



Office of General Counsel  
Legal Department

**VIA CERTIFIED US MAIL**

Mr. Vikas Kedia  
Creditmagic.org  
711 S. Carson St. Suite 4  
Carson City, NV 98701

February 25, 2010

***Re: Removal of libelous, damaging, and false statements on creditmagic.org***

Dear Mr. Kedia,

I am writing you this letter to notify you of several posts on your blog website entitled “creditmagic.org” that contain libelous, untrue and damaging allegations against Kirkland Green and some of its employees. I will list the information at issue below, along with our adamant demand that you immediately remove the posts in question.

1. Posted by dooferfighter on Friday Oct 16, 2009 at 3:51PM

*“Kirkland Green is a scam company. Fees are outrageous and the DSR’s are rude and want to sign you up immediately without giving you time to think. I did some reasearch online and discovered that they have been in business for only 16 months. This is scary within itself because they have never actually had someone complete the program. I also noticed they have made illegal telemarketing calls under the disguise of a different name. One of the owners Jeremy Foti has had many lawsuits filed against him in the past when he owned several mortgage companies. Be weary.”*

Kirkland Green was in fact, incorporated in 2003. Chas F. Bain is the legal owner of Kirkland Green, while Jeremy Foti is an operating manager. Jeremy Foti was previously named in only one law suit, which was subsequently dismissed by the Court for lack of a proper basis. Please remove all mention and reference to the above.

2. Posted by Old Partner on Saturday, Oct 31, 2009 at 3:08PM

*“I did business with Kirkland earlier this year and all they did was take my money. I got hustled by some fast talker into believing that they could help me when all they did was take my money and refuse to give it back. After i read the post above about Jeremy Foti and looked online myself i am realizing i am an idiot for signing up. I mean really who would use a company that has owners CONVICTED of runnning telemarketing scams in the past. Stupid Stupid Stupid. If i had the money i would go to their sales office and smash Foti’s face in. What a loser scumbag!”*

Mr. Foti is not an owner, and has never been convicted of running telemarketing “scams.” Please remove all references to Mr. Foti, convictions, owners, etc.



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3. Posted by Imposter on Thursday, November 5, 2009 at 7:39PM

*"I worked for company but was completely mistreated by management. It was normal business practice to use profanity "F-Bombs" and highly sexual references in gender mixed sales meetings...The Sales Manager Todd Smith is a complete tool and the #1 offender...He'd say how much he wanted to have a three way with two of the office girls, one of the girls was Sonia the sister of one of the 4 partners. I wouldn't mess with Ed's sister maybe someone should tell Todd's wife what a pig he is..."*

Nothing in this post is true. Please remove it entirely.

4. Posted by joker77 on 24, Jan 2010 "Do not trust Todd Smith or Jauquin Gladamez @ Kirkland Green"

*"BOTH OF THESE GUYS ARE TOOLS OF JEREMY FOTI AND ROBERT KARIJIAN, THE REAL OWNERS OF KIRKLAND GREEN!! THESE GUYS LIE TO PEOPLE AND MISLEAD THEM INTO TRUSTING THE DEBT SETTLEMENT PROGRAM THAT THEY OFFER!! THESE TWO GUYS ARE DRUG ADDICTED METH-HEADS THAT ARE OUT TO MAKE A QUICK BUCK. IF YOU WOULD LIKE TO PERSONALLY CONTACT THESE GUYS HERE ARE THERE PHONE NUMBERS: TODD SMITH=(714)293-4100, JAUQUIN GLADAMEZ=(714)931-0789. THE MAJORITY OF PEOPLE THAT WORK AT KG ARE VERY NICE HARD WORKING PEOPLE. THESE TWO GUYS ARE HATED BY EVERYONE BECAUSE OF THEIR BAD BUSINESS EHTICS AND PRACTICES. BE CAREFULL!!"*

As previously stated Mr. Foti and Mr. Kurhajian are not registered owners of Kirkland Green. Neither they nor any other employee of Kirkland green is addicted to drugs. Please remove drug references and remove personal contact numbers for Todd Smith and Jauquin Gladamez, as they prefer that their personal contact numbers remain private.

5. Posted by stoner84 on Sunday, Jan 24, 2010 at 9:47PM

*"Both of these guys are crooks! They treat people like crap and Juaquin thinks that he's some kind of UFC fighter. They both use drugs and last week Juaquin was sent home for starting a fight with a smaller weaker person in the office and being under the influence of Meth-Amphetamine!!!He should be fired but he's the owner's pet because he brings the most business to the company. Todd Smith always sides with Juaquin and the rest of the office is fed up with it. A few guys are looking at another Debt Settlement company to work at because they cant work with Juaquin or Todd anymore. The guy that Juaquin started a fight with was only asking him a question!! This guy has a bad temper and one day someone is going to get hurt. If any of you are wondering, my friend works at KG and that's how I know this...my friend is going to quit soon because he's scared of Todd and Juaquin. I feel bad for him because he is a very hard and under rated worker. He's tried to be friends with Todd but Todd is bi-polar and very disliked by everyone execpt Juaquin and the partners. Aside from this, KG is a great company from what I hear."*

Please remove all references to crooks, drug use, UFC Fighting, Meth-Amphetamine, etc.



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The undersigned affirms under the penalty of perjury that to the best of his knowledge, the foregoing is true and correct.

Please understand that failure to comply with these reasonable demands will result in immediate legal action. Our concern is primarily to maintain the good will of our company. It has taken many years of hard work and dedication to build up a positive reputation, and it is our intention to protect that reputation to the fullest extent of the law. It is our belief that several, if not all of these comments were posted by disgruntled employees recently terminated for inappropriate conduct in the workplace, and not consumers looking for advice with their debt.

Thank you for sharing our concern.

Very Truly Yours,

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Kevin A. Rockoff, Esq.  
General Counsel  
Kirkland Green

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