

Rosy S. Esprecion

FEB 22, 2021

Aloha Rudy and Erin,

Anthony instructed me to send you copies of the following:

1. Mila's Affidavit – 5 pages
2. BOP Website print out – 2 pages
3. Email copies of Ms. Estores – 2 pages

Per Anthony, he would like these downloaded into his website. Thank you so much for your continued support.

Mahalo Nui Loa,



Rosy

## AFFIDAVIT

I, Milagros L. Castro, do declare, depose and state under penalty of law, that the following are true, correct and complete to the best of my knowledge, information and belief.

1. Affiant is a United States citizen and a resident of Oahu, Hawaii since 1968.
2. Affiant wanted to give a testimony against Henry Malinay on his court sentencing on December 17, 2020. A phone call was made to Ms. Susan Estores' office, Victim Witness Specialist, two weeks prior to the sentencing. Ms. Estores approved me to give my testimony on the day of the sentencing via phone call to the court. On the actual day of the sentencing, I called in to the courtroom, however, Judge Kobayashi did not call on me, I could not say anything in court because I was muted, the court had the control over the phone system on their end. I was very upset and disappointed for I was deprived of exercising my First Amendment right.
3. Affiant wanted to give a testimony against Anabel Cabebe on the day of her sentencing on January 27, 2021. A phone call was made to Ms. Susan Estores' office, Victim Witness Specialist, two weeks prior to the sentencing. I left several voice mail messages on her office phone, but she has not returned my calls. Again, I was deprived in exercising my First Amendment right.
4. Affiant has been a Caregiver, Owner, Operator of CCFH: Community Care Foster Family Home for Adults since July 1999 and at present. For four years, I was previously elected President in one of the CCFH Association: United Caregiver of Hawaii.
5. Affiant have known Henry Malinay and his wife, Marilyn Malinay, since 2013. I first met both of them at their home in Aiea, Hawaii, when I attended one of the MEI meetings held at their home.
6. Affiant personally aware of Henry Malinay's (Hereinafter: "Henry"), well-known local involvement with Multi Level Marketing Business called Xango, since I've known him back in 2013.
7. Affiant is personally stating without any reasonable doubt, that Henry Malinay has graduated from High School and had a professional college education, in the Philippines. I can attest to the fact that Henry can speak, read and understand English fluently.
8. Affiant was one of the very first client of MEI when it was first started back in 2013. I was referred and recruited by Anabel Cabebe (Hereinafter: "Anabel") due to my personal and professional affiliation of the CCFH in which both Anabel and I are both Owners, Operators and known as "caregivers".

9. Affiant personally knew of Edna Franco (Hereinafter: "Edna"), as she was assisting people with foreclosure issues which was her full time job before 2013. I was referred to Edna by another caregiver named Caroline Eala. Edna was helping me with my Foreclosure issues way BEFORE Anthony Williams came to Honolulu back in 2013 with NO results. My condominium in Mililani was foreclosed on despite paying the steep fees that Edna charged me in "assisting" me with my foreclosure issue.
10. Affiant personally experienced of Edna's steep charges of assisting her clients with foreclosure issues, before she became Anthony's employee. The Initial application fee was \$2,500. Then, she would charge each of her clients a separate fee of \$3,500 per each Motion that she wrote. Edna would not release the finished Motion to her clients without paying her the \$3,500 up front, in cash and without giving receipts to any of her clients.
11. Affiant personally experienced of Edna asking for cash loan if she needs "emergency" cash for personal use in 2016. At one time, out of the blue, she called to ask me "if she could borrow \$1,000 to buy her husband a "birthday present." All I could lend her that day was \$600. I met with Edna at a specified place she asked me to meet her, to loan her the \$600. Edna still has not paid her personal debt owed to me to this day. Edna is well known by her circle of friends about her "extravagance" when it comes to spending money. She would not hesitate to spend "any amount of money" in support of her own personal desires.
12. Affiant personally knew of Edna, Henry and Anabel, being hired by Anthony Williams' MEI company, when Anthony started his Honolulu offices back in 2013.
13. Affiant personally knew of Edna, Henry and Anabel who were doing the recruitments and referral process to MEI. I was one of many caregivers, and other friends who were already faced with foreclosure issues before we're referred and recruited by Anabel.
14. Affiant personally knew and aware that Anthony Williams came to Honolulu not knowing any personal friends or families. He was brought to Honolulu by Edna who then introduced Anthony to Edna's "circle of friends" namely: Henry and Anabel. I was also personally aware that Anthony Williams relied on the recruitment and referral process of clients to MEI made by Edna, Henry and Anabel and the power of "word of mouth" news within the Filipino community.
15. Affiant is personally attesting to the fact that Anthony Williams is a good, honest person from the first time I was introduced to him by Anabel. I trusted him from the very first time I met him. Anthony introduced himself to me as a Private Attorney General and did not say nor claimed that he is a Lawyer. I have great respect for Anthony because his main goal and intention was to help and assist the homeowners like myself, to fight for

our homes. He was very knowledgeable about his process and I trusted him wholeheartedly.

16. Affiant personally knew of Angelina Passion (Hereinafter: "Angelina") and Rowena Valdez (Hereinafter: "Rowena"), as being close friends and Associates of Henry. I often saw Angelina, Anabel, Edna and Rowena congregating and or having meetings with their respective recruits and referrals at one of Anthony's offices, usually in the evenings, all throughout the week.
17. Affiant personally aware through my reliable sources of friends, caregivers and other customers of MEI that Henry and Rowena used to travel to Maui, back in 2013-2014 to recruit Maui clients. Henry was giving seminars in one of the hotels in Maui and Rowena was his assistant in collecting the fees.
18. Affiant personally knew and was well aware of Anabel's strong local connections and her major influences within the Oahu Filipino community, as she is well known as one of the CCFFH's Association's member. Anabel recruited and referred a lot of caregivers to MEI. Anabel also owns "Mang Gorio's" catering business selling "Lechon," roasted whole pig," which is a Filipino delicacy. This was another reason why Anabel is "well known" in the Filipino community due to her catering business.
19. Affiant has personally experienced of Anabel's fees of \$150 as separate charge, because she charged me for her notary service, separately, when I applied at Anthony's MEI Company.
20. Affiant has personally experienced, and other known friends, caregivers and customers of MEI, of Anabel's "requested fees" of \$200 as separate charges, for delivering the Motions to my home, and other known friends, caregivers and customers of MEI, if we cannot come to the MEI office to pick it up.
21. Affiant personally experienced that Anabel requested to be paid up front, in cash, on the delivery date of the Motions, otherwise, Anabel refused to deliver the motions. Once Anabel received the cash payments, no receipts were given to us.
22. Affiant has personally experienced, and other known friends, caregivers and customers of MEI of Anabel's "requested fees" of \$200 as separate charges, for filing at the BOC-Bureau of Conveyances and when she goes to the court's clerk office to file the Motions. Again, no receipts were given to us by Anabel.
23. Affiant was aware and had known other friends and customers of MEI who paid large sum of cash: \$10,000 to \$15,000 paid to and collected by either Edna and Henry, promising the clients, that Edna and Henry could assist them with their foreclosure issues. Payments of these large sums were collected "outside of the MEI office" by either: Edna, Henry, Anabel, Angelina and Rowena with no receipts given to the clients.

Further Affiant sayeth naught.

Dated this 15<sup>th</sup>, day of February, 2021.

Milagros L. Castro  
Affiant's Signature: Milagros L. Castro

### ACKNOWLEDGEMENT

State of Hawaii

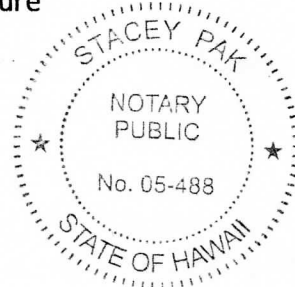
City and County of Honolulu

SUBSCRIBED AND SWORN BEFORE ME, on this 15<sup>th</sup>, day of February, <sup>2021 s.p.</sup> 2020, a notary, that Milagros L. Castro, personally appeared and known to me to be the woman whose name is subscribed to the within instrument and acknowledged to be the same.

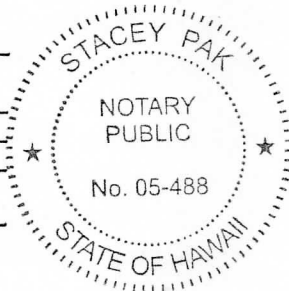
STACEY PAK  
Notary Printed Name

Stacey Pak  
Notary Signature

My Commission Expires: July 19, 2023



Doc. Date: 02/15/2021 # Pages: 4  
Stacey Pak First Circuit  
Doc. Description: Affidavit



Stacey Pak 02/15/2021  
Notary Signature Date

NOTARY CERTIFICATION

AFFIDAVIT

I, [Name], do declare, depose and state under penalty of law, that the following are true, correct and complete to the best of my knowledge, information and belief.

1. Affiant is a United States citizen and a resident of Oahu, Hawaii since 1994.
2. Affiant wanted to give a testimony against Henry Malinay on his court sentencing on December 17, 2020. A phone call was made to Ms. Susan Ector's office, Victim Witness Specialist, two weeks prior to the sentencing. Ms. Ector approved me to give my testimony on the day of the sentencing via phone call to the court. On the actual day of the sentencing, I called in to the courtroom, however Judge Reboyan did not call on me. I could not say anything in court because I was muted, the court had the control over the phone system on their end. I was very upset and disappointed for I was

3. Affiant wanted to give a testimony on January 2, 2021. I called Ms. Ector's office, Victim Witness Specialist, two weeks prior to the sentencing. Ms. Ector approved me to give my testimony on the day of the sentencing via phone call to the court. On the actual day of the sentencing, I called in to the courtroom, however Judge Reboyan did not call on me. I could not say anything in court because I was muted, the court had the control over the phone system on their end. I was very upset and disappointed for I was
4. Affiant has been a resident of Hawaii since 1994. I was previously a resident of Hawaii.

**BENNY & MILA CASTRO**  
**MYEMMA ADULT FOSTER HOME**  
1301 KAWAHA ST.  
HONOLULU HI 96810  
808-848-8488

5. Affiant has known Henry Malinay and his wife Marilyn Malinay, since 2013. I first met them at their home in Aiea, Hawaii, where I attended one of the MO meetings held at their home.
6. Affiant personally knows of Henry Malinay's (pseudonym: "Henry"), well-known past involvement with Multi Level Marketing Business called Xango, since I've known him back in 2013.
7. Affiant is personally stating without any reasonable doubt, that Henry Malinay, who graduated from high school and had a professional college education, is the Philippines (can attest to the fact that Henry can speak, read and understand English fluently).
8. Affiant was one of the very first client of MEI when it was first started in 2013. I was recruited by Anabel Cabebe (pseudonym: "Anabel") through her personal and professional affiliation of the CEI in which both Anabel and I are both clients, operators and known as "caregivers".