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Stephen J. Goldberg, Esq.

September 28, 2020
[By email only]

Mr. Terrence Brannon
Moneymagick.com

Re: Wilshire Financial Group, Inc.

Dear Mr. Brannon,

This office represents Wilshire Financial Group, Inc., John Garry, and Bill James ("Clients"). Please consider this our **Cease and Desist Letter**.

It has come to our attention that your website, Moneymagick.com, has published a false and defamatory story entitled "Wilshire Financial Group raises several red flags Beware" which has remained on the front page of your website for more than a year.

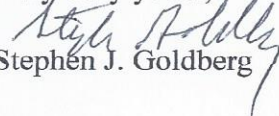
You refer to my Clients as "high-level scam artists" and claim that they are not a legitimate business and label them "liars." Other false accusations include "11 Years of Robbing Optimistic Small Business Owners Blind" and claim they are engaged in a "filthy game." You also re-publish from Ripoff Report false allegations regarding a former business entity, Beverly Hills Corporation that has been taken down and resolved years ago. Wilshire Financial has no negative reports connected with Ripoff Report.

You must hereby CEASE AND DESIST from making these and other false and defamatory statements and take these false web pages down immediately. However, should you continue to publish such false claims, my clients will commence a lawsuit against your website and you personally for libel, trade defamation, false light defamation, and other causes of actions, and will demand compensatory and punitive damages, attorney's fees, costs and statutory interest. The fact that the defamatory story has been up for more than a year, will make the damages that much greater.

We must have a response within **Five (5) Days** of the date of this letter, or we will take the foregoing legal action.

The foregoing is not intended to be a complete recitation of the applicable facts and law, and is not intended to be, nor shall it be construed as, a waiver of any of our client's rights, interests, and/or remedies; all such rights, interests and/or remedies being expressly reserved.

Very truly yours,


Stephen J. Goldberg