

4/1/09

Exhibit XII - Fraud Element # 10

Spencer C. Young

Document A

From: Jim Hoose [jhoose@paragoncommercial.com]
Sent: Wednesday, April 01, 2009 12:36 PM
To: Spencer C Young; Spencer C. Young; Spencer C. Young
Subject: Closure of deposit accounts
Attachments: Document.pdf

Please be advised that as previously communicated to you, Paragon has closed all your deposit accounts. Any items attempting to post to your accounts will be rejected
"Account Closed"

This action was taken with premeditated malicious intent, so as to overwhelm Spencer Young, thereby enabling Paragon to perpetuate their FRAUDULENT declaration of default on ALL of Mr. Young's mortgage loans



Jim Hoose

Credit Administrator
 Paragon Commercial Bank
 3535 Glenwood Avenue
 Raleigh, NC 27612
 (919) 788-7770 Main Line
 (919) 534-7384 Direct Line
 (866) 357-9557 Direct Fax
 (919) 270-4886 Mobile
 www.paragoncommercial.com
 jhoose@paragoncommercial.com

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