

Exhibit XII - Fraud Element # 20

Spencer C. Young

6/2/09

From: Spencer C. Young [SpencerCYoung@aol.com]
Sent: Tuesday, June 02, 2009 2:44 PM
To: Distribution (webmaster@mevep.com)
Subject: MorganStanleyGate -- Text Messages with My Sons, Michael, Kevin & Ryan

For Wide Distribution:

Please read the below text messages exchanged with my oldest son, **Michael** and know that the dire situation is the direct result of the fraudulent acts of **Bob Hatley**, CEO of *Paragon Commercial Bank*, pursuant to the directives of *Morgan Stanley* and *Kirkland & Ellis*.

Michael recently graduated with honors from *Duke University*, where he also played lacrosse all four years. In his text message, he refers to his twin brothers, **Kevin & Ryan**, who respectively wrapped up their sophomore years at *Duke University* and at the *University of Maryland* for whom they also play lacrosse.

The "Mom" he refers to is my ex-wife, Maria, who was stricken with pancreatic cancer shortly after our divorce. Our once strong marriage of 24 years could not withstand the chronic stress caused by actions sponsored by Morgan Stanley and Kirkland & Ellis, which are so numerous, it takes many websites to explain – begin with www.SCYInv.com and then go to www.MEVEP.com.

The other websites referenced at these two published websites are still being developed and almost ready to be published, delayed in part by the recent antics of Paragon (as intended) and because that there is SO MUCH to this story – And once the investigations commence, the largest instance of fraud, racketeering, extortion, sabotage, corruption and other abuses-of-authority ever perpetrated against an individual will be exposed.

The despicable person that started it all is **Warren Friend** of Morgan Stanley, who collaborated on his fraud with **John Westerfield** and was assisted by **Tony Tufariello** – John and Tony have since been fired after losing billions on sub-prime and residential mortgages for Morgan Stanley. **Gail McDonnell**, Warren's boss, knew of the fraud, but did nothing about it.

To perpetuate the cover-up **John Mack**, CEO of Morgan Stanley then took this matter to an entirely different level, with the assistance of **Andy Clubok** of Kirkland & Ellis, and Mack's buddy and fellow Duke Trustee, Bob Steel –thereby spawning what is now known as *MorganStanleyGate*.

I now IMPLORE those receiving this epistle for assistance in "righting this wrong".

Sincerely,

Spencer

Spencer C. Young

President

Spencer C. Young Investments, Inc.

134 Meadowmont Village Circle

Chapel Hill, NC 27517

Office: 919-370-7544

Cell: 919-357-2844

Fax: 919-869-1817

Email: SpencerCYoung@aol.com

c/2/09

Exhibit XII - Fraud Element # 20

Original Message
From: Spencer C. Young [mailto:SpencerCYoung@att.blackberry.net]

Sent: Tuesday, June 02, 2009 12:56 PM

To: Spencer A Young

Subject: Redacted Text Messages with My Sons, Michael, Kevin & Ryan

Michael Young (Mobile)

Kevin Young (Mobile)

Ryan Young (Mobile)

Jun 2, 2009 12:04:56 PM

Michael --

Effective yesterday, ALL income has been unlawfully diverted from me -- I now have NOTHING to send. I'm so sorry.

Dad

May 31, 2009 9:00:56 PM

Hey dad, so Kevin and Ryan are home... Mom has been crying all day bc we can't put both food on the table and pay rent. We need your help here dad...

Michael

Exhibit XII - Fraud Element # 20

Windows Live Hotmail Print Message

1/25/10 7:33 PM

President
Spencer C. Young Investments, Inc.
 134 Meadowmont Village Circle
 Chapel Hill, NC 27517

Office: 919-370-7544
 Cell: 919-357-2844

Fax: 919-869-1817
 Email: SpencerCYoung@aol.com

From: Spencer C. Young [mailto:SpencerCYoung@aol.com]
Sent: Wednesday, April 15, 2009 9:19 AM
To: Maria Young (MYoung2157@aol.com)
Cc: Edna May Young (EdnaMayYoung@gmail.com); Michael Young (michaelyoung2727@gmail.com); Kevin Young (kevin.young@duke.edu); Ryan Young (ryoung15@umd.edu)
Subject: Our Current Reality

Maria –

If you truly love our sons (copied herein), then you will stop lashing out at me, for doing so will only manifest permanence to our *Les Misérables* existence of more than six years. Moreover, calling me incessantly, and leaving voicemails replete with ad hominem is disruptive and certainly not helpful.

You must accept the reality that we are now being victimized by the corrupt and unlawful acts of Paragon and Wachovia/Wells Fargo (and others), which are being carried out at the behest of Morgan Stanley and Kirkland & Ellis. As a result, as of this writing, we now face the following:

- Ø **Bank Accounts Closed** – My business and personal banking accounts were unlawfully closed and the funds were stolen by Paragon Bank; (see letter attached); and
- Ø **No Income** – Paragon has aggressively sought to deny me access to what they know is my only remaining source of income. They did this by fraudulently orchestrating a bogus default on the mortgage loans, and then demanded tenants make their rent payments directly to them (see letter attached).

I know this substantially compounds the stress of your makeshift living conditions, and your battle with cancer, but we are dealing with MONSTERS who knowingly and deliberately orchestrated these travails – and all in the name of GREED.

I will try to separately send you and my mother (copied herein) some monies today so you can make your respective rent and mortgage payments, and put some food on the table, but doing so will require the cooperation of others, so I am reticent to make any promises, other than to affirm that those responsible WILL be brought to justice.

Sincerely,



Spencer C. Young
 President
Spencer C. Young Investments, Inc.
 134 Meadowmont Village Circle

7/29/09
(6/20/09)

From: Spencer C. Young <SpencerCYoung@aol.com>
To: Michael Young <michaelyoung2727@gmail.com>
Subject: My Response to Your Email of June 20
Date: Tue, Jul 28, 2009 1:38 am

Michael --

I no longer care what you think nor do -- for I lost you as a son long ago. As a matter of fact, I urge you to change your last name, for you are a disgrace to the "Young" name.

Here's why:

(1) MISDIRECTED ANGER -- The suffering you describe is a byproduct of the dastardly acts of Morgan Stanley and Kirkland & Ellis, together with their many influential operatives -- ergo, expressing anger at me for the greed-laden misdeeds of these criminals is not only misdirected, it is insulting;

(2) EQUIVOCATION -- The suffering you describe would never have manifested had your mother not violated her "for better or worse" wedding vow. She turned against me, when I needed her moral support, and I did what any person subjected to such chronic vitriolic abuse would do -- took action to avoid it. Your failure to acknowledge such an obvious reality, and then equivocate it as my "abandonment" is similarly insulting.

(3) DIRECTIVES NOT FOLLOWED -- The suffering you describe would have never come to pass had your mother heeded my many earlier directives -- in each case, I prognosticated the consequences of not doing so, and in each case, the horrors came to pass because she NEVER followed my directives. Metaphorically, this is a bed your mother made and you have chosen to sleep in it -- and since criminal fraud and corruption now prevent me from helping, DON'T YOU DARE BLAME ME!

(4) HEARTLESS TREATMENT OF YOUR BROTHER -- You have failed to acknowledge that you have a baby brother, and the fact that you have NEVER seen him during his 15 months of life so far is not only heartless and bizarre -- it is inexcusable. And boy are you ever missing out on something special.

(5) EXCLUSION FROM GAMES -- You deliberately excluded me from tickets to your Duke lacrosse games. Do you have any idea how embarrassing it is to be turned away at the Will Call window in front of other player parents? No other Duke player treated his father in such a disrespectful manner, which is especially ironic, because there is no player's father who poured more love, blood, sweat and tears into his son.

(6) DISINVITED FROM GRADUATION -- You disinvited your father from your graduation from Duke. This instance of disrespect is so beyond the pale, I'm apoplectic every time I think of this -- for without my involvement, you never could have attended Duke, and your selfish disregard for my feelings is unforgivable.

I have often quoted Lincoln in saying: "A house divided against itself cannot stand" -- yet time and time again you foolishly joined in with your mother's misguided affronts toward me -- which is a "divide & conquer" strategy right out of the Morgan Stanley / Kirkland & Ellis playbook. And by doing so, you have hastened and transmogrified the very misery that you now complain of.

From: michael young
Date: Sat, 20 Jun 2009 11:16:28 -0400
To: <SpencerCYoung@aol.com>
Subject: //

Dad,

7/28/2009

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My Response to Your Email of June 20

I just want to tell you, if it's not already blatantly obvious to you, that I am ashamed to be your son and more than disappointed in how you have abandoned Mom, Kevin, Ryan and myself over the past few years. I walked into our apartment today to find Mom in the kitchen hysterically crying by herself. You have us clinging on to life in every way possible. Mom cannot focus on fighting this horrible sickness because she is constantly sick with worry about how our family can sustain ourselves financially. You have distanced yourself so far away from us that our suffering does not directly affect your life at all; and that utterly sickens me when I think about it. You have no idea what is going on here. It's bad enough for your kids that our parents got a divorce, but for you to cowardly renege on all that you are legally obligated to provide for us completely compounds everything. I've heard enough of your excuses, they are pathetic. Get a job. I don't care how much it pains you to do it. I'm at a point in time in my life when I should be looking up to my father for advice as to how to better myself so I can develop into a respectable man. My best bet at this point is to look at your example and do the opposite. My intentions for this email are not to turn on a light bulb in your head that makes you think to put some money into our account... rather it is to try to make you more aware of what it is really like here 500 miles away from that sheltered life that you are living in. You make public online profiles that toot your own horn and display pictures of you smiling while hunting and fishing with new friends and family, while those who you loved for the majority of your life spent this morning holding each-other and crying in each-other's arms because we have truly hit a wall. I need you to know that we need you to start making some good decisions.

Michael