

**IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX**

WALEED HAMED, as the Executor of the
Estate of **MOHAMMAD HAMED**,

Plaintiff/Counterclaim Defendant,

vs.

FATHI YUSUF and **UNITED CORPORATION**

Defendants and Counterclaimants.

vs.

**WALEED HAMED, WAHEED HAMED,
MUFEED HAMED, HISHAM HAMED, and
PLESSEN ENTERPRISES, INC.,**

Counterclaim Defendants,

WALEED HAMED, as the Executor of the
Estate of **MOHAMMAD HAMED**, *Plaintiff,*

vs.

UNITED CORPORATION, *Defendant.*

WALEED HAMED, as the Executor of the
Estate of **MOHAMMAD HAMED**, *Plaintiff*

vs.

FATHI YUSUF, *Defendant.*

FATHI YUSUF, *Plaintiff,*

vs.

MOHAMMAD A. HAMED TRUST, *et al,*

Defendants.

KAC357 Inc., *Plaintiff,*

vs.

HAMED/YUSUF PARTNERSHIP,

Defendant.

Case No.: SX-2012-CV-370

**ACTION FOR DAMAGES,
INJUNCTIVE RELIEF AND
DECLARATORY RELIEF**

JURY TRIAL DEMANDED

Consolidated with

Case No.: SX-2014-CV-287

Consolidated with

Case No.: SX-2014-CV-278

Consolidated with

Case No.: ST-17-CV-384

Consolidated with

Case No.: ST-18-CV-219

**JOHN GAFFNEY ACCOUNTANT'S REPORT
DATED AUGUST 26, 2018
AS TO HAMED CLAIM H-42 IN THE AMOUNT OF \$49,565
PAYMENTS TO MIADDEN PLASTIC**

I. Introduction

This submission is made by the fiduciary partnership accountant pursuant to the applicable Orders of the Special Master: (1) Joint Discovery And Scheduling Plan, January 29, 2018; (32) Order re Joint Motion for 40 Days, August 6, 2018, and (3) Order re Motion to Strike Hamed Claim Nos. H-41 to H-141 and Additional "Maybe" Claims, August 12, 2018.

II. Description of this Claim 'As Made'

On August 17, 2018, I received a document from Hamed's counsel that listed the 101 Hamed Claims (H-41 to H-141) and attached the description given by Hamed to the Special Master, the prior description of each claim and the exhibits to Hamed's CPA's report relate to the claim (if any) – listing both the old and new claim numbers. That material related to this claim is attached as **Exhibit A** hereto. The description of the claim from those materials, and to which I am responding is as follows:

H-42: PAYMENTS TO Miadden Plastic

ALL INFORMATION AND RELATED DOCUMENTS KNOWN TO HAMED:

DESCRIPTION OF THIS CLAIM:

Hamed's CPA noted a payment of \$49,565 to Miadden Plastic (Wire Transfer dated 3/24/14).

ALL INFORMATION AND RELATED DOCUMENTS KNOWN TO HAMED:

Hamed's CPA interviewed the Hameds regarding payments made to Miadden Plastic. The Hameds advised that they are not aware of the business purpose of this payment. Hamed's CPA also provided John Gaffney a query dated February 15, 2016 (see Attachment VII) requesting an explanation of the Partnership's relationship with Miadden Plastic and canceled checks, invoices and any other back up documentation.

INFORMATION RECEIVED BY HAMED FROM YUSUF/GAFFNEY:

John Gaffney did not respond to our request.

HAMED'S CPA'S EXPERT ANALYSIS OF WHY THE CLAIM IS VALID:

Hamed's CPA did not find any sufficient reliable audit evidence, nor were Hamed's CPA provided any audit evidence from John Gaffney, that this payment was for a valid business expense or served a business purpose. As such, Hamed's CPA are not able to satisfy ourselves of the following management assertions: 1. Occurrence 2. Accuracy or 3. Classification, as described in AU-C 315.A128. Hamed's CPA concluded these amounts should be returned to the Partnership to conform to the management's assertions.

III. The Work I was Ordered to Do by the Special Master

1. . . .Mr. Gaffney will submit daily emails to counsel for Hamed [with copy to counsel for Yusuf] informing them of the hours worked and what was done. . . .
2. For each of the Hamed Claims numbered H-41 through H-141. . .John Gaffney will provide a written response, in his fiduciary capacity as the Partnership Accountant, to the following two items:
 - a. **Interrogatory:** Provide a written statement describing the transaction, with reference to when the actual activity or delivery occurred, who the persons/entities are, what amounts were involved, and what it was for (with reference to why the funds are allegedly properly charged to the Partnership) and making reference to any checks, invoices or other relevant documents.
 - b. **Production of Documents:** Attach to the above Interrogatory response, the documents referenced in your response.
3. Mr. Gaffney's responses to interrogatories and document requests will be provided in the bi-weekly period in which they are completed and not in groups or all at once. . . .

IV. Accountant's Response to Interrogatory as to Hamed Claim H-42

A. [Date(s)] when the actual activity or delivery occurred:

09/24/14 \$49,565

B. Who the persons/entities are:

MIADEEN PLASTIC

C. What amounts were involved,

\$49,500 (Ref Miadeen Plastic invoice dated Mar 19, 2014)

\$65 (Ref Banco wire fee)

D. What it was for (with reference to why the funds are allegedly properly charged to the Partnership)

This was a standard purchase from Miadeen Plastic for shopping bags.

V. Accountant's Production of Documents

The documents I have used and am therefore providing are as follows:

Exhibit B-1:

2013-2014 Vendor Ledger for Miadeen Plastic showing consistent purchase activity at roughly 6-month intervals.

Exhibit B-2:

Miadeen Plastic invoice dated Mar 3, 2014 along with international shipping documents and Ferrol Trucking showing delivery on Sep 24, 2014.

Exhibit B-3:

Order approval letter dated March 21, 2014 signed by Mike Yusuf and Hisham Hamed plus copies of bank payment documents.

VI. Reservations and Limitations

A. Information

X I was able to obtain any information I requested in writing from the parties.

I requested the following information from a party or parties and was not able to obtain it for the following reason(s) – the written request(s) are attached as Exhibit C. The reasons(s) or explanation I was given in writing is attached as Exhibit D. My concern, reservation or limitation on my responses above is/are as follow:

B. Documents

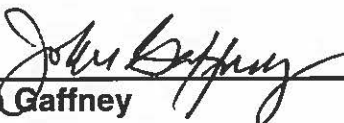
X I was able to obtain any documents I looked for.

I looked for the following documents and was not able to obtain them for the following reason(s) – the written statement as to the efforts I undertook are Exhibit E. The reasons(s) or for my concern, reservation or limitation on my responses above is/are as follow:

CERTIFICATION

The above is true and accurate to the best of my knowledge. I have had no *ex parte* communications with any person, entity, party or counsel in preparing this response. I have provided this to counsel upon my completion of the work.

Dated: August 26, 2018



John Gaffney

CERTIFICATE OF SERVICE

I hereby certify that on the date stated above, I served a copy of the foregoing by email, as agreed by the parties, on:

Gregory H. Hodges
Stefan Herpel
Charlotte Perrell
ghodges@dtflaw.com

Carl J. Hartmann
Joel H. Holt
carl@hartmann.attorney



John Gaffney

Claim H-42 - was Old Item 363 – Transactions with Miadden Plastic

DESCRIPTION OF THIS CLAIM:

Hamed's CPA noted a payment of \$49,565 to Miadden Plastic (Wire Transfer dated 3/24/14).

ALL INFORMATION AND RELATED DOCUMENTS KNOWN TO HAMED:

Hamed's CPA interviewed the Hameds regarding payments made to Miadden Plastic. The Hameds advised that they are not aware of the business purpose of this payment. Hamed's CPA also provided John Gaffney a query dated February 15, 2016 (see Attachment VII) requesting an explanation of the Partnership's relationship with Miadden Plastic and canceled checks, invoices and any other back up documentation.

INFORMATION RECEIVED BY HAMED FROM YUSUF/GAFFNEY:

John Gaffney did not respond to our request.

HAMED'S CPA'S EXPERT ANALYSIS OF WHY THE CLAIM IS VALID:

Hamed's CPA did not find any sufficient reliable audit evidence, nor were Hamed's CPA provided any audit evidence from John Gaffney, that this payment was for a valid business expense or served a business purpose. As such, Hamed's CPA are not able to satisfy ourselves of the following management assertions: 1. Occurrence 2. Accuracy or 3. Classification, as described in AU-C 315.A128.

Hamed's CPA concluded these amounts should be returned to the Partnership to conform to the management's assertions.

The total amount of the claim is \$49,565.

Item No. 363

Description: Miadden 2015 General Ledger entry, cumulatively over \$270,000 for 2012-2015

General Ledger-Store, Date, Entry No. & Description [as an example] (if applicable): West, 3/27/14, 201403241622916WT, CDJ, MIADDEN PLASTRIC, \$49,565.00

Question/Request for Info:

Please explain what these entries are.

Please provide all documentation supporting these entries (Miadden 2012-2015), including, but not limited to, canceled checks, bank statements, credit card statements, and invoices

Response:

List of documents provided:

2014 Plaza West Archive
Vendor Ledgers
For the Period From Jan 1, 2013 to Dec 31, 2014

Filter Criteria includes: 1) IDs: MIADDEN. Report order is by ID.

Vendor ID Vendor	Date	Trans No	Type	Paid	Debit Amt	Credit Amt	Balance
MIADDEN	6/15/13	20130615	PJ	*		47,315.00	47,315.00
MIADDEN PLASTRIC	6/21/13	WT 201306201	CDJ		47,315.00		0.00
	9/18/13	20130918	PJ	*		49,500.00	49,500.00
	10/1/13	201310013847	PJ	*		65.00	49,565.00
	10/1/13	WT201310013	CDJ		49,565.00		0.00
	3/27/14	201403241622	PJ	*		49,500.00	49,500.00
	3/27/14	29167	PJ	*		65.00	49,565.00
	3/27/14	201403241622	CDJ		49,565.00		0.00
	8/28/14	20140828	PJ	*		111,840.00	111,840.00
	9/8/14	201409084624	CDJ		65.00	65.00	111,840.00
	9/8/14	201409084624	CDJ		111,840.00		0.00
Report Total					258,350.00	258,350.00	0.00

MIADEN PLASTIC

A. ABU - SHEHAB EST.

Printed Plastic Bags

الميادين بلاستيك

مؤسسة أيمن أبو شهاب

أكياس بلاستيك مطبوعة

Date : 19/03/2014

التاريخ : _____

PLAZA EXTRA

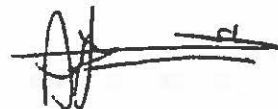
ATT: MR MIKE YUSUF

PROFORMA INVOICE

ITEM DESCRIPTION	SIZE	WEIGT KGS	U. PRICE (\$)	SUB TOTAL(\$)
T. SHIRT PLASTIC SHOPPING BAGS	50*55 Cm	22000	2.250	\$ 49500.00
TOTAL : \$ 49500.000				
FOURTY NINE THOUSAND & FIFTY HUNDRED USD ONLY				

- SHIPMENT : FOB
- DELIVERY TERMS : 4-6 WEEKS FROM RECEIVING PAYMENT
- PAYMENT TERMS : CASH IN ADVANCE
- BANK DETIALS :
ARAB BANK , WEHDAT BRANCH , AMMAN , JORDAN
ACCOUNT NO. : 0114-421610-5/510
- SWIFT CODE: ARABJOAX100
- IBAN: JO23 ARAB 1140 0000 0011 4421 6105 01
- TEL : +9626 4771122
- FAX : +9626 4744572

Signature



المصنع : ٤١٢٨٨٧٠ (٩٦٢٦) - فاكس : ٤١٢٨٩٧٠ (٩٦٢٦) - خلوي : ٧٩٥٠٦٠٠٦٥ (٩٦٢٦) - عمان - الجويذة - قرب سوق الخضار المركزي

Factory: 962 6 4128870 - Fax: 962 6 4128970 - Amman - Jordan

E-mail: miadeenplastic@gmail.com

MIADEN PLASTIC
A. ABU - SHEHAB EST.
Printed Plastic Bags

الميادين بلاستيك
مؤسسة أيمن أبو شهاب
أكياس بلاستيك مطبوعة

Date : 07/07/2014

التاريخ :

PLAZA EXTRA WEST
14 ESTATE PLESSEN
FREDERIKSTED, USVI 00840
TEL: +340 778-6240 (USA)
FAX: +340 778-1200

PR
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U.S. CUSTOMER

5/17/2014 \$ 49,504.50
BP

C51-0907351-6
9912LN453

\$ 49,504.50

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Tropical Tropical Shipping and Construction
 SHIPPING Company Limited
 www.tropical.com

BILL OF LADING
 TSCW11292356

Page 1 of 1

NON-NEGOTIABLE

SHIPPER/EXPORTER KESTREL LINER AGENCIES LLP 16320 NW 59TH AVENUE MIAMI LAKES FL 33014 UNITED STATES	10005742	EXPORT REFERENCES MTA/J163301
CONSIGNEE (NOT NEGOTIABLE UNLESS CONIGNED TO ORDER) PLAZA EXTRA SUPERMARKET 14 ESTATE PLACE ST CROIX VI 00840 ST CROIX, USVI	100001166	FORWARDING AGENT/FMC NO.
NOTIFY PARTY	ALSO NOTIFY/ROUTING INSTRUCTIONS	

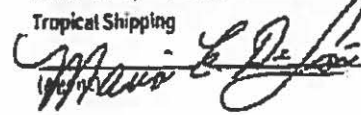
EXPORTING CARRIER & NO. DEPARTING: TROPIC PALM - 4103 ARRIVING: TROPIC PALM - 4103	PRE-CARRIAGE BY*	PLACE OF RECEIPT*	PORT OF LOADING CAUCEDO SEAPORT
EDA: 9/19/2014			
PORT OF DISCHARGE THE CONTAINERPORT SEAPORT (ST CROIX)	PLACE OF DELIVERY BY ONCARRIER*	PORT AND COUNTRY OF ORIGIN OF GOODS UNITED KINGDOM, AQABA	

PARTICULARS FURNISHED BY SHIPPER				
MARKS & NOS. CONTAINER NBS. W/SEAL NUMBERS	NUMBER OF PKGS.	DESCRIPTION OF PACKAGES/GOODS	GROSS WEIGHT LBS	MEASUREMENT CU FT
SHIPMENT NO 5337445	1	40HC DRY		
TRLU7281993		SLAC		
AHLA4769443		366B CARTON(S) PLASTIC BAGS	48505	22001
			900.0	25.485
			TOTAL 48505	22001 900.0 25.485

CLAIMS
 INSURANCE COVERAGE EXCLUDES ANY PRE-EXISTING LOSS OR DAMAGE DUE TO WEAR AND TEAR AND ANY NEGATIVE IMPACT THAT THE PACKING MAY HAVE UPON THE PRODUCT.
 TO BE RELEASED AGAINST: TROPICAL GLOBAL LOGISTIC B/L NO: EXPRESS RELEASE
 CARRIER'S CUBE.
 SHIPPER'S WEIGHT.
 SLAC
 SHIPPER'S LOAD, STOW, COUNT, WEIGHT AND SEAL.
 NOEEI Sec. 30.37(e)

Duplicate Bill of Lading or Air Waybill Certificate
 Date **SEP 19 2014**

The undersigned carrier, bringing the within-described merchandise to this port, hereby certifies that this signed copy of the bill of lading or air waybill is genuine and may be used for the purpose of making Customs entry as provided for in section 484(n), Tariff Act of 1930.

Tropical Shipping


INSURED VALUE	AD VALOREM DECLARED VALUE USD (Refer to CLAUSE 7(3) on reverse side)	FREIGHT PAYABLE AT/ BY ST. CROIX, USVI / PLAZA EXTRA SUPERMARKET
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WHERE APPLICABLE, THESE COMMODITIES, TECHNOLOGY OR SOFTWARE WERE EXPORTED FROM THE UNITED STATES FOR ULTIMATE DESTINATION (ABOVE) IN ACCORDANCE WITH THE EXPORT ADMINISTRATION REGULATIONS, DIVISION CONTRARY TO U.S. LAW IS PROHIBITED.	CHARGE DESCRIPTION	PAID (USD)	COLLECT (USD)
* APPLICABLE ONLY WHEN UTILIZED FOR COMBINED TRANSPORT	PLEASE REFER TO FREIGHT INVOICE FOR APPLICABLE CHARGES		
Received by the Carrier from the Shipper in apparent good order and condition (unless otherwise noted) the total number of packages or other packages or units indicated above received by the Carrier for the Carriage subject to all the terms and conditions of the Carrier from the Place of receipt or the Port of Loading whichever is applicable to the Port of Discharge or the Place of Delivery, whichever is applicable. If the Carrier so requires, before it receives delivery of the Goods and original Bill of Lading, duly endorsed, may be demanded by the Merchant to the Carrier at the Port of Discharge or at some other location acceptable to the Carrier, to accept this Bill of Lading Merchant properly receipt and consent to all its terms and conditions whether printed, stamped or written, or otherwise incorporated representing the meaning of the Bill of Lading by the Merchant.			
IN WITNESS WHEREOF, number of original Bills of Lading need herein have been signed, one of which being accepted (if as required by the Carrier), the others shall be void.			
FOR CARRIER			
ALL CARRIAGE IS SUBJECT TO THE BOL TERMS AND CONDITIONS, AVAILABLE AT WWW.TROPICAL.COM OR AT CARRIER'S LOCAL OFFICE.			
DATE OF ISSUANCE 09/19/2014	NO. OF ORIGINAL B/L(S) SIGNED 0	VOYAGE DATE 09/18/2014	

FERROL TRUCKING SERVICES, INC.

P.O. Box 3800
Kingshill, St. Croix
U.S. Virgin Islands 00851

Tel: (340) 778-9602
Fax: (340) 778-9889

DATE: 9/24/74 74423

CONSIGNEE & DESTINATION		SHIPPER'S ADDRESS	
PAA West		TRU-Kestrel liner	

Shipping Line: TRU Trailer No. 728-992 B/L No. 71292356 Voyage No. TP-4103

No. Pieces	Description	Seal No.	Weight	Cubic Meas.	Rate	Other Charges	Extension
	Spot loaded Trailer w/ Plastic bags		48,505				

SEP 24 1974

YOUR BUSINESS IS APPRECIATED 2.13

Driver <u>[Signature]</u>	Time _____
	Delivery Date <u>9-24-74</u>

NOTE: Consignee responsible for any tire missing or any additional damage to trailer while on your premises.
Shipment received in good order except as noted:
Consignee: [Signature]

MIADDEEN PLASTIC
A. ABU - SHEHAB EST.
Printed Plastic Bags

الميادين بلاستيك
مؤسسة أيمن أبو شهاب
أكياس بلاستيك مطبوعة

Date : 07/07/2014

التاريخ

~~PLAZA EXTRA WEST~~
14 ESTATE PLESSEN
FREDERIKSTED, USVI 00840

TEL: +340 778-6240 (USA)
FAX: +340 776-1200

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U.S. ...
\$ 49,504.50
SP

051-0907351-6
9912LN453

\$ 49,504.50

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BILL OF LADING

NOT NEGOTIABLE UNLESS CONSIGNED "TO ORDER"

Shipper: MIADEEN PLASTICS AL WQAR STREET, KERBET AL SOOK ATTN: AYMAN ABU SHEHAB AMMAN UNITED KINGDOM		Country of Origin:	Bill of Lading No: MIAJ163501													
		F/Agent Name & Ref.	Shipper's Ref:													
Consignee (if 'To Order's indicate) PLAZA EXTRA WEST #14 ESTATE PLESSEN FREDERIKSTED ST CROIX U.S. VIRGIN ISLAND MIKE YUSUF		  <p style="font-size: small;">A SERVICE OPERATED BY KESTREL LINER AGENCIES (BAHAMAS) LTD</p>														
Notify Party (No claim shall attach for failure to notify)		For release of cargo please contact: TROPICAL SHIPPING 4 CROWN BAY P.O BOX 305077 CHARLOTTE AMALIE ST THOMAS 00803 VIRGIN ISLANDS TEL:340 776-8767 FAX:340 776-1860														
Place of Receipt: AQABA	Intended Port of Loading: AQABA	TEL:340 776-8767 FAX:340 776-1860														
Intended Vessel: COSCO QINGDAO	Intended Port of Discharge: CAUCEDO	Place of Delivery: ST CROIX	No. of Bills of Lading: 3													
Marks & Numbers:	No of Pkgs. or Shipping Units	Description of Goods	Gross Weight	Measurement												
TBLU7281993 AHL4769443	1 40FT H-CUBE	S.T.C. 3608 CARTON BOXES OF PLASTIC BAGS 6KG/PACKAGE FREIGHT COLLECT / EXPRESS RELEASE DTHC KESTREL ACCOUNT S.I.A.C.	22,002.00kgs	0.00m3												
Total		Temperature Control Instructions	ORIGINAL													
Freight Details, Charges etc: <table border="1" style="width:100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th></th> <th>RATE</th> <th>PREPAID</th> <th>COLLECT</th> </tr> </thead> <tbody> <tr> <td>FRT</td> <td>USD</td> <td></td> <td>6335.00</td> </tr> <tr> <td>ISP</td> <td>USD</td> <td></td> <td>15.00</td> </tr> </tbody> </table>				RATE	PREPAID	COLLECT	FRT	USD		6335.00	ISP	USD		15.00	Excess Value Declaration: Refer to Clause 6 (3) (B) + (C) on reverse side	
	RATE	PREPAID	COLLECT													
FRT	USD		6335.00													
ISP	USD		15.00													
JURISDICTION AND LAW CLAUSE			RECEIVED by the Carrier the Goods as specified above in apparent good order and condition unless otherwise stated, to be transported to such place as agreed, authorised or permitted herein and subject to all the terms and conditions appearing on the front and reverse of this Bill of Lading to which the Merchant agrees by accepting this Bill of Lading, any local privileges and customs notwithstanding The particulars given above as stated by the shipper and the weight, measure, quantity, condition, contents and value of the Goods are unknown to the Carrier In WITNESS whereof one(1) original Bill of Lading has been signed if not otherwise stated above, the same being accomplished the other(s), if any, to be void. If required by the Carrier one (1) original Bill of Lading must be surrendered duly endorsed in exchange for the Goods or delivery order.													
The contract evidenced by or contained in this bill of lading is governed by the law of England and any claim or dispute arising hereunder or in connection shall be determined by the Courts in England and no other Court			Place and date of Issue <u>Bahikdon 23/07/2014</u> Signed on behalf of the Carrier: KESTREL LINER AGENCIES (BAHAMAS) LTD by: <u>Kestrel Liner Agencies</u> As Agents Only													

BILL OF LADING

NOT NEGOTIABLE UNLESS CONSIGNED "TO ORDER"

Shipper: MIADEEN PLASTICS AL WQAR STREET, KERBET AL SOOK ATTN: AYMAN ABU SHEHAB AMMAN UNITED KINGDOM		Country of Origin:	Bill of Lading No: MIAJ163501												
		F/Agent Name & Ref.	Shipper's Ref:												
Consignee (if 'To Order'so indicate) PLAZA EXTRA WEST #14 ESTATE PLESSEN FREDERIKSTED ST CROIX U.S. VIRGIN ISLAND MIKE YUSUF		  <p>A SERVICE OPERATED BY KESTREL LINER AGENCIES (BAHAMAS) LTD</p>													
Notify Party (No claim shall attach for failure to notify)		For release of cargo please contact: TROPICAL SHIPPING 4 CROWN BAY P.O BOX 305077 CHARLOTTE AMALIE ST THOMAS 00803 VIRGIN ISLANDS TEL:340 776-8767 FAX:340 776-1860													
Place of Receipt: AQABA	Intended Port of Loading: AQABA														
Intended Vessel: COSCO QINGDAO	Intended Port of Discharge: CAUCEDO	Place of Delivery: ST CROIX	No. of Bills of Lading: 3												
Marks & Numbers:	No of Pkgs. or Shipping Units	Description of Goods	Gross Weight												
TELU7281993 AIL4769443	1 40FT H-CUBE	S.T.C. 3608 CARTON BOXES OF PLASTIC BAGS 6KG/PACKAGE FREIGHT COLLECT / EXPRESS RELEASE DTIC KESTREL ACCOUNT S.L.A.C.	22,002.00kgs												
		Measurement	0.00m3												
		Total	Temperature Control Instructions												
Freight Details, Charges etc:		Excess Value Declaration: Refer to Clause 6 (3) (B) + (C) on reverse side													
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FRT	USD		6335.00												
ISP	USD		15.00												
JURISDICTION AND LAW CLAUSE		RECEIVED by the Carrier the Goods as specified above in apparent good order and condition unless otherwise stated, to be transported to such place as agreed, authorised or permitted herein and subject to all the terms and conditions appearing on the front and reverse of this Bill of Lading to which the Merchant agrees by accepting this Bill of Lading, any local privileges and customs notwithstanding The particulars given above as stated by the shipper and the weight, measure, quantity, condition, contents and value of the Goods are unknown to the Carrier In WITNESS whereof one(1) original Bill of Lading has been signed if not otherwise stated above, the same being accomplished the other(s), if any, to be void. If required by the Carrier one (1) original Bill of Lading must be surrendered duly endorsed in exchange for the Goods or delivery order.													
The contract evidenced by or contained in this bill of lading is governed by the law of England and any claim or dispute arising hereunder or in connection shall be determined by the Courts in England and no other Court		Place and date of Issue <u>Basilton 23/07/2014,</u> Signed on behalf of the Carrier: KESTREL LINER AGENCIES (BAHAMAS) LTD by: <u>Kestrel Liner Agencies</u> As Agents Only													

ORIGINAL

BILL OF LADING

NOT NEGOTIABLE UNLESS CONSIGNED "TO ORDER"

Shipper: MADEEN PLASTICS AL WQAR STREET, KERBET AL SOOK ATTN: AYMAN ANU SHEHAB AMMAN UNITED KINGDOM		Country of Origin:		Bill of Lading No: MIAJ163501	
		F/Agent Name & Ref.		Shipper's Ref.	
Consignee (if "To Order" so indicate) PLAZA EXTRA WEST #14 ESTATE PLESSEN FREDERIKSTED ST CROIX U.S. VIRGIN ISLAND MIKE YUSUF		 Kestrel TROPICAL A SERVICE OPERATED BY KESTREL LINER AGENCIES (BAHAMAS) LTD.			
Notify Party (No claim shall attach for failure to notify)		For release of cargo please contact: TROPICAL SHIPPING 4 CROWN BAY P.O. BOX 305077 CHARLOTTE AMALIE ST THOMAS 00803 VIRGIN ISLANDS TEL:340 776-8767 FAX:340 776-1860			
Place of Receipt: AQABA	Intended Port of Loading: AQABA	11292356			
Intended Vessel: COSCO QINDAO	Intended Port of Discharge: CAUCEDO	Place of Delivery: ST CROIX	No. of Bills of Lading: 3		
Marks & Numbers:	No of Pkgs. or Shipping Units	Description of Goods	Gross Weight	Measurement	
TRLU7281993 AHLA769443	1 0FT H-CUBE	S.L.C. 3608 CARTON BOXES OF PLASTIC RAGS 6K/PACKAGE FREIGHT COLLECT / EXPRESS RELEASE DTIC KESTREL ACCOUNT S.L.A.C.	22,002.00kgs	0.00m3	
Total		Temperature Control Instructions	ORIGINAL		
Freight Details, Charges etc:			Excess Value Declaration: Refer to Clause 6 (3) (B) + (C) on reverse side		
	RATE	FREIGHT	COLLECT		
RT	USD		603.00		
ST	USD		15.00		
JURISDICTION AND LAW CLAUSE			RECEIVED by the Carrier the Goods as specified above in apparent good order and condition, unless otherwise stated, to be transported to each place as agreed, authorized or permitted herein and subject to all the terms and conditions appearing on the front and reverse of this Bill of Lading to which the Merchant agrees by accepting this Bill of Lading, any local privileges and customs notwithstanding. The particulars given above as stated by the shipper and the weight, measure, quantity, condition, contents and value of the Goods are unknown to the Carrier. In WITNESS whereof one (1) original Bill of Lading has been signed if not otherwise stated above, the same being accomplished the other(s), if any, to be void. If required by the Carrier one (1) original Bill of Lading must be surrendered duly endorsed in exchange for the Goods or delivery order.		
The contract evidenced by or contained in this Bill of Lading is governed by the law of England and any claim or dispute arising hereunder or in connection shall be determined by the Courts in England and no other Court.			Place and date of issue: Nassau, 22/07/2014. Signed on behalf of the Carrier: KESTREL LINER AGENCIES (BAHAMAS) LTD by: <u>Kestrel Liner Agencies</u> As Agents Only		

United Corporation DBA Plaza Extra

PHONE: (340) 719-1870
FAX: (340) 719-1874

P.O. BOX 3649
KINGSHILL, ST. CROIX
U.S. VIRGIN ISLANDS 00851

March 21, 2014

Banco Popular

Sunshine Mall, St. Croix, USVI 00841

Attention: Ana Cruz

Ref: Wire Transfer

This letter is to certify that we Maher F. Yusuf & Hisham Hamed, are authorizing you to debit account # 191256269 for the amount of \$49,500.00 for a wire transfer plus bank fees.

Please fax me a copy of the outgoing payment. If you have any question please give me a call at the above number.


Thank you,

Send to:


Bank Details:

ARAB BANK PLC, WEHDAT BRANCH
Account No: 114-421610-5/510
Swift Code: ARABJOAX100
Beneficiary: Miadeen Plastic
IBAN: JO23 ARAB 1140 0000 0011 4421 6105 01

Sincerely



Maher F. Yusuf
President



Hisham Hamed
General Manager

MIADDEN PLASTRIC

Check Number: 201403241622916WT
Check Date: Mar 27, 2014

Check Amount: \$49,565.00

Item to be Paid - Description	Discount Taken	Amount Paid
20140324162291		49,500.00
29167		65.00

Mar 27, 2014

****\$49,565.00

Forty-Nine Thousand Five Hundred Sixty-Five and 00/100 Dollars

MIADDEN PLASTRIC

Memo:

Ref. No. or Test Key 2014032416229167		Amount 49500.00		Currency USD		Rate 0.0	
Commission 25.00		Transmission 40.00		USD Equivalent 0.00		Transaction Total 49565.00	
Branch Prefix and Name 197 SUNSHINE MALL			Issue Date (MM-DD-YYYY) 03 24 2014		Recurring ID		Debit Account 191256269
Originator's Information							
Name UNITED CORPORATION DBA PLAZA EXTRA				Business / Profession / Occupation SUPERMARKET			
Address 4C AND 4D SION FARM							
City CHRISTIANSTED		State VIRGIN ISLANDS		Country VIRGIN ISLANDS, U.S.		Zip Code 00820	
ID Type, Number and Country or State 						Expiration Date	
ID Type, Number and Country or State 						Expiration Date	
Pay to Bank (Beneficiary's Bank) ARAB BANK PLC WEHDAT BRANCH				Account		ABA or SWIFT Code (Route and Transit Number) ARABJOAX100	
Address MUTHANA BIN HARTHA STREET AMMAN JORDAN						ABA or SWIFT Code (Route and Transit Number)	
Intermediary Bank Address						ABA or SWIFT Code (Route and Transit Number)	
Beneficiary's Name MIADEEN PLASTIC				Account Number or IBAN ID 1144216105610			
Address ABU ALANDA ABED AL HAKEEM STREET HU SSIEN AL THAW ABETH COMPLEX							
City AMMAN		State		Country JORDAN		Zip Code	
Special Instructions						Notify by Telephone	
Authorized Person's Information							
Name MAHER F YUSUF				Business / Profession / Occupation PRESIDENT			
Address 92CD LAGRANDE PRINCESSE							
City CHRISTIANSTED		State VIRGIN ISLANDS		Country VIRGIN ISLANDS, U.S.		Zip Code 00820	
ID Type, Number and Country or State LICENSE AND COUNTRY OF ORIGIN C030000044796 VIRGIN ISLANDS, U.S.						Expiration Date 28-APR-16	
ID Type, Number and Country or State 						Expiration Date	
Information of the Person Placing the Order							
Name				Business / Profession / Occupation			
Address							
City		State		Country		Zip Code	
ID Type, Number and Country or State						Expiration Date	
ID Type, Number and Country or State 						Expiration Date	
Purpose of Transaction PURCHASE PLASTIC BAGS		<input type="checkbox"/> Personal, Family, Household Remittance		We certify the verification of the purpose of the payment in order to determine that it is not prohibited by any applicable regulation or policy.			
Required Signatures							
Signature(s) of Person(s) Placing the Order				Employee No.		Employee No.	
1.				Lystra Copel 116229		SANDY RICHARDSON 16198	
2.				Officer's Signature		Approving Officer's Name	
				340-693-2976 Phone		Approving Officer's Signature	
				Officer's Signature & No. for Unavailable Funds Authorization			



PO Box 362708
San Juan, Puerto Rico 00936-2708
Teléfonos: (787) 765-9800, 751-9800

UNITED CORPORATION
PO BOX 3649
KINGSHILL, VI 00851-3649

Aviso de Débito - Debit Advice
Transferencia de Fondos Enviada / Money Transfer Sent

Cuenta Debitada Account Debited	Cantidad Debitada Amount Debited	Fecha de Efectividad Value Date
191-256269	\$49,565.00	03/24/14

Número de Referencia (ICN) Reference Number (ICN)	Cantidad Transferida Transferred Amount
140324-001039-000	\$49,500.00

Detalles / Details of Payment

Banco Beneficiario / Beneficiary Bank
ARAB BANK PLC
SHAKER BEN ZAID STREET SHMEISANI

Beneficiario / Beneficiary Customer
MIADEEN PLASTIC
ABU ALANDA ABET AL HAKEEM STREET HU
SSIEN AL THAW A ETH COMPLEX
AMMAN JORDAN

La diferencia entre la cantidad debitada y la cantidad transferida representa nuestra comisión.

The difference between the amount debited and the transferred amount represents our commission.

Departamento de Transferencias de Fondos / Money Transfer Department
787-751-9800 Ext. 313173