

April 1, 2014

Victoria Englund,[*address deleted*], CA

Jean Pfann, [*address deleted*],Oakland, CA

RE: Demand to Distribute and Timeline, Related Actions, “The Mary L Pfann Trust U/A [*date deleted*] Trustee Jean L Pfann For The Benefit of Anna V Englund,” and related IRA

Dear Jean:

As trustee of my inheritance, you have stranded me chronically to this date; I am without funds sufficient for food or even minimal basic nonfoods.

Your practices are dangerous. They put *and keep* my life and property at risk, needlessly. I have repeatedly asked you to stop.

Sometimes, these requests were met with real or threatened retaliation. I question your competence. Your handling of my trust isn't just negligent or incompetent, it is criminal.

As trustee, you have habitually interfered with my basic human right and efforts to seek and retain work to pay my own bills. In August 2012 you began paying my rent directly but refused for fifteen months to distribute anything whatsoever to me, causing service disruptions and chaos. Significant incidents in April 2013 and again in October 2013 further compromised both my safety and work. When I complained, you took over my PG&E and continued withholding. In February 2014, you then dropped PG&E, caused another service shutdown incurring more fees. This past March you threatened to postpone “living expenses” until I expressed gratitude, then changed your mind -- but ignored the latest emergency cost, which remains unmet.¹

Unless you meet my following requests on time I see no other option but to pursue any and all legal remedies available to me to protect myself, my property, and local friends and businesses I deal with, from further injury and losses.

1. Distribute \$1,000 right now, to be available *at latest* by 10am tomorrow

...in a form immediately available to me available at the latest by 10 am tomorrow PST, April 2nd, 2014. See communications from March, 2014.

2. Transfer \$24,000 to my [*name deleted*] account by 5pm PST tomorrow, 4/2/14.

...for my use, including planning the next three months.

¹ See recent (March 17th, 2014 email to me), referencing some unnamed “big bills” paid in summer, fall 2013.

April 1, 2014

3. By noon Friday, April 4th, follow through to completion on the mechanics of your resigning as trustee and giving me full access to my own inheritance.

The "Mary L Pfann" trust is now irrevocable. The most efficient route seems to be to distribute it in full to my [name deleted] account and allow me to either repurchase the same investments (or any that perform better) once it is in my name. The cost is minimal cost (no cost for mutual funds and bonds, a low \$7.95 per-trade cost for stocks).

Or, if this is more efficient, you could have the trust amended, with attorney clearance, to replace yourself as trustee, I requested previously, with [name deleted], based on my acquaintance with his character *for over a ten-year period* (ethics, competence, boundaries, self-restraint), and I will deal with him instead.

Once [name deleted] the financial institution has any amended trust, it is only a matter of days to clearing their own legal department and to complete any transition of trustee or to distribute. On your part it is a matter of clearing this with an attorney and delivering the paperwork to the financial institution. Please ensure [financial institution] has this paperwork as I've said by Friday noon.

I reiterate my demand of August 2012 that you step down from my trust.

4. Stop withholding information, not just finances, from me. See my January 2014 demand letter, for standards.

I also have documented plainly and assert: that I have exhausted efforts for other remedies; that I have put significant effort into resolving differences without jeopardizing the trust while you have not; that your responses have often been retaliatory; and that I have consistently demonstrated a better understanding of basic investment concepts and terms, transactions, and even on-line forms, than you have or seem inclined to acquire.

I am well qualified to handle my own affairs. You are not qualified to handle my inheritance.

Please act promptly on on all these matters. Deadline as I have said is noon this coming Friday.

Get completely out of my life and my business, so I may go about my life and business safely, without further interference, harassment, chronic endangerment, and damages.

Sincerely,

Victoria Englund

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