successful small companies in North Carolina, all sharing the brand they have created, Amarlu.

I considered the three Amarlu companies as well in the articulation of this letter. Amarlu Enterprises was worthy of such contemplation. Amarlu Enterprises was the instructed recipient of the large majority of the checks I personally wrote, on time, in the full amount of \$4,500 per month. I recalled writing eight checks to Amarlu Enterprises. In fact, in a 10-month lease term, with cashiers check paying off the first month, the last month, the security deposit, and the pet deposit, that only leaves eight month of rent checks to write, and only eight checks total plus the single cashiers check at the time of lease signing.

Regarding the cashier's check, the single cashier's check I provided during our signing of the lease agreement came with verbal instructions from your listing agent, Zach Steinberger of Compass Realty. When asked, "Who should we make the cashier's check payable to?" Zach responded in writing. He provided written instructions to make the cashier's check payable to Luther Rollins, Jr.

This name, "Luther Rollins, Jr.," made perfect sense, so we obliged.

This name, "Luther Rollins, Jr." corresponds with one of the landlords listed on the lease.

This name, "Luther Rollins, Jr." matches the deed to the house in Gulfport, Florida that I rented.

This name, "Luther Rollins, Jr." matches the ownership records shown in the residential parcel data provided to me through the open data afforded to any citizen with internet access.

This name, "Luther Rollins, Jr." matches the this letter is partially addressed to.

This name, "Luther Rollins, Jr." matches the you, the reader of this letter.

This name, "Luther Rollins, Jr." is your name, Luther.

In full, Amarlu Enterprises received \$36,000 of the combined \$50,000 written from either a personal check of mine or a cashiers check that withdrew from the same account.

I am no accountant, but the financial records are speaking pretty clearly this time. They state that during my stay at 2649 Tifton St. S. Gulfport, FL 33711, I was the provider of revenue to one company. During the same stay, they tell me, I was the provider of income to one individual.

Amarlu Enterprises was that company. Luther Rollins, Jr. was that individual.

However, Amarlu Enterprises isn't approved to conduct business in the state of Florida, and they aren't even part of the lease agreement. They were never introduced to the lease as an addendum when Luther Rollins Jr. instructed the tenants to start the monthly sequence of writing and mailing rent checks. This included noting the pre-stamped, pre-addressed envelopes in our mailbox, writing checks to the same company printed on the front of the envelopes, which is Amarlu Enterprises, and sending them to the address also printed on the envelopes provided.

That ensured months 2-8 of the lease agreement allowed for as much money as possible to flow from the state of Florida into North Carolina and into the bank account of Amarlu Enterprises, not Luther Rollins, Jr., and certainly not Luther Rollins, Jr. of 2649 Tifton St. S., Gulfport FL 33711. Because if I had looked for, found, and followed the instructions included in the signed lease agreement regarding where to send monthly rent, well, as absurd as it sounds, my checks, once mailed, would have been returned right back to me.

For you see, the instructions in the lease for everything from maintenance requests to where to send rent payments use what the lease

refers to as fields designated for the "landlord address." However, when the landlord decides to use the same address for the "landlord address" as the tenant's residence they are renting from, you have two parties—tenants and landlords—with only one address being used. You used 2649 Tifton St. St. S. Gulfport, FL 33711 in five separate locations when filling out the landlord address. This document cites the exact locations, section numbers, and more, all for your review.

Once again, I'm not an accountant, and I've only heard the term "cooking the books." At this moment, I recognize that I'm not just educating you about the law; you were teaching anyone willing to look into it, and that happened to be me.

My act of 'following the breadcrumbs' led me to see and explore more. It brought a series of valuable lessons as I dug deeper. With every crumb I crossed, I learned a different lesson. Each crumb revealed a new detail that, when collected as a whole, reconfigured the history of where they came from and how they ended up where they are today.

These individual lessons emphasized one key point: staying alert. Being inquisitive about the most skilled chefs—those who operate the cleanest kitchens with well-established processes, procedures, and perfectly crafted recipes.

Rot comes with an obvious smell, but it's the moral rot, often hidden in the backs of fridges by the chef himself, that is the rot you can't immediately smell. You don't see immediately; it's the chef hiding moral decay, hiding it in the backs of each fridge, positioning themselves to obscure certain views or access, putting on a face, saying the right things.

All of that until a clever rat sneaks into the kitchen, a rat with a nose for moral decay, a rat with an appetite others can't detect and, if they could, wouldn't desire. For he knows that when you sprinkle it with some of the chef's leftover bread crumbs, adding a touch of sour execution, it only takes a crafty rat to regret the day.

I also considered "Luther Rollins, Jr." as someone who ventured out of state into new territory to expand their business and revenue collection in a new state, new frontiers. They are business partners.

"Luther Rollins, Jr." is a business owner, alongside his wife, Mary O. Polk, and both have their primary residence in the State of North Carolina. They each operate ventures in North Carolina, including one notable company, Amarlu Enterprises, as shown in the public records I have documented as evidence in this package you're receiving.

Included in this same package of details is a screenshot of the Division of Corporations in the State of Florida. This governmental entity manages a database of all companies that are domiciled out of

state and have applied for and been approved to conduct business and collect revenue in Florida, ensuring that all revenue transacted is accounted for and that their legal standings align with multiple states.

The assumed business names of the Amarlu brand, including Amarlu Enterprises, Amarlu Company, and Amarlu Consulting, are all listed on an Assumed Names Certificate filed on October 7, 2023, with the Catawba County Record of Deeds in North Carolina.

In that form, you recorded three business names, allowing them to represent your companies and their interests in conducting business and ultimately collecting revenue. Under your SIC code, each of the three received permission on October 14th, 2023, according to public records in North Carolina, to conduct real estate-related business activities and collect revenue in all counties within the state of North Carolina.

Unfortunately, that approval does not automatically grant those companies the same rights to conduct business in the State of Florida without filing, submitting, and obtaining approval from the Division of Corporations in the State of Florida.

In this letter, I will detail, with clarity and specificity, the legal failures, statutory breaches, and outright manipulations you employed during my tenancy at 2649 Tifton St. S., Gulfport, Florida. Much of which was in the process of being debated by both sides. In this letter, I will introduce claims that rightfully, and for good reason, completely eliminate the debate around the terms of the now defunct and fraudulent lease you, with pre-meditation, carefully orchestrated.

In this letter, I will rehash the prior claims you have chosen to dismiss and introduce the most damning liability you now face, stemming from your systematic disregard for business registration laws in Florida.

This liability invalidates the lease agreement and exposes you and Mary O. Polk to significant penalties. In the vast education you've required me to obtain on Florida's tenant-landlord laws, with over 100 hours devoted to standing up against those who trample the rights of others, I will not just state, but demonstrate why there is unequivocal, undeniable evidence to render you defenseless at best, and with new claims to introduce, shifting towards fraudulent and certainly incriminating at worst.

To touch on that last statement, you, Luther Rollins, Jr. a stated lawyer, and your business partner, designed and provided a lease agreement identifying yourself and Mary O. Polk as landlords, excluding any mention of Amarlu Enterprises, a North Carolina-registered business entity you own. To the average reader, the

severity of this is non-obvious as stated so simply, but by this point, you are aware of what I'm now aware of.

With this craftful omission, admittedly non-obvious or wrong for any reason when observed by me, your tenant, you additionally padded your strategy by providing pre-stamped, pre-addressed envelopes instructing us to remit all rent payments—totaling \$45,000—to Amarlu Enterprises. The lease was fully executed by four individuals, two leases and two individual landlords, not a company, certainly not a company called Amarlu Enterprises, and certainly not a company that has filed for business in the state of North Carolina, and certainly not a company that never filed its foreign entity and was approved to conduct business, and collect revenue, in the state of Florida, unbeknownst to the state of Florida as of this writing per the registrar logs found on the division of corporations in the state of Florida. Enterprises.

The lease was fully executed by four individuals, two leases and two individual landlords, not a company, certainly not a company called Amarlu Enterprises, and certainly not a company that has filed for business in the state of North Carolina, and certainly not a company that never filed its foreign entity and was approved to conduct business, and collect revenue, in the state of Florida, unbeknownst to the state of Florida as of this writing per the registrar logs found on the division of corporations in the state of Florida.

Every single check, each \$4,500, for a lease totaling \$45,000 (+\$500 Pet Deposit) plus the addition of the \$4,500 refundable security deposit, was directed to an entity that is not registered to conduct business in Florida, as required under Florida Statutes § 605.0902. The failure to register Amarlu Enterprises as a foreign entity in Florida is not a technical oversight but a deliberate evasion of regulatory, tax, and legal obligations that exposes you to liability at multiple levels.

And it has consequences that are non-refutable by law, entitling tenants to a full refund of the lease amount, removing your right to retain the security deposit (and pet fee), plus penalizing multipliers under punitive, treble, and statutory-related violations. Further, I can provide even more ample proof that this was all in bad faith, declaring the largest punitive multiplier in contention to remittance, with a high plausibility of conviction in addition to possible criminal convictions that I look forward to passing along to the governing bodies of your legal profession first in the state of Missouri, where you hold your license, and in the state of North Carolina, where you are approved to practice.

Your purposeful decision to commit fraud is an accident or oversight to a common landlord, perhaps. That level of negligence exists, but you are sworn to an oath to know, represent, and uphold the law. This is a violation of my rights that you attempted this, but worse, it is

now my responsibility to step in and do my best to prevent you from carrying onward.

You chose, not mistakenly, to make decisions I have uncovered. You chose to operate unlawfully through an unregistered business entity, which does more than violate Florida law—it renders the lease null and unenforceable. By concealing the role of Amarlu Enterprises while systematically funneling payments through it, you denied me transparency, undermined your credibility, and created significant financial and legal exposure for yourself and your business partner. The evidence I have—including the lease agreement, payment records, and your own instructions—is incontrovertible. This was not an accident; it was a calculated act of deception designed to obscure the true nature of your operations in Florida.

Beyond this fatal issue, I will address your repeated mischaracterizations of my claims as exaggerated or unfounded. You assert that you have photos, witnesses, and other documentation to support your position, yet you fail to produce even a shred of admissible evidence to substantiate your deductions from my security deposit or your handling of my personal property. Meanwhile, I have provided a detailed, documented record of your failures:

- The \$4,500 security deposit was not returned within the legally mandated timeline, nor was an itemized list of deductions ever provided, as required under Fla. Stat. § 83.49(3)\*
- My personal property, valued at \$4,200 after depreciation, was unlawfully withheld in violation of Fla. Stat. §§ 715.10–715.111, with no notice or opportunity for retrieval provided.
- The lease itself reflects glaring omissions and structural defects, all of which you, as a licensed attorney, should have been aware of and prevented.

Your conduct during and after the tenancy further compounds your violations. Your repeated attempts to coerce me into phone conversations, despite my explicit preference for written communication, are a transparent attempt to avoid accountability. Your manipulations of certified mail processes, including the use of incorrect ZIP codes and inconsistent address formatting, introduced unnecessary delays in correspondence. These behaviors are not just inconvenient; they are further evidence of bad faith and an ongoing pattern of evasion.

Regarding the counter-settlement you proposed in your most recent certified mailing of \$2,000. In light of what I knew of your violations and irregularities at that time, it was an insulting counter-offer for the immoral acts I've documented in greater detail herein. However, compared to what additional insights I will introduce

since the writing of the tenant dispute letter, your counter settlement offer is not even a consideration.

With statutory violations under Florida law for mishandling security deposits, unlawful retention of personal property, fraudulent misrepresentation, and illegal business operations, the restitution owed remains unaddressed.

The list extends to coercive and harassing behaviors, such as making phone calls outside the state-recommended certified mail communication channel and being entirely unresponsive to multiple tenant claims for maintenance and safety improvements following an extremely violent home invasion.

And of the most recent uncovering, your systematic setup of Amarlu Enterprises, Amarlu Consulting, and Amarlu Company – all of which are North Carolina-based. There are no records of any Amarlu company at the Florida's Division of Corporations, meaning Amarlu Enterprises never filed for Foreign Qualification, and is breaking the law by collecting rental income in the State of Florida. Not to mention the deed to 2649 Tifton St. S. Gulfport, FL 33711 is owned by Luther Rollins, Jr. as also reflected in local government parcel data.

Amarlu Enterprises, nor the address in Hickory, North Carolina, where you instructed us to send eight of the ten rent checks, is listed on the lease.

Let me be clear:

I wholeheartedly reject your settlement offer.

I have invested significant time and effort in uncovering the full extent of your violations, and for good reason.

I firmly believe that the numerous violations you've committed and the extensive details I've gathered will help you regain the rights you stripped away.

My claims are supported by statutes, case law, and an exhaustive record of evidence that leaves no room for plausible deniability on your part.

Your claims, through two communications from you, have been vague, completely lacking in any supporting evidence – no picture before or after, no receipts, no clarity provided, and after it was requested, you refused to provide it. After your second correspondence I had as much information to evaluate your claim as I did after the first, your claims on security deposit letter.

Both letters contained only commentary, with fewer claims, all of

which lacked any substantiating proof. The burden of proof has not been respected. Not even close.