

# Sealed

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

CIVIL ACTION NO.

MICROSOFT CORPORATION, H2-  
PHARMA, LLC, and GATEHOUSE DOCK  
CONDOMINIUM ASSOCIATION, INC,

Plaintiff

v.

DOES 1-7

Defendants

FILED BY \_\_\_\_\_ D.C.

JAN 07 2026

ANGELA E. NOBLE  
CLERK U.S. DIST. CT.  
S. D. OF FLA. - MIAMI

FILED UNDER SEAL

**DECLARATION OF GEOFFREY NOYES IN SUPPORT OF MOTION FOR  
TEMPORARY RESTRAINING ORDER AND RELATED RELIEF**

I, Geoffrey Noyes, declare as follows:

1. I am the President of the Gatehouse Dock Condominium Association (GDCA). I make this declaration based upon my personal knowledge, and upon information and belief from my review of documents and evidence collected during investigation into the matters described below.

2. GDCA is a not-for-profit corporation organized under the laws of the State of Florida with its principal place of business in Key Largo, Florida.

3. GDCA serves as a homeowner's association and is responsible for the management and use of homeowners' association monies to maintain and improve the properties it manages.

4. In April 2025, GDCA fell victim to a sophisticated business email compromise (“BEC”) scheme that resulted in a loss to GDCA of several hundred thousand dollars. The BEC scheme had a material financial impact on GDCA and caused serious stress for our management team. GDCA promptly reported the BEC scheme to law enforcement and has been working with relevant agencies and Microsoft for several months in an effort to understand more about the attack. GDCA’s present understanding is that the BEC scheme was carried out by a group of cybercriminals who have been carrying out BEC, phishing, and other malicious activities at scale by leveraging computing infrastructure and software provided by one or more of the Defendants in this lawsuit.

5. I am one of the persons at GDCA most knowledgeable about the BEC scheme and was personally targeted by the attackers, along with my colleague the GDCA treasurer William Engel. My understanding is that William and I were specifically targeted because of our role and history of dealing with GDCA contractor Bellingham Marine. According to its website, Bellingham Marine is a marine design-build contractor that creates award-winning floating systems.

6. In or about October 2023, GDCA entered into a contract with Bellingham Marine for work related to the construction of certain docks. My understanding from Bellingham’s website and the company email signature is that the Bellingham Marine has an office in Jacksonville, Florida.

7. Throughout 2024, GDCA corresponded via email with several Bellingham Marine employees regarding the dock project GDCA contracted for in 2023. The email addresses GDCA corresponded with during this time belong to real Bellingham Marine employees named Marcey Hester, Jeffrey Pratt, Steve Ryder, and Josh Hathaway. These

persons' email addresses were made up of combinations of letters of the employees' first and last names and the email domain "@bellingham-marine.com."

8. On March 4, 2025, Bellingham Marine sent to GDCA an invoice for work related to GDCA's dock construction project. This email was sent by Ms. Hester from her email address "mhester@bellingham-marine.com." Around the same time, Bellingham Marine advised GDCA that it was in the process of changing banks.

9. GDCA now understands that at or around the time of Ms. Hester's March 4, 2025 email, Bellingham Marine's email system had been compromised by one or more of the Defendants in this case, and that Bellingham Marine's email communications with GDCA and other customers were being monitored by Defendants in hopes of finding opportunities to commit financial fraud on victims like GDCA.

10. A few weeks after Ms. Hester's March 4, 2025 email, on March 25, 2025, one of the Defendants sent an email to GDCA purporting to be from Ms. Hester. The email contained Ms. Hester's normal email signature, including her accurate email address. A true and correct print out of the March 25, 2025 is attached to this declaration as **Exhibit 1** and a screen capture of the email is depicted below.

**From:** Marcey Hester  
**Sent:** Tuesday, March 25, 2025 10:14 AM  
**To:** Bill Engel <[bille@consumerrabbit.com](mailto:bille@consumerrabbit.com)>  
**Cc:** Alan Thompson <[alancthompson@gmail.com](mailto:alancthompson@gmail.com)>; Steve Ryder <[sryder@bellingham-marine.com](mailto:sryder@bellingham-marine.com)>; Jeffrey Pratt <[jpratt@bellingham-marine.com](mailto:jpratt@bellingham-marine.com)>  
**Subject:** PAYMENT UPDATE

I hope this message finds you well.

I am writing to inform you that, following a recent board meeting with our bank representative, our bank has implemented a new policy to make payments easier and more secure. As part of this change, we will no longer be accepting payments via check. We are now transitioning to ACH direct deposit as our preferred method of payment.

Please note that, as a result of this transition, our banking information has also changed. Kindly acknowledge receipt of this message, and we will provide you with the necessary banking details to set up ACH payments for our next transaction.

Thank you for your understanding and cooperation

Sincerely,



Marcey Hester | Contract Administrator – East Division  
P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)  
Bellingham Marine  
2014 Dennis Street, Jacksonville, FL 32204  
[www.bellingham-marine.com](http://www.bellingham-marine.com)

**Please send all payments to:**  
**1813 Dennis St, Jacksonville, FL 32204**

11. A follow up email purporting to Ms. Hester was sent on March 26, 2025. That email is attached as **Exhibit 2**, and a screen shot of the email is depicted below. Although the emails reflected in **Exhibits 2** appeared to come from Ms. Hester's authentic email address, close scrutiny of the "from line" reveals that the Defendant changed the "g" in "@bellingham-marine.com" to a "q." Due to the manner in which Gmail displays email header information, the bottom portion of the letters "g" and "q" are obfuscated by an underline. In addition, I note that some of the emails sent from the fraudulent Hester email account included authentic email addresses in the cc fields.

I hope you're doing well. However, I must express my frustration at not receiving a timely response to my previous emails. It is not pleasant or acceptable when there is a lack of communication from a business partner, especially when addressing important matters like payments.

As previously mentioned, we will no longer be accepting checks as a form of payment. Going forward, we will only accept payments via ACH direct deposit, and it is crucial that you are aware of this change for our overdue invoices.

We need confirmation from you as soon as possible, including when we can expect the payment and when we can send over our updated banking details. Please treat this matter with the urgency it deserves.

Your prompt attention to this issue is essential, and I trust we can resolve it swiftly

Sincerely,



THE WORLD'S MOST  
COMPREHENSIVE  
MARINA BUILDER

Marcey Hester | Contract Administrator – East Division  
P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)  
Bellingham Marine  
2014 Dennis Street, Jacksonville, FL 32204  
[www.bellingham-marine.com](http://www.bellingham-marine.com)

Please send all payments to:  
1813 Dennis St, Jacksonville, FL 32204

12. On March 27, 2025, GDCA wrote an email to Ms. Hester using her official “@bellingham-marine.com” responding to the March 26, 2025 email depicted above. In its March 27 email, GDCA explained why it had not yet paid the invoice and asked Ms. Hester to provide new ACH transfer instructions. A true and correct copy of GDCA’s March 27 email is attached to this declaration as **Exhibit 3**.

13. On April 7, 2025, GDCA received another email from the “@bellinqham-marine.com” account purporting to be from Ms. Hester. This email provided in pertinent part “I understand the circumstances and appreciate the effort you’re putting into finalizing the transfer, For your convenience, I have included our new/updated ACH banking details below.” In response to this message, GDCA’s treasurer Bill Engle called Ms. Hester’s office to confirm the new account information. A true and correct copy of this email exchange is attached to this declaration as **Exhibit 4**.

14. Later in the day on April 7, Mr. Engel received an email from Ms. Hester’s official “@bellingham-marine.com” email address in response to a voicemail message left by Mr. Engel. A true and correct copy of this email is attached to this declaration as **Exhibit 5**.

15. On April 8 and April 9, 2025, Mr. Engel received follow up emails from the “@bellingham-marine.com” account purporting to be from Ms. Hester and requesting updates on GDCA’s payment status. Mr. Engel responded that he had looped me in to assist with processing the payments because Mr. Engel was traveling.

16. On April 11 and April 14, I made two payments of \$250,000 each to a Bellingham Marine bank accounts. Also on April 14, Mr. Engle spoke to someone who he believed to be Ms. Hester over the telephone and read to her the account number for the bank account I had caused GDCA to make payment to.

17. On April 15, 2025, Ms. Hester confirmed to Mr. Engel in an email from her official “@bellingham-marine.com” that GDCA’s payment had been received.

18. However, the following day, Mr. Engel received an email from stating that the funds had been sent to Bellingham’s old account number and needed to be resent. A true and correct copy of this email communication is attached to this declaration as **Exhibit6**. In response to this email, I canceled the original transfer and proceeded to make new payments to the account information provided. Shortly after I made these new payments, I received another communication from Bellingham indicating that no payment had been received. Further investigation by GDCA revealed that we had been defrauded.

19. On Monday, May 2, 2025, Mr. Engel had lunch with representatives of Bellingham Marine, including a lawyer for the company. During that lunch, GDCA was advised that other Bellingham Marine customer had been victimized in a payment fraud scheme. Mr. Engel stated his belief that there was a bad actor who had compromised Bellingham Marine’s systems and had inside access to information.

20. After learning that GDCA had been defrauded, GDCA reported the incident to law enforcement and to its insurers. I understand from my discussions with law enforcement and Microsoft that the BEC scheme that victimized GDCA commenced when one or more Defendants gained unauthorized access to Bellingham Marine's email systems. I understand that Defendants pattern of conduct includes sending spear phishing emails containing malicious links that, if clicked by the email recipient, redirect users to a credential stealing workflow that tricks users into logging into their email account while Defendants are monitoring their login. In this way, Defendants are able to steal authentic credentials that they then use to gain access to the email recipient's email environment. It appears that Defendants used unauthorized access to Bellingham's email systems in order to monitor Bellingham Marine employee emails looking for opportunities to commit financial fraud. Unbeknownst to me and to GDCA, our email communications with Ms. Hester were being monitored and we were sent fake ACH instructions by one of the Defendants using a the fraudulent "@bellinqham-marine.com" email domain.

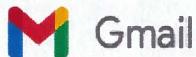
21. GDCA was able to recover a small portion of the monies it was defrauded of under a cyber insurance policy. Nevertheless, GDCA's out of pocket losses due to Defendant's fraud amount to several hundred thousand dollars in fraudulent ACH transfers, in addition to a substantial amount of time spent by GDCA's employees investigating and attempting to remediate Defendants' conduct.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct to the best of my knowledge, information, and belief. Executed this 6th day of January, 2026 at Key Largo, Florida.



Geoffrey Noyes

# **Exhibit 1**



Bill Engel &lt;bille@consumerorbit.com&gt;

**IMPORTANT UPDATE**

1 message

**Marcey Hester** <mhester@bellingham-marine.com>

To: Bill Engel &lt;bille@consumerorbit.com&gt;

Cc: Alan Thompson &lt;alancthomson@gmail.com&gt;, Steve Ryder &lt;sryder@bellingham-marine.com&gt;, Jeffrey Pratt &lt;jpratt@bellingham-marine.com&gt;

Wed, Mar 26, 2025 at 2:01 PM

I hope you're doing well. However, I must express my frustration at not receiving a timely response to my previous emails. It is not pleasant or acceptable when there is a lack of communication from a business partner, especially when addressing important matters like payments.

As previously mentioned, we will no longer be accepting checks as a form of payment. Going forward, we will only accept payments via ACH direct deposit, and it is crucial that you are aware of this change for our overdue invoices.

We need confirmation from you as soon as possible, including when we can expect the payment and when we can send over our updated banking details. Please treat this matter with the urgency it deserves.

Your prompt attention to this issue is essential, and I trust we can resolve it swiftly

**Sincerely,****Marcey Hester | Contract Administrator – East Division****P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)****Bellingham Marine****2014 Dennis Street, Jacksonville, FL 32204****[www.bellingham-marine.com](http://www.bellingham-marine.com)****THE WORLD'S MOST  
COMPREHENSIVE  
MARINA BUILDER****Please send all payments to:****1813 Dennis St, Jacksonville, FL 32204****From:** Marcey Hester**Sent:** Tuesday, March 25, 2025 10:14 AM**To:** Bill Engel <[bille@consumerorbit.com](mailto:bille@consumerorbit.com)>**Cc:** Alan Thompson <[alancthomson@gmail.com](mailto:alancthomson@gmail.com)>; Steve Ryder <[sryder@bellingham-marine.com](mailto:sryder@bellingham-marine.com)>; Jeffrey Pratt <[jpratt@bellingham-marine.com](mailto:jpratt@bellingham-marine.com)>**Subject:** PAYMENT UPDATE

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Thank you for your understanding and cooperation

**Sincerely,****Marcey Hester | Contract Administrator – East Division****P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)****Bellingham Marine****2014 Dennis Street, Jacksonville, FL 32204****[www.bellingham-marine.com](http://www.bellingham-marine.com)****THE WORLD'S MOST  
COMPREHENSIVE  
MARINA BUILDER****Please send all payments to:****1813 Dennis St, Jacksonville, FL 32204**

# **Exhibit 2**



Bill Engel &lt;bille@consumerorbit.com&gt;

## IMPORTANT UPDATE

1 message

Marcy Hester &lt;mhester@bellingham-marine.com&gt;

To: Bill Engel &lt;bille@consumerorbit.com&gt;

Cc: Alan Thompson &lt;alanctthomson@gmail.com&gt;, Steve Ryder &lt;sryder@bellingham-marine.com&gt;, Jeffrey Pratt &lt;jpratt@bellingham-marine.com&gt;

Wed, Mar 26, 2025 at 2:01 PM

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**Sincerely,**



**Marcey Hester | Contract Administrator – East Division**

P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)

Bellingham Marine

2014 Dennis Street, Jacksonville, FL 32204

[www.bellingham-marine.com](http://www.bellingham-marine.com)

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COMPREHENSIVE  
MARINA BUILDER

**Please send all payments to:**

**1813 Dennis St, Jacksonville, FL 32204**

**From:** Marcey Hester

**Sent:** Tuesday, March 25, 2025 10:14 AM

**To:** Bill Engel <[bille@consumerorbit.com](mailto:bille@consumerorbit.com)>

**Cc:** Alan Thompson <[alanctthomson@gmail.com](mailto:alanctthomson@gmail.com)>; Steve Ryder <[sryder@bellingham-marine.com](mailto:sryder@bellingham-marine.com)>; Jeffrey Pratt <[jpratt@bellingham-marine.com](mailto:jpratt@bellingham-marine.com)>

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Thank you for your understanding and cooperation

**Sincerely,**



**Marcey Hester | Contract Administrator – East Division**

P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)

Bellingham Marine

2014 Dennis Street, Jacksonville, FL 32204

[www.bellingham-marine.com](http://www.bellingham-marine.com)

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MARINA BUILDER

**Please send all payments to:**

**1813 Dennis St, Jacksonville, FL 32204**

# **Exhibit 3**



Bill Engel &lt;bille@consumerorbit.com&gt;

**Your note of March 26, 2023**

1 message

Bill Engel <bille@consumerorbit.com>  
To: Marcey Hester <mhester@bellingham-marine.com>  
Cc: Jeffrey Pratt <jpratt@bellingham-marine.com>, "Geoffrey P. Noyes" <gpnoyes@gmail.com>, Stanley Hubbard <shubbard@reelz.com>, Bill Engel <bille@consumerorbit.com>

Thu, Mar 27, 2025 at 3:52 PM

Hello, Marcy:

We've had an excellent working relationship with Bellingham despite some avoidable delays and invoicing hiccups. We provided Bellingham in 2023 a deposit for materials (\$ 734,000 - see attached) which was supposed to cover ALL materials to be used in the build to start May 15, 2024. We were surprised at receiving your invoice thus the delay in responding. We needed more information:

As a condition to the initial \$ 734,000 invoice, which we paid in 2023, we asked Bellingham to stock ALL MATERIALS needed for the build prior to January 1, 2024 as both Bellingham and our Association were concerned about material availability prior to the contracted start of May 15, 2024. (See attached invoice from 2023.) Thus my surprise at an invoice for "materials" for the "Unifloat Concrete Floating docks".

I needed time to re read our contract to understand why we were presented with an invoice for materials. I still don't have that answer but have been assured that it is a process payment and that the project is still on budget. So, we move forward needing more context.

In regards to your invoice dated March 3, 2025: (Attachment 2):

You submitted an incorrect invoice on March 3, 2023 referencing the "Unifloat Concrete Floating Dock", which we originally contracted for. (see attached invoice.)

Unfortunately, the Unifloat Concrete Floating dock is not what we are getting. Bellingham has had to substitute another form of floating dock with aluminum, instead of concrete, infrastructure utilizing an external plastic float system rather than the concrete integrated system contracted for. The Board has acknowledged this change in dock construction as we want to move forward.

1. Please let me know if this invoice was indeed for the Unifloat Concrete Floating dock system or the substituted aluminum infrastructure dock? Our assumption is that there is a difference in price with the Unifloat Concrete Floating Dock System being more expensive however the comparative costs of the Unifloat vs what we are getting was never discussed..
2. The invoice did not include necessary details such as "is this an invoice for the entire new floating dock system or is it a progress invoice?". We have determined that it is in fact a process invoice from the Timber Division. (Again, I'm scratching my head but we are moving forward.)
3. The Process invoice did not include the % of the job that it covers. We now understand from telephone conversations that it represents 50% of the deliverable.

In conclusion, we have not been dilly-dallying ignoring your note. We were trying to fill in the blanks. You must admit, this whole invoicing, modification of contract business has been tough to follow.

We acknowledge receiving the March 3 invoice and are prepared to make a Progress transfer with your new ACH transfer instructions which I assume you will be sending to me now, referencing your note.

Please update your contact information by taking Alan Thompson off of any correspondence regarding the Gatehouse Docks. He is no longer on the Board of Gatehouse Docks and no longer is an owner.

The Gatehouse Board now includes: Geoff Noyes, President and Stan Hubbard, V.P. and myself as Secretary Treasurer. I have copied them both on this email.

Finally, we look forward to continuing our excellent working relationship with Jeff and his crew. We have a detailed GANTT and CPM plan beginning May 19th, a Monday, and are looking forward to continued mutual cooperation as we continue the process.

Bill

--  
**William E. Engel**  
**Executive Chairman**  
Consumer Orbit  
1100 Main Street  
Suite 2300  
Kansas City, Mo 64105

561-436-9650

**2 attachments**

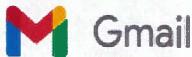
6350 AR Invoice 406212 (1).pdf

89K

6350 AR Invoice 406817.pdf

73K

# **Exhibit 4**



Bill Engel &lt;bille@consumerorbit.com&gt;

## Gatehouse Docks Ocean Reef Club

5 messages

Bill Engel <bille@consumerorbit.com>  
 To: mhester@bellingham-marine.com

Fri, Apr 4, 2025 at 9:43 PM

Hi Marcey:

Unfortunately, I was not able to make the ACH transfer on Monday. I will start the process tomorrow, Saturday. Long story short, I sold my Company on Friday and have been working 12 hour days this week to finish the transfer.

Thank you for your understanding.

Bill Engel  
 Gatehouse Docks

--  
**William E. Engel**

Marcey Hester <mhester@bellingham-marine.com>  
 To: Bill Engel <bille@consumerorbit.com>  
 Cc: Steve Ryder <sryder@bellingham-marine.com>, Jeffrey Pratt <jpratt@bellingham-marine.com>, Alan Thompson <alanctthomson@gmail.com>

Mon, Apr 7, 2025 at 12:00 PM

Dear Bill,

Thank you for the update. I understand the circumstances and appreciate the effort you're putting into finalizing the transfer. For your convenience, I have included our new/updated ACH banking details below.

However, I would greatly appreciate it if you could complete the payment today. As we also have several payments pending to our clients, I would be grateful for a prompt response to help us manage our commitments effectively. Once the transaction is processed, please confirm the payment by replying to this email, ensuring we maintain the trail of this same message.

Thank you for your attention to this matter.

**Sincerely,**

**Bellingham** MARINE **Marcey Hester | Contract Administrator – East Division**  
**P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)**  
**Bellingham Marine**  
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 THE WORLD'S MOST  
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 MARINA BUILDER

**Please send all payments to:**  
**1813 Dennis St, Jacksonville, FL 32204**

---

**From:** Bill Engel <bille@consumerorbit.com>  
**Sent:** Friday, April 4, 2025 8:43 PM  
**To:** Marcey Hester <mhester@bellingham-marine.com>  
**Subject:** Gatehouse Docks Ocean Reef Club

Hi Marcey:

Unfortunately, I was not able to make the ACH transfer on Monday. I will start the process tomorrow, Saturday. Long story short, I sold my Company on Friday and have been working 12 hour days this week to finish the transfer.

Thank you for your understanding.

Bill Engel  
 Gatehouse Docks

--  
**William E. Engel**

---

**BMI-Accounting remit information-New.pdf**  
 469K

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Bill Engel <bille@consumerorbit.com>  
 To: Marcey Hester <mhester@bellingham-marine.com>  
 Bcc: bille@consumerorbit.com

Mon, Apr 7, 2025 at 12:41 PM

Hi Marcey,

Just tried to call you prior to reading your note from 12 noon today.

I am in the car today driving from Ocean Reef to my home in Asheville, NC

5/4/25, 9:36 PM

Consumer Orbit Mail - Gatehouse Docks Ocean Reef Club

Once there I will initiate transfer. I first have to move the money from one account to our transfer account. Worse case: this happens tomorrow, Tuesday.

You can reach me on the phone today at 561 436 9650.

Bill

William Engel  
Executive Chairman  
**Consumer Orbit**  
A Consumer Science Company  
Kansas City, MO  
Houston, TX  
D: 816-298-8111  
C: 561-436-9650

On Apr 7, 2025, at 12:00 PM, Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)> wrote:

Dear Bill,

Thank you for the update. I understand the circumstances and appreciate the effort you're putting into finalizing the transfer. For your convenience, I have included our new/updated ACH banking details below.

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Thank you for your attention to this matter.

**Sincerely,**

<image.png>  
**Marcey Hester | Contract Administrator – East Division**  
P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)  
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Thank you for your understanding.

Bill Engel  
Gatehouse Docks

--  
**William E. Engel**  
<BML-Accounting remit information-New.pdf>

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Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)>  
To: Bill Engel <[bille@consumerorbit.com](mailto:bille@consumerorbit.com)>

Mon, Apr 7, 2025 at 1:06 PM

Hi Bill,

Thank you for the update, and I appreciate you letting me know. I understand you're on the road today, and I hope your trip is going smoothly.

I'll be sure to keep an eye out for the transfer. I have been tied up in back-to-back meetings today, but Friday works well for me to speak. I'll keep you posted on when I'm available and will give you a call personally, as this week is shaping up to be quite busy for me.

Safe travels, and thank you again for your attention to this matter. I will patiently await payment confirmation today, as it will help us process payments for a few of our vendors later today.

Best regards,

**Sincerely,**

<https://mail.google.com/mail/u/1/?ik=20e7b15937&view=pt&search=all&permthid=thread-a:r-1139366864161205892&dsqt=1&simpl=msg-a:r19053611...> 2/5



**Marcey Hester | Contract Administrator – East Division**  
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**Sent:** Monday, April 7, 2025 11:41 AM  
**To:** Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)>  
**Subject:** Re: Gatehouse Docks Ocean Reef Club

Hi Marcey,

Just tried to call you prior to reading your note from 12 noon today.

I am in the car today driving from Ocean Reef to my home in Asheville, NC

Once there I will initiate transfer. I first have to move the money from one account to our transfer account. Worse case: this happens tomorrow, Tuesday.

You can reach me on the phone today at 561 436 9650.

Bill

William Engel  
Executive Chairman  
**Consumer Orbit**  
*A Consumer Science Company*  
Kansas City, MO  
Houston, TX  
O: 816-298-6111  
C: 561.436.9650

On Apr 7, 2025, at 12:00 PM, Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)> wrote:

Dear Bill,

Thank you for the update. I understand the circumstances and appreciate the effort you're putting into finalizing the transfer. For your convenience, I have included our new/updated ACH banking details below.

However, I would greatly appreciate it if you could complete the payment today. As we also have several payments pending to our clients, I would be grateful for a prompt response to help us manage our commitments effectively. Once the transaction is processed, please confirm the payment by replying to this email, ensuring we maintain the trail of this same message.

Thank you for your attention to this matter.

**Sincerely,**

<image.png>  
**Marcey Hester | Contract Administrator – East Division**  
**P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)**  
**Bellingham Marine**  
**2014 Dennis Street, Jacksonville, FL 32204**  
**[www.bellingham-marine.com](http://www.bellingham-marine.com)**

**Please send all payments to:**  
**1813 Dennis St, Jacksonville, FL 32204**

**From:** Bill Engel <[bille@consumerorbit.com](mailto:bille@consumerorbit.com)>  
**Sent:** Friday, April 4, 2025 8:43 PM  
**To:** Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)>  
**Subject:** Gatehouse Docks Ocean Reef Club

Hi Marcey:

Unfortunately, I was not able to make the ACH transfer on Monday. I will start the process tomorrow, Saturday. Long story short, I sold my Company on Friday and have been working 12 hour days this week to finish the transfer.

Thank you for your understanding.

5/4/25, 9:36 PM

Consumer Orbit Mail - Gatehouse Docks Ocean Reef Club

Bill Engel  
Gatehouse Docks

--  
William E. Engel  
<BMI-Accounting remit information-New.pdf>

Marcey Hester <mhester@bellingham-marine.com>  
To: Bill Engel <bille@consumerorbit.com>

Tue, Apr 8, 2025 at 10:31 AM

Bill,

I hope this message finds you well and that you were able to get some rest after your travels yesterday. I am reaching out to follow up on the payment status. Could you kindly provide an update at your earliest convenience?

It's going to be a busy day on my end as well, but I will be monitoring my emails closely and will respond promptly to any communication.

Thank you for your attention to this matter.

Best regards,

**Sincerely,**

**Bellingham** MARINE THE WORLD'S MOST COMPREHENSIVE MARINA BUILDER  
Marcey Hester | Contract Administrator – East Division  
P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)  
Bellingham Marine  
2014 Dennis Street. Jacksonville, FL 32204  
[www.bellingham-marine.com](http://www.bellingham-marine.com)

**Please send all payments to:**  
**1813 Dennis St, Jacksonville, FL 32204**

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**To:** Marcey Hester <mhester@bellingham-marine.com>  
**Subject:** Re: Gatehouse Docks Ocean Reef Club

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Once there I will initiate transfer. I first have to move the money from one account to our transfer account. Worse case: this happens tomorrow, Tuesday.

You can reach me on the phone today at 561 436 9650.

Bill

William Engel  
Executive Chairman  
**Consumer Orbit**  
A Consumer Science Company  
Kansas City, MO  
Houston, TX  
O: 816-298-611  
C: 561.436.9650

On Apr 7, 2025, at 12:00 PM, Marcey Hester <mhester@bellingham-marine.com> wrote:

Dear Bill,

Thank you for the update. I understand the circumstances and appreciate the effort you're putting into finalizing the transfer. For your convenience, I have included our new/updated ACH banking details below.

However, I would greatly appreciate it if you could complete the payment today. As we also have several payments pending to our clients, I would be grateful for a prompt response to help us manage our commitments effectively. Once the transaction is processed, please confirm the payment by replying to this email, ensuring we maintain the trail of this same message.

Thank you for your attention to this matter.

**Sincerely,**

<image.png>  
**Marcey Hester | Contract Administrator – East Division**

5/4/25, 9:36 PM

Consumer Orbit Mail - Gatehouse Docks Ocean Reef Club

**P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)**

**Bellingham Marine**

**2014 Dennis Street. Jacksonville, FL 32204**

**[www.bellingham-marine.com](http://www.bellingham-marine.com)**

**Please send all payments to:**

**1813 Dennis St, Jacksonville, FL 32204**

---

**From:** Bill Engel <[bille@consumerorbit.com](mailto:bille@consumerorbit.com)>

**Sent:** Friday, April 4, 2025 8:43 PM

**To:** Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)>

**Subject:** Gatehouse Docks Ocean Reef Club

Hi Marcey:

Unfortunately, I was not able to make the ACH transfer on Monday. I will start the process tomorrow, Saturday. Long story short, I sold my Company on Friday and have been working 12 hour days this week to finish the transfer.

Thank you for your understanding.

Bill Engel  
Gatehouse Docks

--

**William E. Engel**  
<BMI-Accounting remit information-New.pdf>

# **Exhibit 5**



Bill Engel &lt;bille@consumerorbit.com&gt;

**FW: Voicemail from 15614369650. Length: 0:43**

1 message

Marcey Hester <mhester@bellingham-marine.com>  
 To: Bill Engel <bille@consumerorbit.com>

Mon, Apr 7, 2025 at 1:27 PM

Hi Mr. Engel,

I received your voicemail and wanted to let you know – no worries on the payment mix up. We are fine if the wire/transfer is done on Tuesday.

Thank you so much for letting me know. Hope you have a safe trip home.

**Sincerely,**



THE WORLD'S MOST  
 COMPREHENSIVE  
 MARINA BUILDER

[www.bellingham-marine.com](http://www.bellingham-marine.com)

Marcey Hester | Contract Administrator - East Division

P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)

Bellingham Marine

2014 Dennis Street. Jacksonville, FL 32204

**Please send all payments to:**

**1813 Dennis St, Jacksonville, FL 32204**

**From:** Streams Voicemail <[ncoreply@streams.us](mailto:ncoreply@streams.us)>  
**Sent:** Monday, April 7, 2025 12:37 PM  
**To:** Marcey Hester <[mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)>  
**Subject:** Voicemail from 15614369650. Length: 0:43

**CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.**



Dear Streams Customer:

You have received a new Voicemail from Streams.

The Voicemail details are as follows:

To:	Marcey Hester (2042)
From:	15614369650
Date:	Monday, 07-April-2025
Time:	12:37:01 PM EDT
Length:	0:43 min

5/4/25, 9:31 PM

Consumer Orbit Mail - FW: Voicemail from 15614369650. Length: 0:43

Thank you for using Streams, your on-demand unified communications platform.

Regards,  
Your Streams Support Team  
[support@streams.us](mailto:support@streams.us)  
(800) 805-0558  
PanTerra is headquartered in San Jose, CA.  
See us at <https://www.panterraneetworks.com>

©2007-2025 PanTerra Networks, Inc. All rights reserved. | [Privacy Policy](#)

 **msg0090.wav**  
682K

# **Exhibit 6**



Bill Engel &lt;bille@consumerorbit.com&gt;

**Deposits were retracted**

1 message

Marcey Hester <mhester@bellingham-marine.com>  
To: Bill Engel <bille@consumerorbit.com>  
Cc: Jeffrey Pratt <jpratt@bellingham-marine.com>

Wed, Apr 16, 2025 at 8:20 AM

Good morning,

I know I told you yesterday that the deposits were in, but it seems today they have been retracted or returned. Can you please check on this for us?

Thanks!

**Sincerely,**



THE WORLD'S MOST  
COMPREHENSIVE  
MARINA BUILDER  
[www.bellingham-marine.com](http://www.bellingham-marine.com)

**Marcey Hester | Contract Administrator - East Division**

**P: 904.380.2042 / E: [mhester@bellingham-marine.com](mailto:mhester@bellingham-marine.com)**

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