

I believe that this is what Jim White is experiencing. He was trying to be a good neighbor and lend money in good faith and he was taken advantage of. He has been promised repayment and then John Leonard never delivers. There have been countless "reasons" why John took the money. First he said it was to pay legal fees for my sister, then to file her taxes and he told me and my other sister that it was just to "piss off" Jim White. I told him, "mission accomplished, Jim is pissed; go give him the money back" to which he replied, "the money is in New Jersey" and that he would get it on Wednesday of the following week and pay Jim back. Of course, that never happened. At that encounter he also said that he was an informant for the FBI and that he had lunch with someone that was in the mafia. He lives in a fantasy world.

I have spoken with John's ex-wife, Lisa. After speaking with her, I could see a pattern of behavior with John. He has always been interested in big homes and lots of money. He was an abusive, unfaithful husband, who couldn't be found for 12 years; therefore, child-support was never paid. Of course, taxes were never filed with the IRS during that time, making it challenging to trace his income.

In 2014, John leased a Honda Accord in his name. He stopped making his payments. When Honda tried to repossess the car, John kept locking the car in their garage and then wouldn't answer the door. He made sure that Honda could not get the car back. When he had swindled a different car out of Hyundai, then he surrendered the Accord to Honda.

I came across the recordings of the Upper Providence Township meetings. There was John Leonard speaking at just about every meeting. On October 17, 2016, he mentioned that his homeowner's insurance increased by \$1,800 due to something to do with fire stations. I don't believe he even has homeowner's insurance. As far as I know, they haven't paid the mortgage on that house in over six years. There is a pending case where Wells Fargo is the Plaintiff because the mortgage isn't getting paid. How does someone have homeowner's insurance if they aren't paying the mortgage?

I then searched for members of the board to contact about John, to warn them of his lies. The only email I could find was Lisa Mossie's. I emailed her and told her to watch out for John Leonard and to not trust anything he says. When I received a response, I was floored that her only concern seemed to be how I got her personal email address (which was on a public Internet site). She asked if I had sent any other supervisors the information. I responded that I couldn't locate any other email addresses and that she was welcome to forward the information. I was never contacted by any of the other supervisors. My main concern was that I saw that Ms. Mossie works for TD Bank. John Leonard has a habit of engaging people who work in banks. There was a person who used to work at Citizen's Bank who is now personally out of \$10,000 because of John Leonard and his empty promises of turning that investment into \$3 million.

Something needs to be done to stop John Leonard. He has destroyed my family. My mother would be living much more comfortably if she had not been scammed. I have "lent" them money to pay for surgery for their one dog. I have paid for the some of their dogs to get rabies shots. I will never see any of that money again. It's pathetic. My sister Carolyn no longer trusts me. She has known me for 52 years and she doesn't trust me because she believes what John Leonard tells her. She now won't sign paperwork so that my mother can receive a death benefit from my grandmother. They are nothing short of criminals. If I tell you everything that has transpired, this letter would be the size of "War and Peace".

I feel bad that my sister was involved in money that was taken from Jim White. I'm grateful that Jim reached out to my mother and at least found out the truth. Sadly, I don't think Jim will ever see his money again either. There have been so many people who have been scammed out of money. It's sick.

Feel free to contact me if you would like additional information. I am willing to meet with all of you to discuss the information I have provided.

Sincerely,

A handwritten signature in cursive script that reads "Christine L. Bertino". The signature is written in black ink and includes a long horizontal flourish at the end.

Christine L. Bertino