

NYSCEF DOC. NO. 40

4/30/24, 2:15 PM

Gmail - AMMENDMENT TO CONTRACT

EXHIBIT J



Sonia Ruiz [REDACTED]

AMMENDMENT TO CONTRACT

7 messages

BEACON OFFERS AMMENDMENT  
NEVER SENDS IT.

Sonia Ruiz [REDACTED]

Hello All and Happy New Year to your families,

I am writing to express the passion behind how this truck and this deal has been such a detriment to my life.

I have spoken to each one of you over time regarding how I've been through such terrible situations in order to keep this truck working, running and making any kind of money to send to you. I have made not one dollar from this situation. I have literally worked my ass off and put myself in incredibly dangerous positions just to keep myself from falling into financial ruin with your institution.

When I signed your contract, I did not know exactly what I was signing. I didn't realize I was tied to an indefinite cost with you. Had I clearly been made aware of this, I would not at all have gone through with this business model.

I have paid about 45K out of my own pocket to you at this point. I have scrapped every dime I have to send to you. I've had to borrow from my own sick mother to pay you. I have not been able to pay my rent in 9 months and am now risking eviction in order to pay you. I have not paid for my electric and will shut off in the next 60 days in order to pay you.

I have had to endure terrible abusive treatments from multiple men in this industry in order to protect this truck and keep it making money. I have been sexually harassed, attempted assault, threatened, manipulated and stolen from multiple times including damage to my personal property.

I don't want this situation to ruin my life for my future anymore than it already has. I have kept all the above mentioned going for two and a half years. I want to do the right thing. Please understand, I am my mother's only caretaker and I cannot be run completely dry. She is sick, and as a single, unmarried woman, neither her or I are completely safe due to the incredible exposure this truck has given me to the disgusting low life world of men in tow trucking.

I am asking Beacon Funding to amend my contract and give me a better deal. I originally joined this deal as an investor. I didn't plan on taking over the entire business within 5 months of having it. Nelson Larios jr. was the experienced one in this business, not me.

Please and thank you for your time on this matter.

Sonia Ruiz [REDACTED]

Hello All,

Per your request, attached the last 6 months bank statements for your review.

Also attached, find my most recent rent bill for my apt and con Edison notice of termination. This is to show and prove that all funds I possess from truck and myself have been sent to you.

Please let me know as soon as possible what amendment you will offer me going forward.

Thank you.  
[Quoted text hidden]

3 attachments