

# EXHIBIT F

## Notice of Breach of Contract

The three specific Breach of Contract notifications contained herein are breaches of the Contract contained in the document entitled *Addendum I* (Contract) attached to the Will of Sophie J. Torres of 562 Waquoit Highway, East Falmouth, Barnstable County Massachusetts (Mrs. Torres) dated April 24, 2009.

### Material Breach I

It has come to my attention that you are in the process of writing a new Will in specific and direct violation of the above named Contract which specifically prohibits any changes to the Will, including but not limited to changes to the terms and conditions of the Contract. Additionally, the Contract states that the values of the PROPERTIES were less than the amounts owed to Jesse E. Torres III. The last estimated value of the "Horse Property" was \$1,000,000, (you turned down an offer of approximately \$850,000) and the value that Wells Fargo appraised the Farm House for was \$450,000, the value of "Uncle Fred's House" was \$240,000 at the time of the Reverse Mortgage. The total amount owed is \$1,690,000 plus interest.

The Contract clearly states that all monies plus interest is fully due and payable upon such breach.

It is our desire to inform you of the foregoing and afford you the opportunity to cure said breach. You may in any event be held responsible for all damages arising from said breach.

We will accept a letter from your attorney that we are in error if you have not, are not now, or in the process of creating a new Will.

You have until 5:00 PM Wednesday July 13, 2011 to cure said breach, after which we will be forced file a lawsuit for said breach..

### Material Breach II

You have failed to complete the construction on "Grandma's House" located at 345 Carriage Shop Road. Further, you specifically removed me in my capacity as your representative, thus stopping me from completing the house on your behalf. Your actions have more likely than not caused \$100,000 in additional costs that will be incurred to complete the construction. You have a fiduciary responsibility to do what is best to ensure that the properties are maintained and handled in a way that will protect their value.

It is our desire to inform you of the foregoing and afford you the opportunity to cure said breach. You may in any event be held responsible for all damages arising from said breach.

We will accept a letter from your attorney that you are in the process of competing "Grandma's House", additionally, that our estimates are a) incorrect or b) said costs will not be placed on the property as any type of lien or mortgage.

You have until 5:00 PM Wednesday July 13, 2011 to cure said breach, after which we will be forced file a lawsuit for said breach..

### Material Breach III

You have not maintained the property known as "Uncle Fred's House" located at 562 Waquoit Highway, East Falmouth, Barnstable County, Massachusetts. You have a fiduciary responsibility to do what is best to ensure that the properties are maintained and handled in a way that will protect their value.

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The roof needs to be shingled immediately or you will more likely than not have leaks this winter, causing the roof to rot, and thereby causing very expensive repairs to be undertaken. Also, the sill under the dining room is severely rotted and requires immediate replacement.

If memory serves me, you have a contractual obligation to the Reverse Mortgage Company to keep the house in good repair; to the best of my knowledge, the above named defaults place you in breach of contract with them as well.

It is our desire to inform you of the foregoing and afford you the opportunity to cure said breach. You may in any event be held responsible for all damages arising from said breach.

We will accept a letter from your attorney that you are in the process of repairing "*Uncle Fred's House*".

You have until 5:00 PM Wednesday July 13, 2011 to cure said breach, after which we will be forced file a lawsuit for said breach..

### Statement of Fact

I have always maintained all of the properties for you, and kept you protected from potential losses. As you have removed me and replaced me with my Son, Jesse E. Torres IV, you are solely responsible to protect the properties whose values I relied on and are the benefit of my bargain under the Contract.

I hope these defaults are corrected,

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Jesse E. Torres, III

**Dated:** July 11, 2011

**Sent To:** **Kathryn Wilson, Esquire**  
Mackey and Foster, P.A.  
220 Main Street, Suite 202  
P.O. Box 901  
Falmouth, MA 02541

**Sent Via:**

Email to: Kate Wilson <kwilson@mackeyfoster.com>  
Certified Mail, Return Receipt Requested #7009 0080 0001 7656 0984

Sophie J. Torres  
562 Waquoit Highway  
East Falmouth, MA 02536

**Sent Via:** Certified Mail, Return Receipt Requested #7009 0080 0001 7656 0991

EXHIBIT F

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <i>x WK Mackey</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
	B. Received by (Printed Name) <i>WK Mackey</i>	C. Date of Delivery <i>7/12/11</i>
1. Article Addressed to:  <i>KATHRYN WILSON, ESQUIRE            MACKEY &amp; FOSTER, P.A.            220 MAIN ST., SUITE 202            PO Box 901            FALMOUTH, MA 02541</i>	D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:	
	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label) <i>7009 0080 0001 7656 0984</i>		
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540		



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Signature <i>x Sophie J. Torres</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
	B. Received by (Printed Name) <i>Sophie J. Torres</i>	C. Date of Delivery <i>7-14-11</i>
1. Article Addressed to:  <i>SOPHIE J. TORRES            562 WAQUOIT HWY            EAST FALMOUTH, MA            02536</i>	D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:	
	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label) <i>7009 0080 0001 7656 0991</i>		
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540		