

Here is a list of the Complete Complete corporate structure of ECI Developments / Gran Pacifica business

PAGE 3 and PAGE 4

https://drive.google.com/file/d/1Ty18nSe21-_wEj7gS2L1o1U8IvY7NKvx/view?usp=sharing

ITEM 1

OWNERS OF ECI / GRAN PACIFICA INVOLVED IN ILLEGAL SHARES AND TEAK SALES

ECI / Gran Pacifica are related companies, doing business together. The leadership.

Mike Cobb (American) / Valeria Espinoza (Nicaraguan)

https://drive.google.com/file/d/1nLsXQXdC8IzYj8Z6DY09G3qQpeFyCm0v/view?usp=drive_link

The US Securities and Exchange Commission ORDERED the Teak Securities sales by Gran Pacifica owner Michael Cobb CLOSED, but ECI Developments and Mike Cobb went ahead and sold Teak to Canadian and American Investors anyways which is located in Gran Pacifica Nicaragua. Gran Pacifica where the Teak is located is NOT registered by the USA SEC or the Canadian Securities commission to sell Teak, or Shares legally (they have sold both to me). They also CANNOT promote, or solicit / discuss, these items legally to non accredited or permitted investors. I am not accredited, and also not permitted to buy private foreign securities legally as a Canadian citizen, but was sold these items without permission from the Canadian government under false ideas that it was legal.

ECI / Gran Pacifica / GPMA companies are not registered in Canada or in the USA to sell ANY securities.

Please see OFFICIAL CANADIAN OSC (Ontario Securities Commission Canada) list of officially authorized entities for securities sales in Canada here. ECI, Mike Cobb, Exotic Caye, or any related subsidiary, are not on the list.

https://drive.google.com/file/d/1B7uWNo58j_NA3bfFdrWy2C-CpSiZSUml/view?usp=drive_link

Here is illegal promotion by ECI / Gran Pacifica to sell shares to Canadians and Americans.

LINK 1 - email distribution to unauthorized / non accredited individuals including myself

<https://drive.google.com/file/d/1BiDn8b73ARRxfCKZd8SH9E39zOQ7g5pq/view?usp=sharing>

LINK 2 - full video of Michael Cobb promoting and selling securities illegally

https://drive.google.com/file/d/1vBtsVv4OJw15_Xj0Nnmj9hOCAteEVY6h/view?usp=sharing

LINK 3 - video clip of Michael Cobb promoting Teak, which is not legal for Canadians or Americans to purchase, stating it qualifies individuals for full Nicaraguan residency. This is deceptive sales.

https://drive.google.com/file/d/1xX7V5MIqCEU0IYsvHbrzJwVSjQLeNGRR/view?usp=drive_link

CLIPS OF THIS AND OTHER VIDEOS TAKEN FROM 3 VIDEOS IN REGARDS TO POTENTIALLY ILLICIT OPERATIONS

Michael Cobb asking individuals who he is speaking to where they are from. This means this list of investors is not vetted. Canadians are NOT ALLOWED to be solicited / sold to since ECI is not authorized to sell securities to Canadians. Here are several Canadians Michael Cobb is trying to solicit / sell shares of ECI / Gran Pacifica within Canada.

https://drive.google.com/file/d/1OybkfHX1S4ir3NI6ENIVPE4tp2b3KtE3/view?usp=drive_link

Michael Cobb admitting NO AUDITBLE FINANCIALS have been produced until 2023, after 20 years of operation / selling shares. This is NOT possible with the US Securities Commission, or Ontario Canada Securities Commission, if they were registered to legally sell securities (for US SEC proof of assets above real estate is given below in this document).

https://drive.google.com/file/d/1bfekcVjAWAr371M7prvDXt9eT92aaQWq/view?usp=drive_link

Michael Cobb also the owner of <https://www.escapeartist.com/> promoting on his website illegally Teak securities to Canadians and Americans

LINK 1

https://drive.google.com/file/d/1wKQ_6A8ogXVI-_pWMIkXfKVcen2z9LKt/view?usp=sharing

LINK 2

https://drive.google.com/file/d/1GhNhNKvgnoxmeuxrMQTTilg2ElRmOxum/view?usp=drive_link

Gran Pacifica put in Teak Plantations in Nicaragua, as well as Panama. Are government officials aware these sales are illegal?

Michael Cobb, applying for legal securities sales of Teak here, but then ordered ABANDONED.

LINK 1 - application to USA SEC for sales of Teak

https://drive.google.com/file/d/1K_eDHB2eN121fIDMkWoKxM7hqp9c2PXQ/view?usp=drive_link

LINK 2 - Teak Operating Agreement in USA

https://drive.google.com/file/d/1KmNnmtxYTfazZQz2yvXmpMnZTE6b_7NI/view?usp=drive_link

LINK 3 - US SEC Operating Statement

https://drive.google.com/file/d/1UDfard7-whUa7_hul05BOx6DWJfX-8zK/view?usp=drive_link

LINK 4 - US SEC Statement disclosing Michael Cobb and ECI

https://drive.google.com/file/d/1DTf0-ANzZ9YU-sIEJDiyOIYkULryviyz/view?usp=drive_link

LINK 5 - US SEC "ORDERED that the offering statement be declared abandoned on September 3, 2021."

https://drive.google.com/file/d/1VCBQAWQMqoyEiO-_00x-y84BUw-K0A3_/view?usp=drive_link

Email Promoting Illegal sales of Teak Security to Americans and Canadians AFTER being told by the US SEC the filing was ordered ABANDONED, and that sales were not allowed in the USA. In Canada, ECI / Gran Pacifica is NOT registered to sell Teak.

LINK 1

https://drive.google.com/file/d/1sUdG4kJ3F_oJ9ITV_mhvOTezAApLcQvr/view?usp=drive_link

LINK 2

https://drive.google.com/file/d/1a83nVgks4vObBF_jZT4_SmWPU0JR9ycb/view?usp=drive_link

LINK3 - Michael Cobb admitting selling Teak Illegally in Gran Pacifica Nicaragua to unvetted Canadians / Americans

<https://drive.google.com/file/d/1qW9Y29OaCUA7Wn-25TpB931DNA2RkB5z/view?usp=sharing>

I am also aware of other individuals who own Teak who are not accredited.

Illegal Shares of ECI / Gran Pacifica to me

https://drive.google.com/file/d/1U0ejn4v-oWHEV7BVXZvg3kU2rNLcpdS_/view?usp=drive_link

Illegal Teak Sale from ECI / Gran Pacifica to me

LINK 1

https://drive.google.com/file/d/1inKE3uEYVNVN26AFDNpZFjmM4jBqoZNj/view?usp=drive_link

LINK 2 (lot 1)

https://drive.google.com/file/d/1-YEhqjppPFTO0MBPtW0C9oUo5JqUa-95/view?usp=drive_link

LINK 3 (lot 2)

https://drive.google.com/file/d/1synrreDVruZT6HofeJ1RoZgKyR59iIMn/view?usp=drive_link

LINK 4 (shares)

https://drive.google.com/file/d/1jbhjSawDqkgUM7cZMWa9LgYgyNKFVUQJ/view?usp=drive_link

LINK 5 (ECI shares split to \$2.25 each for a total of \$450,000)

https://drive.google.com/file/d/1n4J65F-yicsmgILVR3rHB6Xv_FCgCIdo_/view?usp=drive_link

In bold, OSC Canadian securities violations found which ECI / Gran Pacifica have broken according to counsel in regards to Canadian law.

R4 Revision 4 Edits

Land operating under a Trust, so transfer of land cannot be accomplished as stated in excuse in Nicaragua, leading to 100% illegal operations

/R4 End Revision 4 Edits

https://docs.google.com/document/d/13pgyrtMwXh1q1T-oW_vniuRaJ0n3FF2E/edit

Registered email to Mike Cobb addressing clarification to potential illegal securities fraud ignored.

<https://drive.google.com/file/d/15XC94oWND5zdDQbi8oIFMYeoVUQZKANI/view>

ITEM 2

NO OFFICIAL HPR SETUP FOR COLLECTIONS UNTIL 2022. NO SIGNED AGREEMENTS.

The HPR (Horizontal Property Regime law 1909) is currently run by Gran Pacifica Masters Association ("GPMA"), a corporation which is controlled by the owners of Gran Pacifica and there is a cover up about it, although they openly admit GPMA, is run by the developer, which is Gran Pacifica. According to Nicaraguan law

Nicaraguan law found here ->

<http://legislacion.asamblea.gob.ni/normaweb.nsf/9e314815a08d4a6206257265005d21f9/b173fe6969cd32be0625726c00616934?OpenDocument>

From the GPMA Administrator for Horizontal Property Regime about contributions to (HPR)

Jason Taylor Response - All individuals are not paying equally according to Nicaraguan HPR law, breaking article 29 of Nicaraguan HPR. (shown below)

https://drive.google.com/file/d/1si-RVafwN3pGI_pt6ZubXWxvDFqnphHl/view?usp=drive_link

Sean Glaken Response. Please note, there was no legal vote taken by residents to OK the lease of Gran Pacificas Golf course and Equipment. A legal vote to be placed under the Horizontal Property Regime is necessary according to Nicaraguan HPR. Also to note, Gran Pacifica is moving assets such as the golf course, and the equipment which I am alleging to be illegal under the US Securities Law and are hiding assets which need to be claimed to the US Securities Commission as Gran Pacifica / ECI Developments are selling securities such as Teak.

It seems Gran Pacifica Nicaragua is hiding assets from the US and Canadian governments.

https://drive.google.com/file/d/11aPEtW5WYNA2OCXdAMHeMzy_2CTkesFx/view?usp=drive_link

Artículo 29.-Cada propietario debe contribuir, en proporción al valor de su piso, departamento, vivienda o local a los gastos de la administración, conservación y operación de los bienes y servicios comunes, señalados en la escritura constitutiva.

EACH OWNER MUST CONTRIBUTE IN PROPORTION TO THE VALUE OF THEIR PROPERTY, but Gran Pacifica is not paying into the HPR as required by law, Article 29, for the properties and homes they own such as the Golf Course, empty lots, and model homes.

Admission this law is not followed by Gran Pacifica by the Administrator

https://drive.google.com/file/d/1hcBMjsaCAGoMaxHGBY8ZUsxgQDiX-IK/view?usp=drive_link

The Administrator, operating as Gran Pacifica Master Association, is run by Gran Pacifica

https://drive.google.com/file/d/1FVZS0fUZV3qmvYyYA-Jwq9qjNvVAXP6b/view?usp=drive_link

ITEM 3

POTENTIALLY ILLEGAL RESORT TAX AND HIDDEN TAXABLE FUNDS

Also, ECI developments / GPMA are charging home / property owners a "resort tax" as a developer. Homes which are owned privately, paying HOA, cannot be taxed further by the developer unless a vote is taken according to HPR. No community vote was taken.

Gran Pacifica / GPMA, are taxing private home rentals on private homes by using security to harass rental guests. Using security to harass guests is not in the HPR documentation, and is questionably extortion. A developer / builder of a home cannot charge taxes according to Gran Pacificas written 2022 HPR unless voted on by the general assembly of home owners according to Article 24 of Nicaraguan HPR 1909.

Artículo 24.-Los asuntos de interés común que no se encuentren comprendidos dentro de las facultades conferidas al administrador, serán resueltos por los propietarios en asambleas que se celebrarán cada vez que sea necesario, pero obligatoriamente una vez al año, cuando menos. Salvo que se exija una mayoría especial o sea necesaria la unanimidad, los asuntos se resolverán por mayoría absoluta de votos del total de los condueños, a menos que una asamblea se celebre en virtud de segunda convocatoria, en cuyo caso bastará con la mayoría de votos de los que estén presentes.

I have included the notice of tax fees here which are not found in the legal GPMA HPR rules **R3 - effective December 1 2022 after the sale of homes** ->

<https://drive.google.com/file/d/1SRuyse4GXWqW0Rrs1tTquEdXngTf8-i2/view?usp=sharing>

Gran Pacifica has NO written Horizontal Property Regime prior to 2022, many individuals who have not signed the 2022 Gran Pacifica HPR, and are being forced to pay this resort tax. In the 2022 document, it references LEY QUE REGLAMENTA EL RÉGIMEN DE LA PROPIEDAD HORIZONTAL, LEY N°. 1909, aprobado el 08 de Julio de 1971. There is no provision for legal taxation of private home rentals in document 1909, or in Gran Pacificas own HPR documentation. ->

https://drive.google.com/file/d/19EkAQXeUADKWftB2dmBp_9e7DGgsdrOF/view?usp=drive_link

Also, absent in the yearly financials are income reports of profits made from Honey Sales (estimated to be over \$12,000 a year), sales from the golf course green fees, the golf course restaurant, wedding

venues, the surf competition, the non voted on resort tax, the Gran Pacifica day pass fees, ATM fee profits, Internet use and utilities such as water bills.

R3 – Start Current Section of Revision 3

Additional profits for GPMA cleaning, maintaining, Gran Pacifica company properties is in the sum of \$25,000. These profits were NOT disclosed in the GPMA financial reports for 2024. Also, in making profits, ECI Development is required by law to disclose profit status to US government Securities Commission due to profit making status, as well as disclose to Nicaraguan government taxable income, which is evasion of taxes in Nicaragua.

Evidence of \$25,000 GPMA profit by Sean Glaken, friend of Jason Taylor, and GPMA Advisory Committee Member.

<https://drive.google.com/drive/folders/1pgG2Cwk79PqMz-dM4oLajJoaWJ6KXV30>

Evidence of potential extortion using purchased security with guns to pay a “tax” added after home purchase. Time Stamp 17:40, 28:18, Video linked below Time Stamped items.

Kelly McInterf admits to seeing Gran Pacifica books for the Golf Course, with “illegible books”. Admission that Jason Taylor works with / for Gran Pacifica under the HPR. Time Stamp 25:15

Illegal Resort tax added after purchase of homes. Time Stamp 27:10

Investor stating ECI Development does not disclose revenue streams and added “tax”, which was ammended to agreements unilaterally by the developer after the sale of many homes. Time Stamp 40:50

VIDEO

→ https://drive.google.com/file/d/1GpTmuqfGvNI7CJltelcWNTLqcgBxOqba/view?usp=drive_link

/R3 – End Current Section of Revision 3

Nothing is reported on the financials according to what I have seen on the financial report. These items are all TAXABLE to the Nicaraguan government but non of these items seem to be reported. It would also be important to note that by disclosing these items are making profit, Gran Pacifica would be in direct violation of US SEC Securities laws for share sales to American citizens since they would be disclosed as assets.

GPMA maintains the property, and I do not see where Gran Pacifica has reported to the Nicaraguan government these business profits. Gran Pacifica Report does not look to disclose these business

activities are here -> https://drive.google.com/file/d/1phJBawqQitrzx58zJ8j9rX02mkLA85nJ/view?usp=drive_link

Warnings given by Gran Pacifica the Developer for not paying potentially illegal tax.

https://drive.google.com/file/d/1JTUL81aVDledl_3SWLbeV8e7lyiskNb/view?usp=drive_link

Videos using HPR security to harass private home owners into paying tax.

LINK 1

<https://drive.google.com/file/d/1wAbIkfP1ZfR1X23BG8k5H2rxgQy4G08B/view?usp=sharing>

LINK 2

https://drive.google.com/file/d/1RdU7HE4ys_Qp6PRRlMcL2P89N0pPzZq/view?usp=drive_link

LINK 3

https://drive.google.com/file/d/1XbNLSWyG6_wgIXgRMAj4bC0AkHOAN0jQ/view?usp=drive_link

R3 – Start current section of revision 3

LINK 4 – GPMA Advisory committee member Kelly McInterf admitting Gran Pacifica is using security to potentially extort private home owners using hired security with guns. Coersion TIME STAMP 27:00

https://drive.google.com/file/d/1GpTmuqfGvNI7CJlTelcWNTLqcqBxOqba/view?usp=drive_link

/R3 – End current section of revision 3

Video self admission of guilt for charging taxes / fees to Private Home owners for rental fees, which do not show up in Gran Pacifica Master Association Financials for taxation purposes. Altered recently as of the time of my complaints, but has been an ongoing issue. TIME STAMP 1:29:33

https://drive.google.com/file/d/1qRjvDUM3fi6Lq0cKhFXVOsclKJIGh5h0/view?usp=drive_link

Gran Pacifica Financials Lack of Profit 2022

https://drive.google.com/file/d/1-XkgnEGmS_GFWsDmGpa6Xjv7O6bKs_GP/view?usp=drive_link

Gran Pacifica Financials Lack of Profit 2023

https://drive.google.com/file/d/1phJBawqQitrzx58zJ8j9rX02mkLA85nJ/view?usp=drive_link

No HPR previous to 2021... money going directly to ECI Development / Gran Pacifica with no community

agreement.

R3 – Start of Current Section Revision 3

Current HPR imposed on community without community approval (illegal). Current GPMA HPR is illegal as it is not notarized with legal and official Nicaraguan documentation, and seal. It is also not signed, and not sealed in the official language in Spanish. Also it was created November of 2022, after the sale of most homes making it illegal and not official unless homeowners agree to an official HPR. There was no way to review the HPR prior to the sale, no disclosed HPR, and no HPR existed during the purchase of the home. It was simply imposed with no community agreement.

https://drive.google.com/file/d/195TXJtm_1bU31IGt5ku5f_p7GBezimFd/view?usp=drive_link

Receipt of home purchase in 2022, previous to any assigned official HPR.

https://drive.google.com/file/d/1jbhjSawDqkgUM7cZMWa9LgYgyNKFVUQJ/view?usp=drive_link

Fue promulgada en 1905

https://drive.google.com/file/d/1IF1saFMu11BBGx6U0r9bQZ_rL7vOnIA4/view?usp=drive_link

Ley del Notariado (Notary Law)

- Originally approved in 1905, with multiple reforms incorporated over time
- Defines the notarial function as a public faith institution, giving legal certainty to contracts and property acts

Article 2 “All legal acts involving corporations or property regimes must be notarized by a licensed Nicaraguan notary”

Article 2 El Notariado es la Institución en que las Leyes depositan la fe pública, para garantía, seguridad y perpetua constancia de los contratos y disposiciones entre vivos y por causa de muerte.

Law No. 1113 – Law of Reforms and Addition to the Law of Notaries and the Commercial Code of the Republic of Nicaragua

https://drive.google.com/file/d/1ZZam3vhl26rT8EJ5lz8HeeJNZROCXnti/view?usp=drive_link

Reinforces the role of notaries in anti-money laundering compliance, especially after reforms introduced by Law No. 1113 in 2022. Articles 1, 2, and 14 were amended to clarify the role of notaries and their obligations under AML laws. GPMA is not an official entity, and does not abide by anti money laundering laws.

Article 1 - “Las y los notarios se incorporan en la manera prevista en la Constitución Política de la República de Nicaragua y la Ley Orgánica del Poder Judicial de la República de Nicaragua, ante el Presidente de la Corte Suprema de Justicia de la República de Nicaragua, o ante el magistrado delegado para tales efectos. De conformidad con las facultades y competencias que le otorga la Constitución Política de la República de Nicaragua y demás leyes del país, el Órgano Rector del ejercicio de la función notarial es el Consejo Nacional de Administración y Carrera Judicial de la Corte Suprema de Justicia. El reconocimiento del título de Abogado expedido fuera de la República de Nicaragua no lleva consigo el de Notario, si el mismo título no autorizase al interesado para ejercer dicho oficio. A los notarios extranjeros cuyo título se les reconozca en Nicaragua, al ausentarse del país deberán depositar sus protocolos en la Dirección General de Registro y Control de Abogados y Notarios Públicos del Poder Judicial.”

Article 2 - “El Notariado es la Institución en que las leyes depositan la fe pública, para garantía, seguridad y perpetua constancia de los contratos y disposiciones entre vivos y por causa de muerte.

La fe pública notarial es la facultad que el Estado confiere a los Notarios Públicos, a través del Consejo Nacional de Administración y Carrera Judicial, para dar certeza de los actos y negocios jurídicos que les constan y por lo tanto deben tenerse como ciertos, concediéndoles un reconocimiento público de legalidad, veracidad y exactitud a los documentos notariales que estos autorizan, con la finalidad de dotar de protección y seguridad jurídica a las y los otorgantes de dichos actos o negocios jurídicos que se celebran ante la o el notario. La función notarial es de interés público y de carácter social, será ejercida con plena responsabilidad y de acuerdo con los requisitos y condiciones establecidos en la presente Ley. De conformidad con las leyes y normativas en materia de prevención, detección y reporte de actividades potencialmente vinculadas al Lavado de Activos, Financiamiento al Terrorismo y Financiamiento a la Proliferación de Armas de Destrucción Masiva, los Notarios Públicos de Nicaragua son Sujetos Obligados, debiendo cumplir por lo tanto con los deberes y obligaciones establecidos en las mismas. El ejercicio de dichas obligaciones es indelegable, el Notario deberá desempeñarlas bajo los Principios de Responsabilidad Personal y de Confidencialidad.”

Article 14 - “La Dirección General de Registro y Control de Abogados y Notarios del Poder Judicial, elaborará, actualizará y resguardará el Registro de los Notarios autorizados por el Consejo Nacional de Administración y Carrera Judicial para el ejercicio de la función notarial.”

Artículo 15 - “Los Notarios están obligados:

1°. A extender en sus registros los poderes, testamentos, contratos y demás escrituras, conforme a las instrucciones que de palabra o por escrito les dieren los otorgantes, pudiendo hacerse por cualquier medio manual o mecánico;

2°. A manifestar los documentos públicos de su archivo a cuantos tengan necesidad de instruirse de su contenido, a presencia del mismo Notario, con excepción de los testamentos, mientras estén vivos los otorgantes;

3°. A no permitir que por motivo alguno saquen de su oficio los Protocolos, salvo los casos exceptuados en el Código Procesal Civil de la República de Nicaragua. Ellos, bajo su responsabilidad, si pueden llevar

sus Protocolos en el ejercicio de sus funciones; 2 Ley de Reformas y Adición a la Ley del Notariado y al Código de Comercio de la República de Nicaragua

4°. A tener un libro llamado Registro o Protocolo compuesto de pliegos enteros de papel sellado de ley, para extender en él las escrituras que ante ellos se otorgaren. Los inventarios no se extenderán en el Protocolo sino por separado, para que, concluidos, se pasen al respectivo Juez, lo mismo que las particiones. Tampoco se redactarán en el Protocolo las sustituciones de los poderes, sino que se extenderán al pie o a continuación del poder, citando el folio del expediente en que corre agregado o insertando en la sustitución el poder sustituido;

5°. A extender las escrituras, actas e instrumentos cumplidamente y no por abreviaturas, poniendo todas las letras de los nombres de personas o pueblos, y no solamente las iniciales, y usando también de todas sus letras, y no de números o guarismos, para expresar cantidades, fechas o citas;

6°. A dar a las partes copia de las escrituras que autorizaren, a más tardar dentro de los tres días de habérseles extendido;

7°. A conservar con todo cuidado y bajo su responsabilidad los Protocolos, los cuales depositarán en la Dirección General de Registro y Control de Abogados y Notarios Públicos cuando tengan que ausentarse del país; todo sin perjuicio de lo dispuesto en el Artículo 3 de la presente Ley. Los Notarios numerarán los Protocolos correlativamente desde el primero que hubieren formado, aunque éste sea anterior a la presente Ley. Los Protocolos existentes en los archivos públicos que no estuvieren numerados, lo serán por los respectivos archiveros, con división de los pertenecientes a cada Notario difunto o a cada Juzgado.

8°. A formar un índice al fin de cada año, de las escrituras y documentos contenidos en su Protocolo, con expresión de los otorgantes, objeto de la escritura, folios en que se encuentra y fecha de su otorgamiento;

9°. A remitir a la Corte Suprema de Justicia, en los primeros quince días de cada año, copia literal del índice a que se refiere el número anterior;

10°. A advertir a las partes si debe registrarse la escritura que autoricen haciéndose mención de esta advertencia en la misma escritura;

11° A extender todos los documentos y escrituras en el papel sellado que corresponda, con arreglo a la ley y bajo las penas que ella señale; 3 Ley de Reformas y Adición a la Ley del Notariado y al Código de Comercio de la República de Nicaragua

12°. A poner a pie de los títulos de propiedad de fincas una razón que exprese las modificaciones que sufra dicha propiedad según la nueva escritura que ante ellos se otorgue;

13°. A enviar los días primero y quince de cada mes en papel común un índice de las escrituras que hubiere autorizado al registrador Departamental, con expresión de la fecha de su otorgamiento, nombre de partes y naturaleza del acto o contrato;

14°. A certificar las escrituras públicas o títulos de antigua data en conformidad a lo dispuesto en el Artículo 2369 del Código Civil.

15°. A cumplir con los planes de medidas que, como producto de los actos de inspección judicial, proceso disciplinario y supervisiones en materia Anti lavado, Contra el Financiamiento al Terrorismo y Contra el Financiamiento a la Proliferación de Armas de Destrucción Masiva, le sean impuestos a la o el notario.”

Código de Comercio de la República de Nicaragua

https://drive.google.com/drive/folders/1_fcgnE_XIXHcCQuAjgvTw9IHLp1faz1N

“Arto. 121.- Todo contrato de sociedad debe constar en escritura pública. El que se estipule entre los socios bajo otra forma, no producirá ningún efecto legal.”

Notaries must verify compliance with anti-money laundering laws before authorizing documents

- Article 121 of the Commercial Code was amended to require presentation of the Final Beneficiary Certificate for transactions involving public institution

All commercial companies must identify their Final Beneficiary and submit a Certificate of Final Beneficiary Declaration to the corresponding registry.

This certificate may be required by public institutions and municipalities when companies:

- Request licenses or operating permits
- Participate in public tenders
- File claims or requests in civil or commercial courts

This reform aligns Nicaragua with international standards for anti-money laundering (AML) and beneficial ownership transparency, as recommended by the Financial Action Task Force (FATF)

/R3 End of Current Section Revision 3

ITEM 4

GRAN PACIFICA FAILURE TO PAY FOR PROFESSIONAL SERVICES ORDERED BY THEM, FROM MY BUSINESS

FILE 1 - REQUEST for Gran Pacifica to use my professional services as an electrical engineer

https://drive.google.com/file/d/18OZTzrM42KFAGkKmEqR-wFytC_LaTVen/view?usp=drive_link

FILE 2 - Notice of non payment - Past Due - 08-03-2024

https://drive.google.com/file/d/1JQlwnD6wqyfpMO_Wgv8AId0tnNCASWZp/view?usp=drive_link

FILE 3 - Notice of non payment - Past Due - 02-21-2024

https://drive.google.com/file/d/1CXc9eS-0NrcB0PGS5Dq_C51tooICWe5u/view?usp=drive_link

FILE 4 - Invoice for job. I remain unpaid for work.

<https://drive.google.com/file/d/10GiVySSapchMO6L3koC-R1EzFlsHcqCo/view?usp=sharing>

FILE 5 - Invoice for second job. I remain unpaid for work.

https://drive.google.com/file/d/1ej3_kAQ4kVAD2-i4ZHBLfj1zSfn_zPar/view?usp=drive_link

*NOTICE 02-21-2024 OF INCORRECT AND POTENTIALLY DANGEROUS SOLAR SYSTEMS AFTER INSPECTION.

Consultation file delivered to customer (Gran Pacifica), with suggestions to properly implement these solar systems. *****NO CORRECTIVE ACTIONS TAKEN.***** by customer after FIRM warning of critical hazards.

https://drive.google.com/file/d/1HQk2OpsBbt5pOrbZdM0Opw7kW6iFTBIH/view?usp=drive_link

ITEM 1, SOLAR SYSTEM WOULD NEVER TRIP CIRCUIT BREAKER DUE TO BEING UNDERSIZED.

ITEM 2, NO OVERLOAD FUSES ADDED TO SOLAR PANELS.

ITEM 3 NOTIFICATION OF CRITICAL FLAW SOLAR SYSTEM RATED FOR IP20 STANDARDS

ITEM 4 NOTIFICATION OF CRITICAL FLAW SOLAR PANELS ARE OVER VOLTAGE FOR INSTALLED SYSTEMS

Solar sytem manual Warning devices are not meant for outdoor areas. This is NOT to North American Standards

https://drive.google.com/file/d/1bCR9d1dfYq4OiDj1hrm9-tRQuAKUL5QJ/view?usp=drive_link

Result of IP20 electronics used outside. This system was designed poorly by Gran Pacifica.

https://drive.google.com/file/d/1vzpcgaEl_JGoeAj7JLGM-psK5o7swv7j/view?usp=drive_link

Warning email to Valeria Espinoza and Michael Cobb not rated for outdoor use

https://drive.google.com/file/d/1hx0SpBWZsLLWgn6Mf012UUJIDaxwIQdb/view?usp=drive_link

Community email expressing large concern over improperly engineered solar systems. Email went largely unanswered as to a resolution.

https://drive.google.com/file/d/1vHbBzHlkQqtwCHHx-49EcuLQgVxCqTmb/view?usp=drive_link

ITEM 5

PROMOTED TO BE BUILT TO NORTH AMERICAN BUILDING STANDARDS OR "AWARD WINNING"

Misrepresentation

LINK 1

https://drive.google.com/file/d/1nwRuQYeoqaF63421ps8Zn2XKZ6v4XwSG/view?usp=drive_link

LINK 2

<https://drive.google.com/file/d/1ml0n3NPR3YuRIV2nr-dvvl2PaJxxJpTh/view?usp=sharing>

LINK 3

https://drive.google.com/file/d/17xPucq297ZkpRzrQdhdxdasRcvxf7gk-6/view?usp=drive_link

****See below issues involving careless, reckless, and dangerous liabilities in Gran Pacifica, not built to Nicaraguan, OR, North American Standards.****

ITEM 5-1

NON FUNCTIONAL SEWARS THAT NEED TO BE HAND PUMPED EVERY DAY, AND WHICH ARE LEAKING ONTO THE STREETS

Link 1 - NEAR GRAN PACIFICA EVA POOL! VISITORS WALKING THROUGH SEWAGE!

https://drive.google.com/file/d/1D98SGsecaCemBipjA43gIWUAoFJ2n_aS/view?usp=drive_link

Link 2 - PUMPING NEAR EVA POOL DAILY WHEN I WAS LIVING THERE

https://drive.google.com/file/d/1-KUu_37HcICE0OfhsTCGTiug0oqbiwda/view?usp=drive_link

Link 3 - people talking about how there is no septic system, and how sewage was being backed up into homes for over 24 hours

https://drive.google.com/file/d/1knbsZR0FbOcl4BVYIoDYjKWwSbWMg2j3/view?usp=drive_link

Link 4 - https://drive.google.com/file/d/1Ed5QEnIAzc58Zv9FpVnEkcdAZkgHjsp4/view?usp=drive_link

ITEM 5-2

HPR FAILURE TO ADDRESS LEGAL LIABILITY IN THE GRAN PACIFICA BRIDGE

The bridge access overflows dozens of times a year preventing access, or exit to Gran Pacifica resort. According to Nicaraguan law, I believe all are entitled to unencumbered access to our property.

Link 1 - Folder of dozens of videos, and images, taken in 2023-2024 of the resort being un accessible.

https://drive.google.com/drive/folders/1a9usnDp0BWFa-siN3mJXQxXOxG_PFGhU?usp=sharing

Link 1 – Video of Mike Cobb admitting guilt in this aspect of having routine non access for 20 years stranding people in the resort. Time Stamp 1:38:16

https://drive.google.com/file/d/1qRjvDUM3fi6Lq0cKhFXVOsclKJIGh5h0/view?usp=drive_link

Residents voted on the importance of replacing the bridge in case of medical emergency, or incase the bridge fails, people would be left stranded in Gran Pacifica. No backup, or emergency access is provided, also, no Tsunami warning system, which is even found for smaller Nicaraguan communities, but NOT in Gran Pacifica. Votes below, are ignored making the area dangerous for guests in more than one way.

Link 1 - COMMUNITY VOTE ON IMPORTANCE OF EMERGENCY ACCESS, OR NEW BRIDGE

https://drive.google.com/file/d/1Kio_bzbt0_KGNbwSK9pdXDAI_2sd-5xH/view?usp=drive_link

Link 2 - Questions to the vote

<https://drive.google.com/file/d/1bdFiV-ThPOSnvOgCh-F42kSqd9LKEMZV/view?usp=sharing>

According to Nicaraguan HPR regulations majority vote rules, but requests to replace the bridge using HPR funds are routinely ignored. This is CARELESS, RECKLESS, and DANGEROUS for guests, and residents of Gran Pacifica Resort.

Video TIME STAMP 1:38:18 Self Admission of Guilt for routine flooding for years

https://drive.google.com/file/d/1qRjvDUM3fi6Lq0cKhFXVOsclKJIGh5h0/view?usp=drive_link

Relevant Legal Source for unimpeded access to property

The most comprehensive legal discussion comes from Nicaragua's Civil Code, particularly Articles 1564, to 1580, which govern servitudes. These articles outline:

https://drive.google.com/file/d/1uUOYmBaDcwuqOZQtWTpXrO-U1t9sHvBY/view?usp=drive_link

- Article 1564: Classifies servitudes and distinguishes between continuous/discontinuous and apparent/non-apparent for access.
- Article 1570: States that servitudes must be exercised in a way that causes the least inconvenience to the servient estate.
- Article 1575: Allows for modification of the servitude if the original path becomes unusable or excessively burdensome.
- Article 1579: Lists causes for termination, but also implies that if the servitude is still necessary, it must be maintained or adapted

That sounds like a textbook case of seasonal obstruction—and in Nicaraguan law, it could very well justify legal action or infrastructure intervention.

Application of Laws:

- Predictable, recurring obstruction: If flooding occurs every rainy season and renders the access route impassable, courts may consider this a constructive denial of access—especially if the right of way was legally granted or implied.
- Servidumbre de paso (Right of Way): Under Nicaragua's Civil Code, this easement must be usable. If the only access floods annually and no alternative exists, the affected party can petition for:
 - Modification of the easement
 - Construction of a viable alternative, like a raised bridge
 - Compensation or enforcement if the servitude was contractually guaranteed
- Legal Precedent & Infrastructure Gaps: Real-world cases—like the Caiman Feliz Bridge and Bridges to Prosperity projects—show that seasonal flooding is a known barrier to property access in Nicaragua. These projects were justified on the basis that flooded access routes violate the practical use of land, especially in rural areas.
- Force majeure? Not quite: While natural flooding might seem like an “act of God,” if it's predictable and recurring, courts may not accept that as a defense for inaction—especially if the flooding has been happening for years.

Legalities

- Civil claim to enforce or upgrade the servidumbre
 - Request municipal or judicial intervention to compel the responsible party (neighbor, developer, or local authority) to build a bridge
 - Seek injunctive relief if the flooding causes harm or denies essential services
-

ITEM 6

FALSE ADVERTISING / FAILURE TO DELIVER

HISTORY OF UNETHICAL, AND DECEPTIVE, BUSINESS PRACTICES AS WELL AS UNDELIVERED ITEMS

HOMES PROMOTED TO INCLUDE THE FOLLOWING ACCORDING TO THIER PDF HERE

https://drive.google.com/file/d/13Zrj_vDhR0yAu3VqUxsM73OTh5qceJC0/view?usp=sharing

PAGE 2

Features Include:

- o **Fully off-grid tiny homes**
- o **Grey-water recycling that waters your garden**

PAGE 5

Green Roof (*Roof to originally be concrete with Moss for insulation)

Green roofs add a natural feeling
to the home while also greatly
increasing its insulation and
efficiency.

Grey-Water Recycling

The homes are set up to reuse the

water from your sink and shower to
water your garden. Just another
way to make them more efficient.

PAGE 6

Smart Home Technology

The homes are loaded with smart home
technology. Enhancing both you and your
renters experience. Smart home features
include:

- o Smart locks

- o Central smart display/virtual assistant**

- o Smart thermostat**

- o Smart TV

- o Smart lighting**

- o Cloud based security video**

- o Smart plugs

- o And more!**

Grey water system, with **green moss roof** is undelivered. Also undelivered is **Central smart display/virtual assistant, Smart thermostat, Smart lighting and Cloud based security video**. THESE ITEMS ARE UNDELIVERED, AND HOMES DO NOT INCLUDE THESE ITEMS.

ALSO

ITEMS LIST ***FULLY OFF GRID*** BUT SEVERAL HOMES BATTERIES ARE NOT ENOUGH FOR ONE NIGHT COMPLETE USE OF THE HOME meaning the homes are not fully functional for off grid, north american standard living.

PAGE 15 - Bathroom, not delivered as depicted.

As Advertised - https://drive.google.com/file/d/1df8X-xVx5Ls_ZnUeQ6vy1YWNRBW2BQ8D/view?usp=drive_link

As Delivered - https://drive.google.com/file/d/1BYr8Gmqgb7OqpTsqknxg_RceJsrbQxvQ/view?usp=drive_link

PAGE 16 - Common area, and yards, not delivered as depicted.

As Advertised, with grass, and trees - https://drive.google.com/file/d/1o34BknsjC-WNQHL6_Ook35QnnBCHltD1/view?usp=drive_link

As Delivered no grass, or trees, dirt yard - https://drive.google.com/file/d/1Mq5jCmjyJITihIWfnhY2bPrnx46LdePB/view?usp=drive_link

CONTINUED FALSE ADVERTISING OF THESE SAME ITEMS OVER A 5 YEAR SPAN

ITEM 1

https://drive.google.com/file/d/1l1E_oeS04pv8hNQw0ynbyxAwZPSbQcO3/view?usp=sharing

ITEM 2

https://drive.google.com/file/d/1LHASXuWkIWR_s4pOWHu1D6hqgfPJMMs/view?usp=sharing

ITEM 3

https://drive.google.com/file/d/1Sowa9F8023ygEgWuMB96yxiUf_aJcZ0F/view?usp=drive_link

ITEM 4

https://drive.google.com/file/d/19Ujt1K1IELXVthw-4xQZ-MDi1QDiiry1/view?usp=drive_link

ITEM 5

https://drive.google.com/file/d/1mDHtgYXmQNFhXqkhGm3lpB0a5le3_huk/view?usp=drive_link

ITEM 6

https://drive.google.com/file/d/10Di1iwW7TGL_O09CC2D7IP3PiwawZF2W/view?usp=drive_link

ITEM 7

https://drive.google.com/file/d/1WK8ZgNrjqj-raOJckx079VhJA8DVcQGY/view?usp=drive_link

ITEM 8

https://drive.google.com/file/d/17MAa0-lIrffOAuCL5R2WKFOS2p2Xqtsf/view?usp=drive_link

ITEM 9

https://drive.google.com/file/d/1qygCXj7QBS9wyNPELWH0J1CD3JJL2Su7/view?usp=drive_link

ITEM 10

https://drive.google.com/file/d/1u9Qp3qoqYH7cMi88bkJPd3HG56XvuNI7/view?usp=drive_link

ITEM 11

https://drive.google.com/file/d/1TC-I5PuETpUPB6Oe_49iRMxlcol-_G1F/view?usp=drive_link

ITEM 12

https://drive.google.com/file/d/18KAMxoMdopbbQ1C6xkpt4dxEkVJ0C1Rf/view?usp=drive_link

LEADERSHIP INVOLVED IN FALSE ADVERTISING OF EVA HOMES

LINK 1

https://drive.google.com/file/d/1ro9I5h2fzaj4vwPSy9ddYVregiuO8s-o/view?usp=drive_link

LINK2

https://drive.google.com/file/d/1GCKWF_1WMQsjve3xTIQVHO5319a8HLI2/view?usp=drive_link

WELCOME TO NICARAGUA DOCUMENT AND PROMOTIONAL MATERIAL AND DECEPTIVE ADVERTISING FOR GRAN PACIFICA RESORT

<https://drive.google.com/file/d/1OcDXO5zlobDi1FprssMi-hhZb08jzjM9/view?usp=sharing>

PAGE 4 - high speed internet/wifi, with a fiber optic backbone

See video of almost daily internet outages ->

https://drive.google.com/file/d/1F_wP_p87qh_KWs0o0LEb2YizLsreocpP/view?usp=drive_link

PAGE 5 - Illegal Teak Farms promoted here as part of Gran Pacifica

PAGE 13 - MILLAGRO VERDE

"...uses solar panel powered homes (no electrical bill!), geothermal cooling, grey water re-use, and solar hot water systems to create luxury homes that are very low impact on the environment. Milagro Verde's

master plan also has a small, two-story grass hut bistro for light dining, a solar filtered saltwater swimming pool, solar BBQ's, and community gardens for you to enjoy. We invite you to see what an "off the grid", luxury home in the heart of the resort is truly like."

All of these homes have had their solar systems fail, *also re enforcing Gran Pacifica is unqualified for solar system installation / safety*. I have helped replace the system for a friend in Millagro Verde which lacked all safeties, fuses, disconnects, and circuit breakers. All Milagro Verde homes with these systems are also hazardous in my professional opinion as an electrical engineer. They do not meet Nicaraguan, or North American standards for electrical safety. There is also no geothermal cooling, or grey water re use. There is also no delivered two story grass hut bistro as described in this document, no solar filtered saltwater swimming pool, no solar barbeque, and no community gardens in Milagro Verde. This community has been completely sold for several years and Gran Pacifica has failed to deliver items as promised by the promotional material.

PAGE 14 - "Hybrid solar systems come standard on your home and the neighborhood provides community-centric recreation and sustainable gardens and orchards for homeowners to grow their own produce."

Gran pacifica has ripped out community planted Plantain trees, and moved HPR funded trees without notification. Jason Taylor, of GPMA, ironically, has been selling Plantain Chips, which are the same trees which were moved. There has been no disclosure when asked what happened to those trees. Community was not able to use these trees, and the HPR is unwilling to disclose if these trees were sold, or re planted elsewhere. Again re enforcing non disclosure of sales to the Nicaraguan government, and the US SEC Securities Commission.

PAGE 16 - " EVA These off-the-grid tiny homes are fitted with smart home technology."

None of the homes were delivered with smart home technology, and many of us needed to complain for months to get some cheap products as a substitute.

First Email complaining of non deliverable item (smart package) ->

<https://drive.google.com/file/d/1kMlgoVz0RHkJY-PefHvwM5KOPQaKDgE/view?usp=sharing>

Daily alerts of internet outages, water pressure problems, electrical grid problems, sewage problems, and others which are ongoing. For the most part, professionals are ignored when assistance is offered, and the real issues causing the problems are ignored.

https://drive.google.com/file/d/1rLqbB1gEXl7Ua7uHAV9UBZdbZbp0iKO7/view?usp=drive_link

ITEM 7

INTERNET SERVICE IS NEARLY UNUSEABLE FOR RELIABLE WORK, BUT GRAN PACIFICA FALSE PROMOTES THE SERVICES AS HIGH RELIABILITY.

Promotion of Gran Pacifica being fiber optic is deceptive as all internet is over the air via a 900mpbs small dish via WiFinic, and then distributed through a small local fiber connection. Most homes are connected wirelessly.

Link 1 - Almost daily internet problems

https://drive.google.com/file/d/1F_wp_p87qh_KWs0o0LEb2YizLsreocpP/view?usp=drive_link

Gran Pacifica Internet is limited to a total of 900mpbs bandwidth and is not capable of reliable large scale remote work with horrible reliability rating of 4 out of 100. Most reliable services score above 98.

https://drive.google.com/file/d/1_4Tsm6pcYPh1DqQ32oLN1CgPnNG93lUE/view?usp=drive_link

Link 2 - False Promotion of being able to work remotely with poor internet services

https://drive.google.com/file/d/1_QMkl1Mw2zLAamEQC1qKMFOdajRnqYVI/view?usp=drive_link

Link 3

https://drive.google.com/file/d/1Ko59ZhZlt17oMt5FoIZ0Wi7onhYcAQm9/view?usp=drive_link

Link 4 - False advertising that Nicaragua is only 3G (preferable for sales for ISLA community), while Nicaragua is a combination of 4 / 5 G (referred to as 4.5G by Claro)

https://drive.google.com/file/d/1VaW4Wb7BqHYrSX4nc7_J1PQcfcH9KCh5/view?usp=drive_link

Link 5 - Deceptive advertising statements at best. All Internet has been beamed in using WiFinic for 20 years and is very slow.

https://drive.google.com/file/d/1xX7V5MIqCEU0IYsvHbrzJwVSjQLeNGRR/view?usp=drive_link

ITEM 8

SOLAR SYSTEM NOT NORTH AMERICAN STANDARD

*****CRITICAL SOLAR SYSTEM FLAW*****

SYSTEM IS RATED FOR IP20 WORLD STANDARDS

INDOOR UNITS USED OUTSIDE! IP 20, WARNINGS GIVEN TO MICHAEL COBB and VALERIA ESPINOZA BEFORE FIRES STARTED

https://drive.google.com/file/d/1SxFea_028xKdEv313JYi58102oeQvIWd/view?usp=drive_link

XTM Solar Inverter Manual Warning that IP20 devices MUST avoid condensation, water, and areas with a lot of dust.

https://drive.google.com/file/d/1FMBQxvsHOsgq6qCCjQ_INL-R3AKf1Dq/view?usp=drive_link

****I have contact information for the construction manager who left once he realized I was speaking the truth about the dangers, and unreliability of the solar systems. He was forced to sign a Non Disclosure Agreement by Gran Pacifica in order to keep him quiet about this matter when quitting Gran Pacifica. This individual is scared to provide a statement for fear of being reprimanded by Gran Pacifica and officials.**

Link 1 – Jason Taylor admitting there are issues with the solar, yet have still done nothing to help with corrective measures. Time Stamp 1:54:46

https://drive.google.com/file/d/1qRjvDUm3fi6Lq0cKhFXVOsclKJIGh5h0/view?usp=drive_link

Link 1 - Indoor electronics used outside IP20

https://drive.google.com/file/d/1lws8t5jiTU-aFPpqVMm1AXwpyPYAmcBR/view?usp=drive_link

Link 2 - Indoor electronics used outside IP20

https://drive.google.com/file/d/18pqH1B--d6UCSNKHOHEuqukNIDd4u-WU/view?usp=drive_link

Link 3 - Indoor electronics used outside IP20

https://drive.google.com/file/d/1bOLgAbp2p4AfwQS1HefYAFfuUebNNWeM/view?usp=drive_link

Link 4 - Indoor electronics used outside IP20

https://drive.google.com/file/d/1DTegRku6yUzPYlbuPZzvmCEiQAj3LOu4/view?usp=drive_link

Link 5 - Indoor electronics used outside IP20

https://drive.google.com/file/d/1jS7uhopjofTiNpZvcwywpWiT238JZkis/view?usp=drive_link

Link 1 - Fire to electronics which caused damage to home wiring.

https://drive.google.com/file/d/1FAEmYDZvbWuRxKxFVCyOa4bfbDR6MVXd/view?usp=drive_link

Link 2 - Fire to electronics which caused damage to home wiring.

https://drive.google.com/file/d/1TH2OEMH9reM0wgO53s7u_t9_3uXoKS0V/view?usp=drive_link

Link 3 - Indoor units let bugs enter the electronics which can cause fire!

https://drive.google.com/file/d/1vzpcgaEl_JGoeAj7JLGM-psK5o7swv7j/view?usp=drive_link

Link 4 - IP20 electronics placed in outdoor closet, smoking.

https://drive.google.com/file/d/1sIVjT8_UoLnfpYEtWUJlp7sjTABR5X4v/view?usp=drive_link

After realizing the system was engineered wrong for the environment, and changing the system 3 times over the course of the builds because of issues, they added bug screens to new builds, but offered no screens to existing home owners who were under warranty.

https://drive.google.com/file/d/1CEnxtufARDIdGcW_MRbvrGgiGimQN9qI/view?usp=drive_link

AFTER SOLAR SYSTEM ELECTRICAL FIRE, WARRANTY WAS STILL VALID AND IGNORED

Link 1 - Fuego August 8

https://drive.google.com/file/d/1SfnQ_cfDYB6r_0RCqkfBo7ITjsPtHttb/view?usp=sharing

BASE CORRESPONDANCE IGNORED

Repeated attempts at helping ECI correct solar system issues have went ignored. My system failed, as many others had failed, under warranty. I requested information on why they ignored important messages, and evidence of the systems being dangerous in the homes with no change.

<https://drive.google.com/file/d/1CyNnemNwwO-tYarafZCIBUSJfpwzfFbp/view?usp=sharing>

ECI response, was to send the solar provider. Itsel told me in person "The solar company would not honor warranty.". This is not my problem. I purchased the home from ECI, and ECI contracted the solar company to install the system. ECI offered a 1 year warranty on the solar system, and ECI is liable to honor the warranty, and to make sure it is engineered safe. They have not honored warranty, and they have not engineered the system properly to avoid hazardous situations.

https://drive.google.com/file/d/1yEYcSBqrYtUkkG_TuD4uUi3fqtMRWRoo/view?usp=sharing

I was left with a non functional home for several months. All expenses incurred are damage due to mold because of moisture buildup in the home, having to rent a home for several months, having to rent a hotel for several days, damage to the house wiring, fire damage requiring paint, loss of food in the refrigerator. Reciepts on request.

Robert Dias, hired an engineer who verified the solar system provided on the solar homes is incorrect. As a result, ECI upgraded his solar system 4 different times. All other customers recieved no such service.

https://drive.google.com/file/d/1zg9ZR3vo-FKRnk9oiG0Y3e6xy7Vfll/view?usp=drive_link

The owner of EVA 69 warning all management of solar system deficiencies after hiring an engineer months before my system failure. No action taken.

https://drive.google.com/file/d/1KCD_bIBx2GnHuQPTZz7nDevsDeG-LnSq/view?usp=drive_link

This plaintiff with the same issue I had. Inverter is outside, and bugs / dirt caused similar failure.

https://drive.google.com/file/d/1l3nYnRzptT6aWIGm0E0zvVQuyHAtAZln/view?usp=drive_link

https://drive.google.com/file/d/13sowCd8i2PU7MyVcg8pHv32WUSdk6o4G/view?usp=drive_link

After solar failures Gran Pacifica is selling electrical installations for +\$12,000 over asking price on the homes to connect the homes to the Nicaraguan electrical grid.

The grid connection is also connecting to the Hybrid inverters output, leading to a very dangerous situation for the grid, and the connected equipment.

https://drive.google.com/file/d/1H8SN7594nsym_Mzh1MAuSBBIRvCRu50N/view?usp=drive_link

Individuals with engineering experience expressing concerns about how they have been setting up the systems to bypass the solar installations on the homes. Either Gran Pacifica is incompetant at connecting the electrical grid on the homes they build or sold which is dangerous, or they are intentionally bypassing the solar systems because they are aware they are improperly designed and are a safety hazard.

https://drive.google.com/file/d/1TczS3chOcvFijToYQtJ4TD5316pXujVI/view?usp=drive_link

https://drive.google.com/file/d/1Rv0UiV6PRVISM48bdHyvJojLxMVzgt3/view?usp=drive_link

https://drive.google.com/file/d/14hNS3P4wSTpt28HSUc9Oxsej96gDcEbs/view?usp=drive_link

https://drive.google.com/file/d/1sNcoJKNEndGEib6FR5_a_WNarYPr6xJV/view?usp=drive_link

GRAN PACIFICA AVOIDING OTHER ENGINEERS EXPRESSING SOLAR SYSTEM DEFICIENCIES

Gran Pacifica notified of Solar System Deficiencies by third party technician when servicing EVA # 55 on 02/28/24 and did nothing. Technician found over voltage issues, and a burnt cable and solar panel. These issues should have been investigated further to find the source of the problem, but were ignored by Gran Pacifica.

TEC. Bismarck Flores

Fecha: 28/02/2024

Empresa: Conecta Solar

https://drive.google.com/file/d/1GG4ObPUuNPW6YTzb2ilcxzIDT-q-QKyR/view?usp=drive_link

Warranty denied by Gran Pacifica for EVA 55 also (I was informed by other Gran Pacifica employees that several other homes have failed also, but Gran Pacifica will not release their names. Can we request the judge force Gran Pacifica to release all the names of the purchasers to inform them of potential dangers in their homes?)

https://drive.google.com/file/d/1cgCSnho4bleTlaBS3hZdkH4VxPFbGANh/view?usp=drive_link

Faulty Items delivered to the buyer, and Gran Pacifica never looked into the issues when requested 08-25-23

https://drive.google.com/file/d/1KCD_bIBx2GnHuQPTZz7nDevsDeG-LnSq/view?usp=drive_link

Based on this evidence, the system should have been repaired under warranty if Gran Pacifica had done their due diligence.

https://drive.google.com/file/d/1f-AGKn1LF_j4S5iP8op70DAcUjiWhW80/view?usp=drive_link

*****CRITICAL FLAW IN SOLAR SYSTEM*****

SOLAR SYSTEM IS UNDER SIZED

One air conditioner uses 230V and requires a 15A fuse. This means an air conditioner can, according to safety of the fuse, run up to 3450 watts of total power.

Under normal operating, the nameplate (world standard) says this air conditioner requires 9A of power. Its MINIMUM required power rating is 2070 watts each or 4140 watts per home since most EVA homes have two air conditioners. The provided solar system in most homes can provide 4000 watts total. This means without any other electrical devices in the house the systems provided with the homes will not function properly according to North American UL standards.

BREAKDOWN OF REQUIRED POWER IN A HOME

4140W(watts) for air conditioning

710W for refrigerator

600W for clothes washer

300W for inside fans

100W for lightbulbs

250W for two TVs

4000W for appliances ie TOASTER, COFFEE MAKER, BLENDER

10,100W for proper operation of a small home according to North American Standards

This would require a 40-45Ampere Main breaker at 240V and a 12000 watt inverter to be able to trigger the safety

INSERT CHART HERE OF INCORRECT BREAKER SIZE

File 1 Solar System One is 4000Watts total (SMOKING/FAILING).

https://drive.google.com/file/d/10NRcbv7azo8rw50JduVgzkTb78Gk34i/view?usp=drive_link

File 2 The Same Systems User Manual for total power use, 4000 Watts/VA (XTM 2400). 10,100 Watts required.

https://drive.google.com/file/d/1GFyYMEeO-PKkJK6O4DRiK5R2MatHGMM3/view?usp=drive_link

File 3 Solar System Two is 8000Watts total power use. See Manual Wattage rating. 10,100 Watts required.

https://drive.google.com/file/d/1k49HmyOy8X9TnpVY92-sgzcYjdom5My/view?usp=drive_link

File 4 Patrick Hebert, former COO in charge of Gran Pacifica EVA development, agreeing with me that the solar systems are not sized properly.

https://drive.google.com/file/d/1gBFZA2VIYc_XWdCSLIV8D022zepw1hLH/view?usp=drive_link

The basics of the system is designed incorrectly, including IP rating and power rating. Many other items have oversights as well.

*****CRITICAL SOLAR SYSTEM FLAW*****

INCORRECT SOLAR PANEL, AND INVERTER SAFETIES

Safety systems do not function. Proper safety systems in solar have fast acting fuses, and lightning strike protection. The circuit breakers are allowing higher amount of power which is dangerous and causing the fires. Also dangerous is the clear lack of Lightning Protection devices.

Breaker should protect for 50A (amps), but the solar system is using 84A without the breakers tripping for safety.

50A breakers

https://drive.google.com/file/d/1msNmPWyxcp946qRy_ZVtCa55FC10VrO3/view?usp=drive_link

84A connected solar system inverter

https://drive.google.com/file/d/1fLvlb-Om6NnW8KEGjCMMF7UGk2SvvLWG/view?usp=drive_link

Area where fast acting fuses are missing

https://drive.google.com/file/d/1SUfNc-_Wvfnr1EMCh-F5qlhCmhLoVHI/view?usp=drive_link

What a proper safety box looks like, includes circuit breakers, fuses, and lightning arrests / protection

https://drive.google.com/file/d/15D8uh8rz4QPnVOZCWmFGL2SnOdYfjCZ9/view?usp=drive_link

Manual stating Lightning arrest devices are necessary, but are left out of the installations.

https://drive.google.com/file/d/179mF0dUSviPxH17m__MnObkWCo8cZCJl/view?usp=drive_link

Some homes have no lightning, no circuit breakers, and no fuses to protect from overload, lightning, and electrical shock.

https://drive.google.com/file/d/1M_n6vdWRzR5GFWCKgyJ76Gf3_0NVtT12/view?usp=drive_link

This lawsuit does not cover Milagro Verde, but for the purposes of displaying negligence, all installed solar systems in that community have failed, and lack all of the above electrical safeties.

*****CRITICAL SOLAR SYSTEM FLAW*****

IMPROPER INSTALLATION LOCATION

System does not have enough space for proper ventilation to keep the system cool. See manual recommendations.

https://drive.google.com/file/d/1LpTC2s5igt86CYp3Q7V9aJbaZ_Ty-vD/view?usp=drive_link

Space Right Required 80cm - Space Given to wall 23cm

https://drive.google.com/file/d/1s_avSAEMHmn15Xau6k0rJ9lOaHdLByF/view?usp=drive_link

Space Left Required 80cm - Space Given to wall 21.5cm

https://drive.google.com/file/d/1YauJs5Gt1l4KUwUVwtKQd_wW_EsAd42l/view?usp=drive_link

Space Above Required 50cm - Space Given to ceiling 23cm

https://drive.google.com/file/d/14rGMpFk0PK5tXSR4vVqb8-TWlc-88fO0/view?usp=drive_link

Space Below Required 50cm - Space Given from battery 43cm

https://drive.google.com/file/d/1H6CiTDColWWTOaYWb1T_YTiUGDdyQ4kH/view?usp=drive_link

System is violating space requirements for safety and extended use operation. High probability of over heating and system failure.

*****CRITICAL SOLAR SYSTEM FLAW*****

OVER VOLTAGE AND OVER WATTAGE OF SOLAR PANELS FEEDING INVERTER

Over voltage of solar panels can lead to overheating, system shutdown, system fire, and system failure

Maximum System voltage allowed by the solar panels is 145 volts as stated in the manual here

https://drive.google.com/file/d/1FBCsCPPXzWwS1Qeehk3A6srIUHZvij4C/view?usp=drive_link

Maximum System voltage installed to this system is 177V which is dangerous and detrimental to proper safe operation. This issue has been observed in several solar home installations.

https://drive.google.com/file/d/1xEtTnUOR6maaQES-jheOXZu6U71DLu1j/view?usp=drive_link

Video of each solar panel string showing constant over voltage. *dangerous*

https://drive.google.com/file/d/19FzKAP56lhjaCeh_U36gcs7Y71yyNJuD/view?usp=drive_link

Maximum System Input Wattage is rated for 7000 watts (highlighted in blue)

https://drive.google.com/file/d/1FBCsCPPXzWwS1Qeehk3A6srIUHZvij4C/view?usp=drive_link

There are 16 panels delivered on my home, at 460 watts rated each. This means there is 7360 watts installed on the home, which is over the maximum allowed of 7000 watts.

<https://drive.google.com/file/d/19CXl6KNJrlpxxgmWnjzR2srmTmqkmDKa/view?usp=sharing>

Valerias response about problems. Claim they will resolve issue with solar system provider. Nothing done.

https://drive.google.com/file/d/12mR4E0CywojgbARkMmYBCBMIIQIKZrMJ/view?usp=drive_link

*****CRITICAL SOLAR SYSTEM ISSUE*****

WIRE SIZE TOO SMALL, AND NO SAFETY GROUNDS TO PREVENT ELECTROCUTION

According to North American Standards system installers must use North American Standards, or at a minimum manufacturer suggested wire guage size

Manual states for the Growatt 8000 watt inverter installed, the wire size must be 8awg.

File here

https://drive.google.com/file/d/19fu_u9FgYRV-qzCFXtp-paAa-R36dDqm/view?usp=drive_link

Installed is one size smaller which is 10awg for smaller size systems. Can cause melting and fire.

File here

https://drive.google.com/file/d/1h9EtBjVByXW-D13PdWv_jt1Lg7m2SS2H/view?usp=drive_link

Adhering to North American Standards the system when connected properly will draw the wattage of the panels which is 7350 watts, which calculates to 54.4 amps. According to strict north american standards it should actually be 6 awg size.

Please see this chart.

https://drive.google.com/file/d/1-msoMmhCW8UQUsdtxGmgBR_joyC8lhM8/view?usp=drive_link

According to how the installer put in the system, it was pulling up to 84 amps, requiring several sizes up of better wire.

https://drive.google.com/file/d/10JgP6H7MUa6juqEFdLWAaczGfLjLr-g/view?usp=drive_link

EVA 69, had wiring melt as it is not sized properly for the application.

Also, safety grounds were not added to the system to prevent electrical shock, which is a safety violation

in North America.

https://drive.google.com/file/d/1GuQtDBeeyQg--G2rmr2QWs6lbYyeOGaJ/view?usp=drive_link

Having under sized wiring is dangerous, negligent, and hazardous to the home owner and does not fit under North American Standards. The wire size, and power draw should have been engineered properly to avoid damage and danger to the home owner.

ITEM 9-1

*****HOME CRITICAL SYSTEM FLAW*****

PANEL BREAKERS ARE NOT SIZED TO PROVIDE ANY PROTECTION TO THE HOME OWNER

Breaker suggestion MAX on the size of the Air Conditioner is 15 amps on the nameplate. What is installed is a 20 amp breaker, meaning the protection for the air conditioner will never trip in case of a fault causing damage, fire, or potentially explosion.

Breaker suggestion from manufacturer 15 amps maximum

https://drive.google.com/file/d/1ngdydvlt3p_D08_zSu30otxjju6A8n5c/view?usp=drive_link

Breaker installed by Gran Pacifica is 20amps

https://drive.google.com/file/d/1h5Z-xV3K1KPLwFmWqpALA6ZmsqPkNgBO/view?usp=drive_link

Breakers are over sized and will not function when dangerous situations are present creating potentially hazardous shock situations for the home owner.

Valeria was notified of several issues, but nothing was done to correct the issue. This makes Gran Pacifica liable for any and all issues resulting from above.

ITEM 9-2

HOME CRITICAL ELECTRICAL SYSTEM FLAW

MAIN BREAKER WILL NEVER TRIP IN CASE OF OVERLOAD SOLAR SYSTEM FAILURE

Main electrical box breaker is rated for 9600 watts. The solar system MAXIMUM delivered is 8000 watts. This means the main breaker will NEVER trip in case of an electrical failure.

Main breaker picture

https://drive.google.com/file/d/1KZpNDjdrLWtx0LyY_mWsFCd30PvTtJ0U/view?usp=drive_link

Dangerous and negligent engineering practices are being followed by Gran Pacifica. It is believed they have not hired the appropriate people / companies to engineer the electrical systems, and solar systems of these homes and instead relied on solar companies and electrical companies to install what they felt would work without any engineering oversight. The blame lays firmly on Gran Pacifica, and they should have engineered the systems to work FIRST, the same as a home is ENGINEERED for mechanical loads before it is built.

THIS RAISES SERIOUS CONCERNS ABOUT THE ENGINEERING OF THE HOMES THEMSELVES PLEASE SEE NEXT ISSUES IN REGARDS TO DEVELOPMENT AND HOME NEGLIGENCE

ITEM 10

POSSIBLE HOME ENGINEERING FLAWS

Gran Pacifica Resort Refuses all qualified help when offered even for free by Americans, Canadians, and Nicaraguans to resolve internal issues even though issues have persisted for years, leading many to believe Gran Pacifica knows what the problems are, but are unwilling to pay to correct them.

GPMA's head, Jason Taylor, and GP's head, Valeria Espinoza, were offered assistance for Gran Pacifica's Electrical, and Low Water pressure Issues for free. Terry works for a Nuclear Power Plant in California United States and is a certified, and qualified power electrical grid specialist. Gran Pacifica refuses free

of charge help to resolve countless electrical outages in Gran Pacifica Resort. Peter is a qualified Nicaraguan hydraulicist who worked in the USA.

Link Electrical Help

https://drive.google.com/file/d/1Lw089IA_-OxK5Fkwx_zJiPBMTbUN65g4/view?usp=drive_link

Link Water Help

https://drive.google.com/file/d/1rVqrjesLP4dTKG3g88IKIAenCVOqFILm/view?usp=drive_link

Link Water Help to Valeria

https://drive.google.com/file/d/1bhhK0rZX5Io2tSidOFzZRMAVDIKpjwZr/view?usp=drive_link

BAD water pressure video (this has gotten worse since as more people move to Gran Pacifica)

https://drive.google.com/file/d/1gHeq2XYiJrALUpRJZPEQe9y48qxpBYNk/view?usp=drive_link

GOOD water pressure

https://drive.google.com/file/d/1LUs_8i4cpzMclqOt17XivIKnLGpCcmGq/view?usp=drive_link

Proof of ongoing issues and which happen daily in Gran Pacifica resort involving low water pressure, poor internet, and poor electricity delivery.

https://drive.google.com/file/d/1rLqbB1gEXl7Ua7uHAV9UBZdbZbp0iKO7/view?usp=drive_link

What purpose would there be to ignore professionals who are helping for free to improve Nicaragua, Gran Pacifica resort, and correct issues which have been happening for years?

***** POSSIBLE ENGINEERING FLAWS IN HOMES *****

HOMES ARE CRACKING ON THE STAIRS, AND OTHER AREAS AT LESS THAN ONE YEAR USE

I would like to request engineered drawings to evaluate the build of these homes. It is noted that Gran Pacifica changed building standards after 7 homes were built. No corrective actions, and no explanations

were given as to why the buildings were altered. With all the other issues, it is assumed no engineering was done on the mechanical structure and the structure itself may be dangerous.

Please see evidence of failure currently on the steps after two months use. It seems these were patched before accepting the home.

https://drive.google.com/file/d/1H_AtioNS4i5BG1JYBHG3ukiDF6LE9di5/view?usp=drive_link

Home paint is meant for interior use. Moisture is being absorbed by the paint causing mold, cracks, and structure damage. You must use non water absorbant paint according to north american standards.

https://drive.google.com/file/d/142FnLkDfFDHOFH-nz4TholPqxb5TQCu2/view?usp=drive_link

The paint absorbing moisture causes black mold. According to North American building standards, all build standards MUST avoid items which contribute to Black mold growth due to health concerns.

https://drive.google.com/file/d/1AqyQVH1ieVUqUDeDu5tVza0uMXv4W8-m/view?usp=drive_link

The roof has no ventlation, and does not adhere to anti black mold growth North American standards

North American Standards

https://drive.google.com/file/d/1vAcue4buTiOZ-7XnNQkRXa7JthqwMONk/view?usp=drive_link

EVA home, no roof vents

https://drive.google.com/file/d/1kq9i-bhu8SWqHIA-QuVKIC2fAIXTMnWq/view?usp=drive_link

*****CRITICAL HOME FLAW*****

EXTERIOR TILES ARE SLIPPERY WHEN WET CAUSING HOME OWNER INJURY

Tiles on the upper level are slippery when wet. Although this is not directly illegal according to North American standards, and it shows no consideration for the safety of the home owners, and is in general considered negligent.

File

https://drive.google.com/file/d/1zC28V9X_WunadwPONdofAfyPle1nXNIA/view?usp=drive_link

File Formal complaint 03-30-2023

https://drive.google.com/file/d/1w8rVu1TFhQW-FEfq_Vdi3bg1eYMZ1cih/view?usp=drive_link

MESSAGES DETAILING ILLEGAL SALES OF TEAK AND ECI SHARES ARE AVAILABLE...

MESSAGES DETAILING ILLEGAL RESORT TAX HARASSMENT ARE BEING GATHERED AND WILL BE AVAILABLE...

MESSAGES DETAILING HARASSMENT ACCUSING ME OF SLEEPING WITH MINORS IS AVAILABLE. POLICE WERE CALLED, AND IT WAS SHOWN THAT THE GIRL I WAS WITH WAS NOT A MINOR, YET VALERIA ESPINOZE HELPED SPREAD RUMORS BY CALLING THE HEAD OF THE HPR, THE POLICE CHEIF, AND HARASSED ME BEFORE VERIFYING THESE ALLIGATIONS.

THERE ARE MORE ISSUES, BUT THE LAWSUIT INVOLVES MANY OF THE MOST PREVALENT.