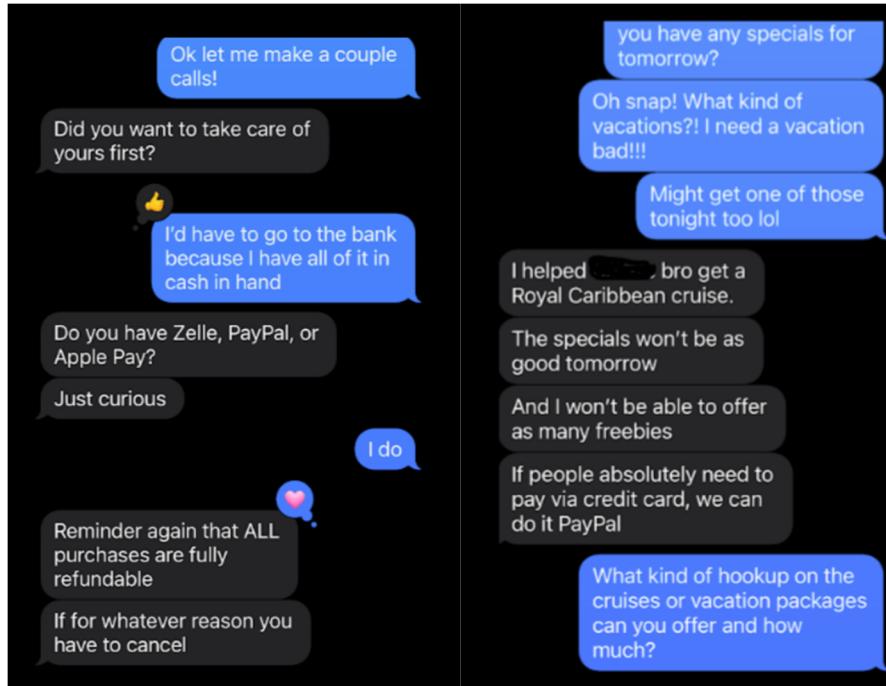


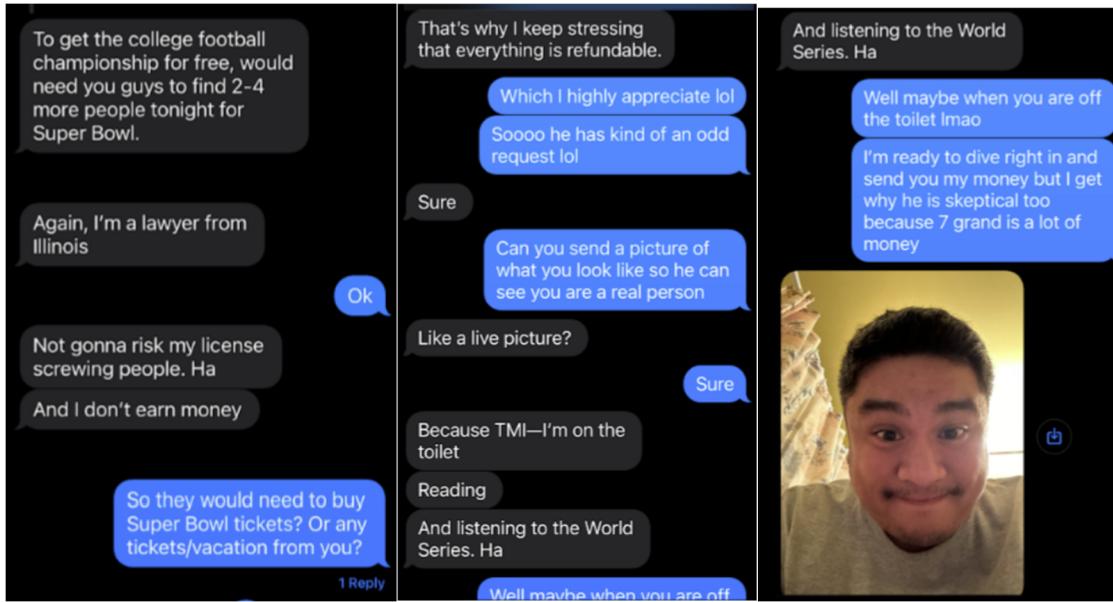
Exhibit B – Signed Victim Affidavits

#1. Ashley West

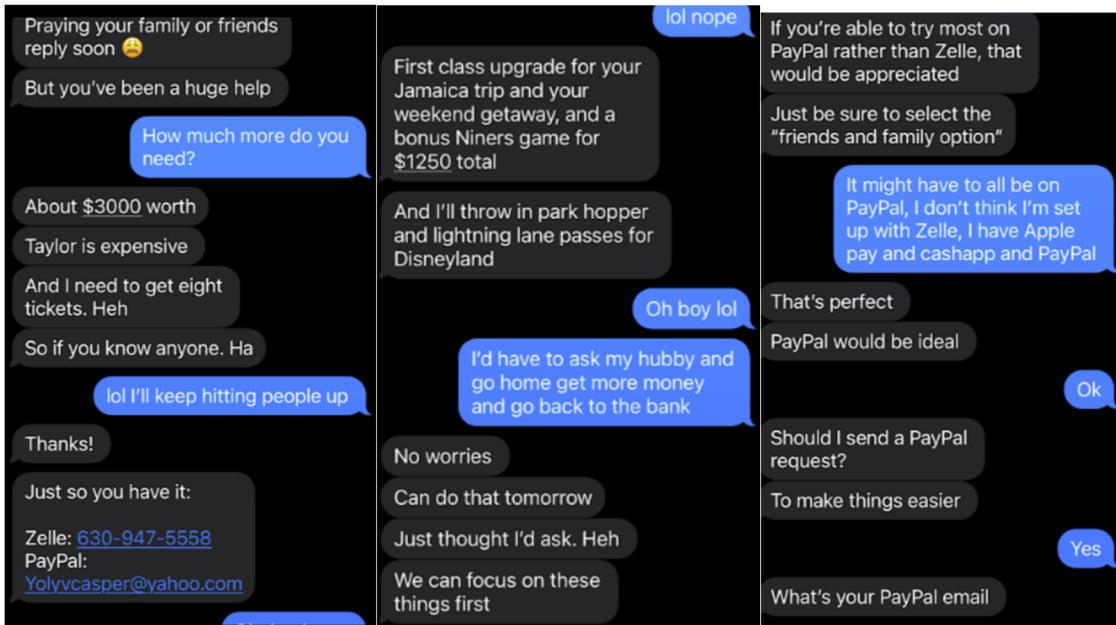
On October 28, 2024, I contacted Ryne Vitug, referred by a friend, to book a trip. Mr. Vitug responded promptly, assuring me that all payments were fully refundable for any reason. He pressured me to act quickly, offering incentives and claiming the deals would not be available the following day.



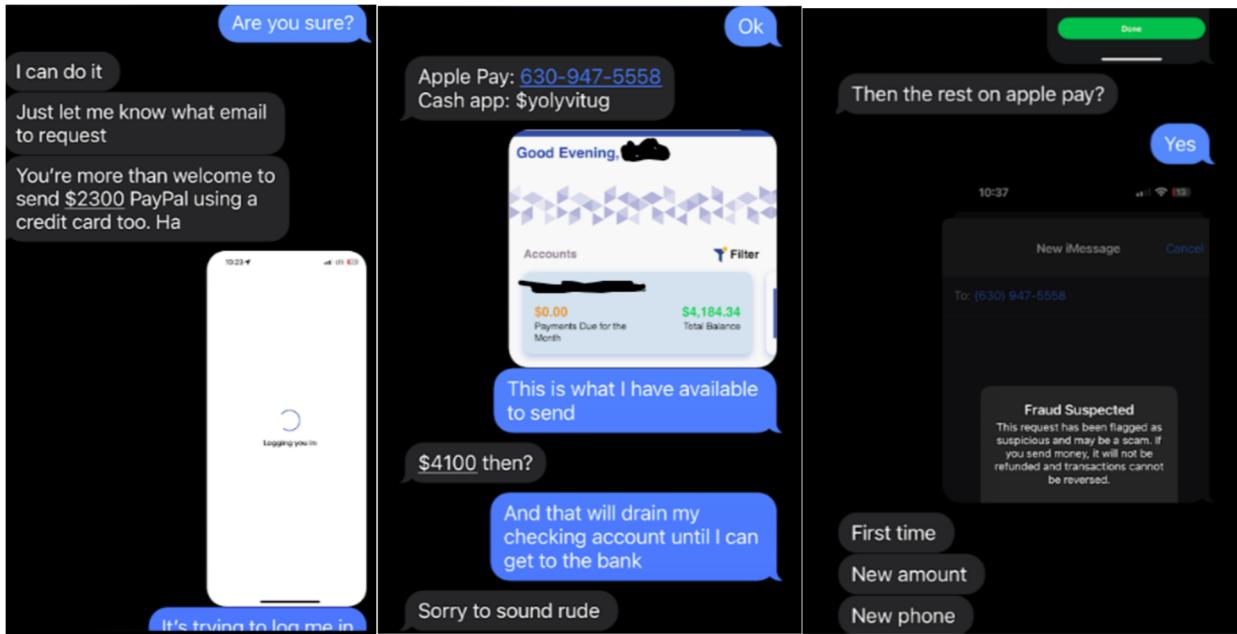
Mr. Vitug told me he was a lawyer and wouldn't risk his license by doing anything shady. I asked for a picture of him since we never met in person, and he sent one. Between his law license, my friend's referral, the refund promise, and the photo, I felt okay sending him money for his travel packages.



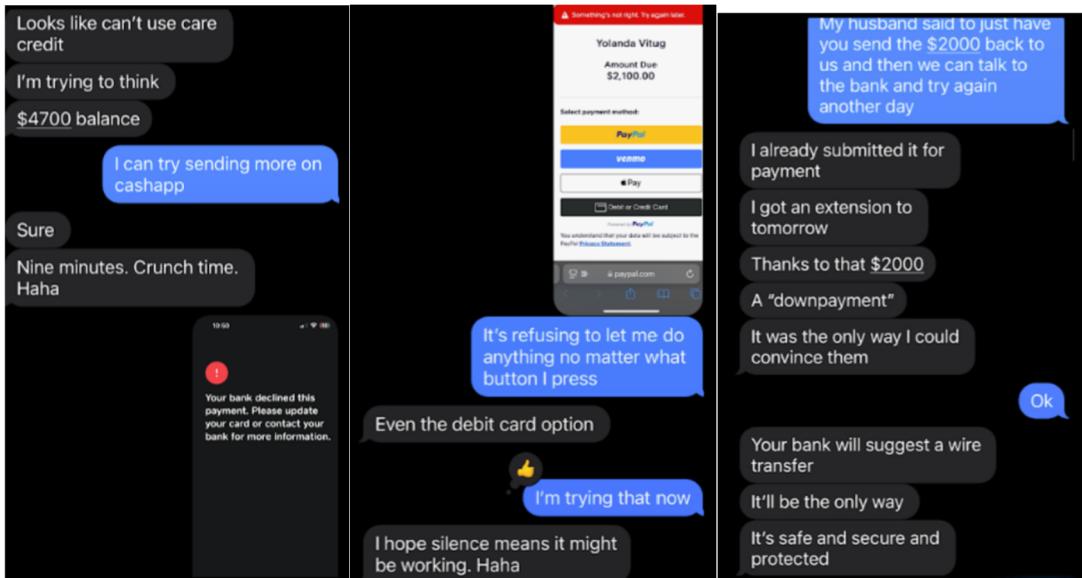
Mr. Vitug initially requested payment via PayPal, but when that failed due to fraud alerts, he directed me to send funds to his grandmother's Cash App account under the name Yolanda.

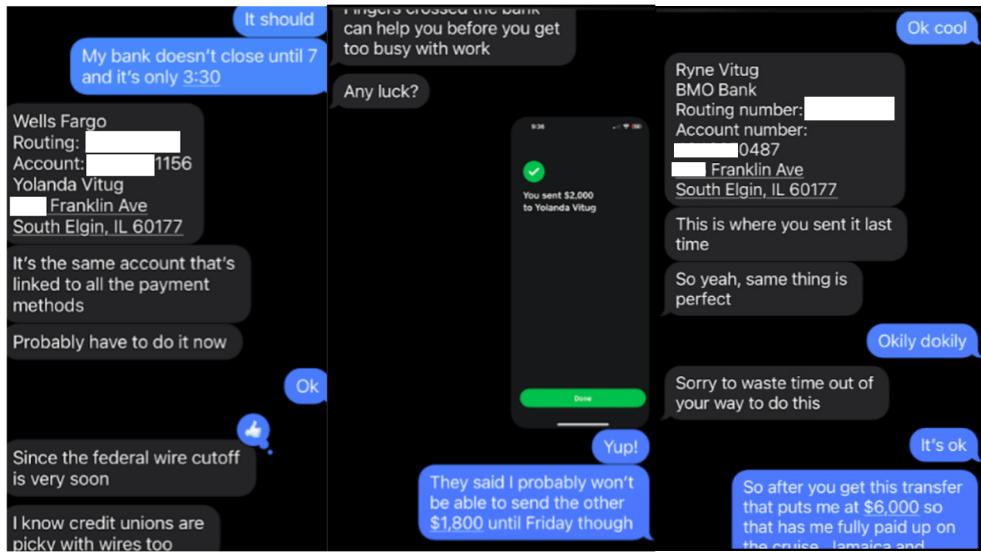


Multiple payment attempts were blocked by fraud alerts across various platforms. Under continued pressure from Mr. Vitug, who insisted time was running out, I was persuaded to wire the funds to his grandmother's Wells Fargo bank account. Despite further issues with bank limits due to fraud concerns, I ultimately completed the payment through a combination of Mr. Vitug's and his grandmother's bank accounts.

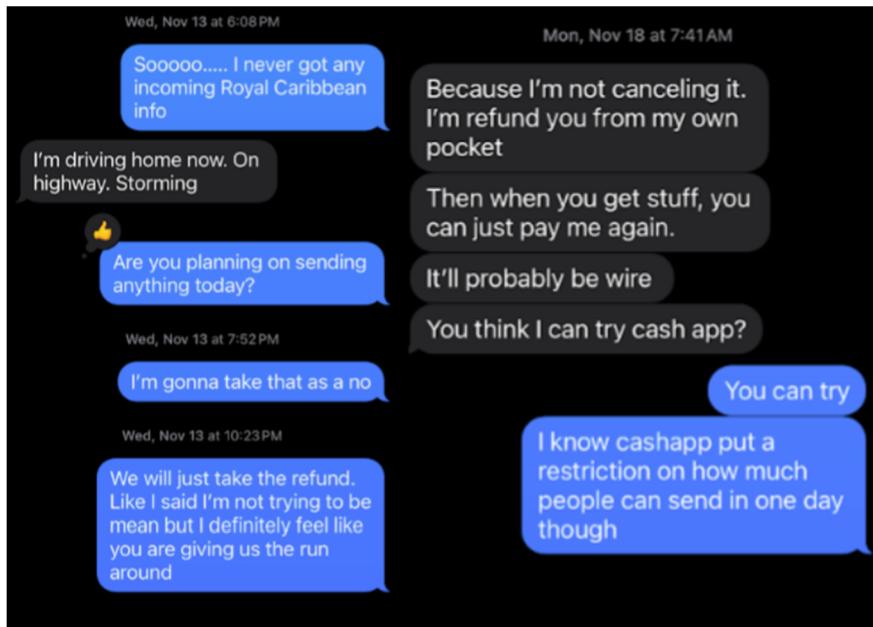


More screenshots of me wiring the money to various accounts.

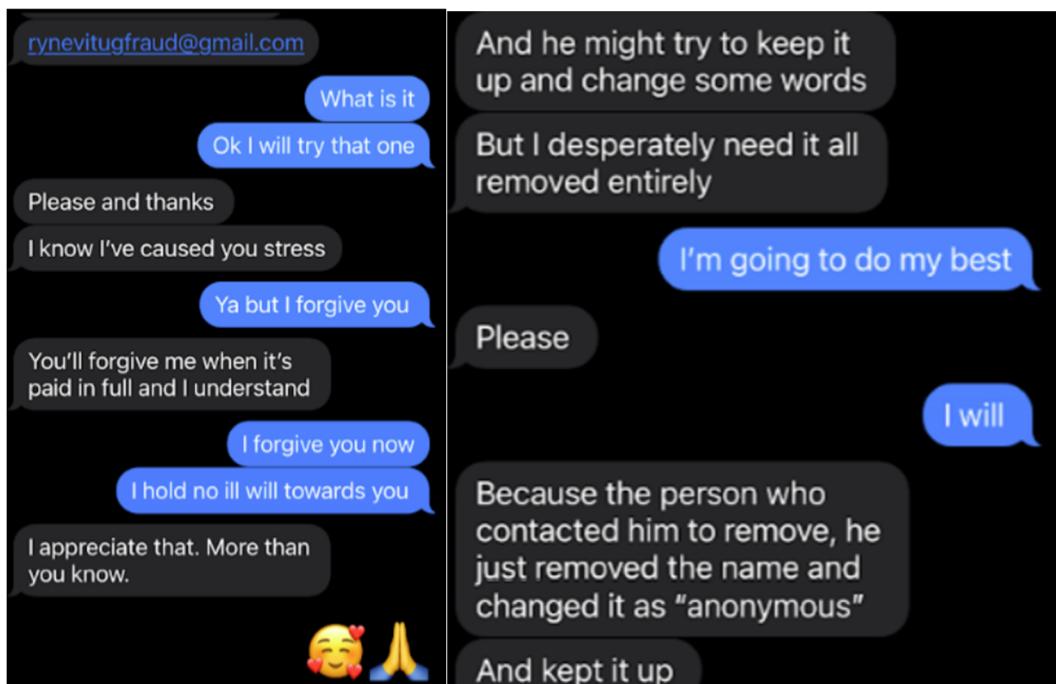
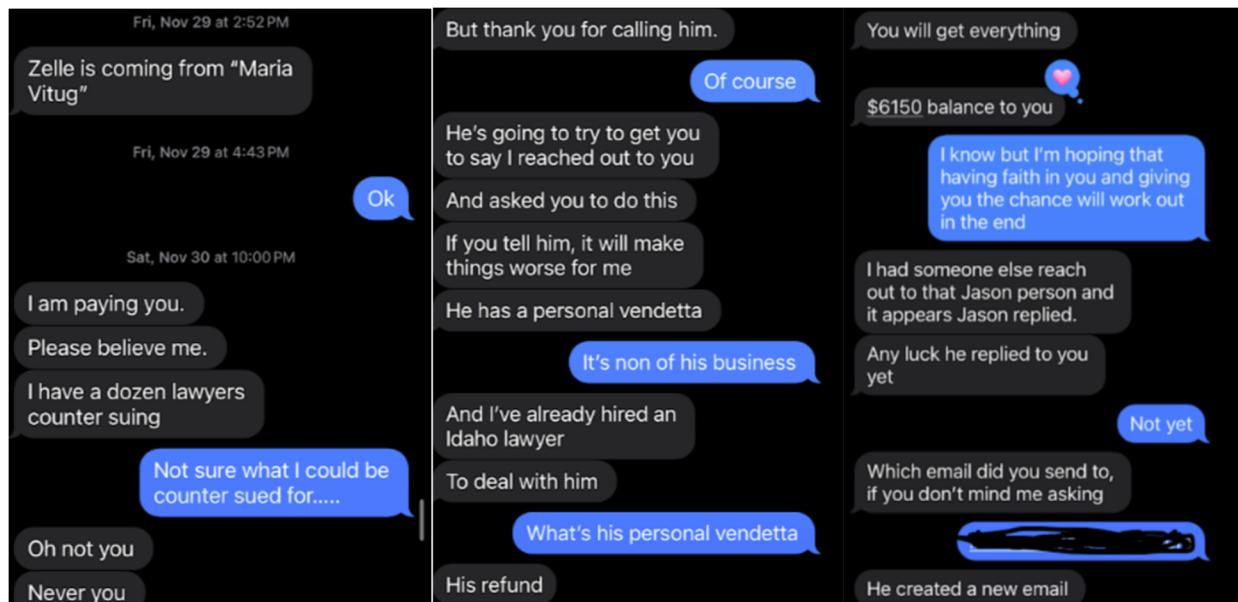




When my friends trip was never fulfilled, I immediately grew skeptical and began to ask Ryne for a refund. He always maintained money was coming as shown from these messages in November 13-18th, 2024.



After discovering ryneviturugfraud.com, a website created by another victim to unite those affected, I confronted Mr. Vitug. On November 29, 2024, he texted me, claiming his mother, Maria Vitug, would send a \$6,150 refund via Zelle if I retracted my story from the website. He also mentioned hiring dozens of lawyers to counter sue including an Idaho lawyer to address the website's claims and repeatedly urged me to contact the site's administrator to remove my story, while continuing to promise a refund.



Further investigation via ryneviturugfraud.com revealed that on October 3, 2024, Mr. Vitug's attorney, Donald J. Cosley, sent a letter to victims stating Mr. Vitug's intent to repay everyone and avoid bankruptcy. Despite this, Mr. Vitug coerced me into several wire transfers beginning on October 30, 2024, for services he never intended to book, indicating fraudulent intent.

October 3, 2024

Dear Sir or Madam,

Please be advised that Ryne Vitug has retained my office relative to debt collection actions for which you may be a creditor.

My office is evaluating all of my clients' legal options relative to his debtors including but not limited to an agreed payment plan with you relative to amounts he may owe or of which you have alleged is owed to you.

I request that you not contact my client directly, that you deal with my office in regard to claims you may have against Ryne.

While we sort out this matter, I would further request that you refrain from threatening to report him the ARDC and/or pursuing criminal charges.

My client wants to make everyone whole and complete full restitution and avoid a bankruptcy filing which may result in nobody getting paid after the trustee discharges him legally of the debts that he may owe to creditors including yourself.

Should you have any question please reach out to my office, in the meantime I would ask that you submit any written documentation supporting your claim including the amounts owed.

Yours truly,

Donald J. Cosley

DONALD J. COSLEY
Attorney at Law

Nor did he make me aware of the November 15th, 2024 letter sent out by his next set of lawyers. I only found out later from the website.



GOODMAN TOVROV
HARDY & JOHNSON
LLC

105 W. Madison, Suite 2300
Chicago, Illinois 60602
Fax: (312) 264-2535

Adam Goodman
Tel: (312) 238-9592
agoodman@goodtov.com

November 15, 2024

Dear Sir or Madam:

Our law firm was hired today by Ryne Vitug. We are replacing his prior counsel, Donald Cosley. Please direct future communications to us and refrain from contacting Mr. Cosley or contacting Mr. Vitug directly.

Mr. Vitug acknowledges owing refunds. He intends to repay everyone, in full. But we cannot give preferential treatment to those who make the most noise. All similarly situated people need to be treated the same.

Our intention is to make an initial distribution by the end of the year of approximately 40%, and then to continue to make substantial distributions until everyone has been paid in full. Distributions will be by paper check and in the U.S. Mail, so make sure that we have your current street address, and that you let us know if you move. If you want your payment to be made or sent to someone else, make sure to let us know and give us this other person's contact information.

A full refund would be an outstanding result in this type of situation. We ask for your patience and cooperation.

Sincerely,

Adam Goodman

In conclusion, Mr. Vitug owes me \$6,150, obtained through fraudulent misrepresentations and criminal intent. Given his awareness of his financial situation and ongoing legal issues at the time of my wire payments, I respectfully request that this debt be deemed nondischargeable in bankruptcy due to its fraudulent nature.

Sincerely, Ashley West

Creditor and victim of the Ryne Vitug Ponzi Scheme

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: 11/29/2025 /s/ Ashley West, Nampa, Idaho, Creditor

#2. Jason Andersen

Your Honor, my name is Jason Andersen, this statement addresses a claim of fraud and breach of contract related to undelivered travel services, totaling \$9,565.48.

I met Mr. Vitug via text on 6/24/24 when I reached out to schedule a trip. He claimed to be a corporate lawyer offering discounted travel through a Las Vegas host and was referred to me by staff at my dentist's office who spoke highly of his good deals. Mr. Vitug also emphasized multiple times the ease of full refund if cancelled within 24 hours and that he was not paid monetarily.

Exhibit 1 – 6/24/24

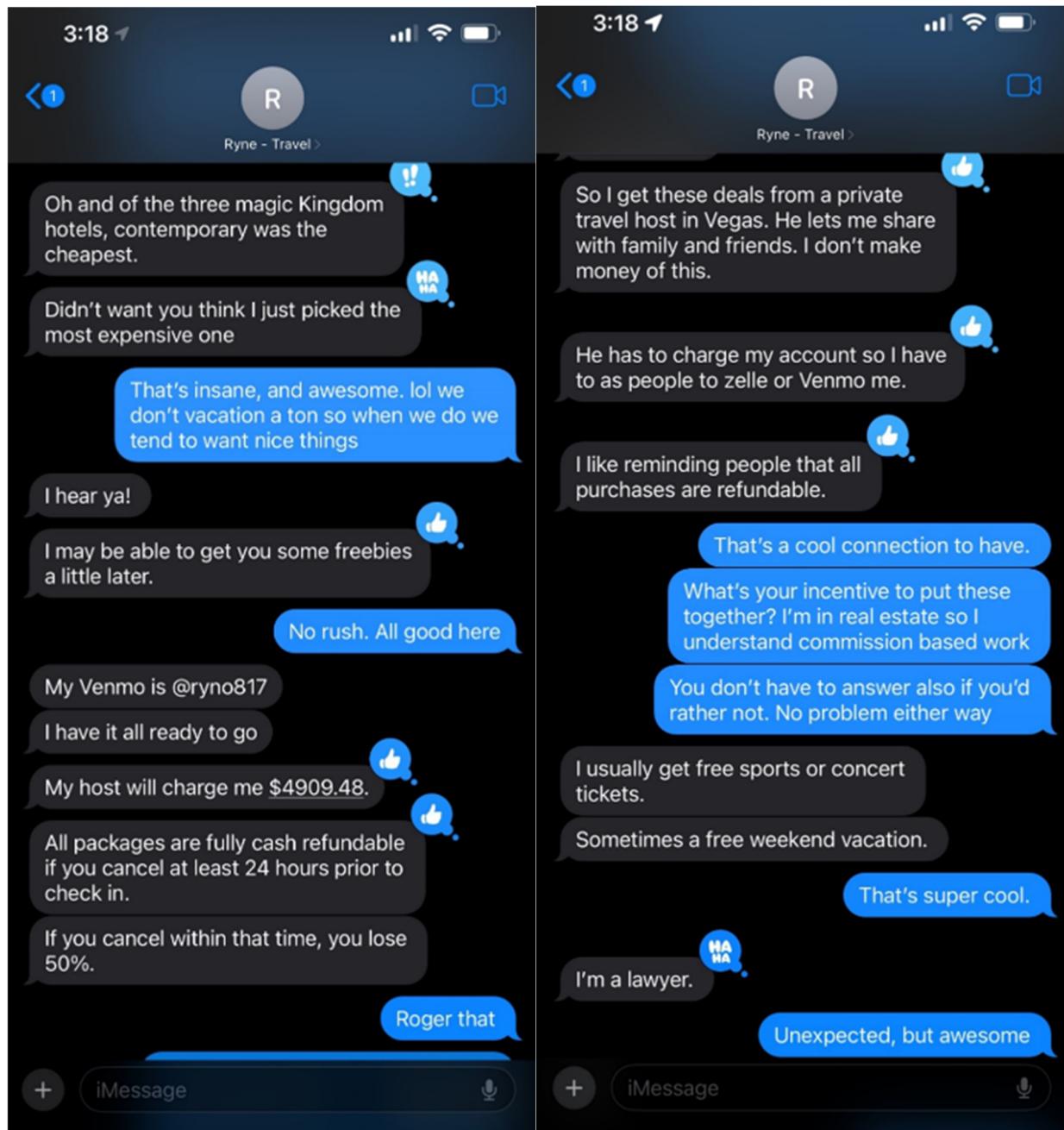
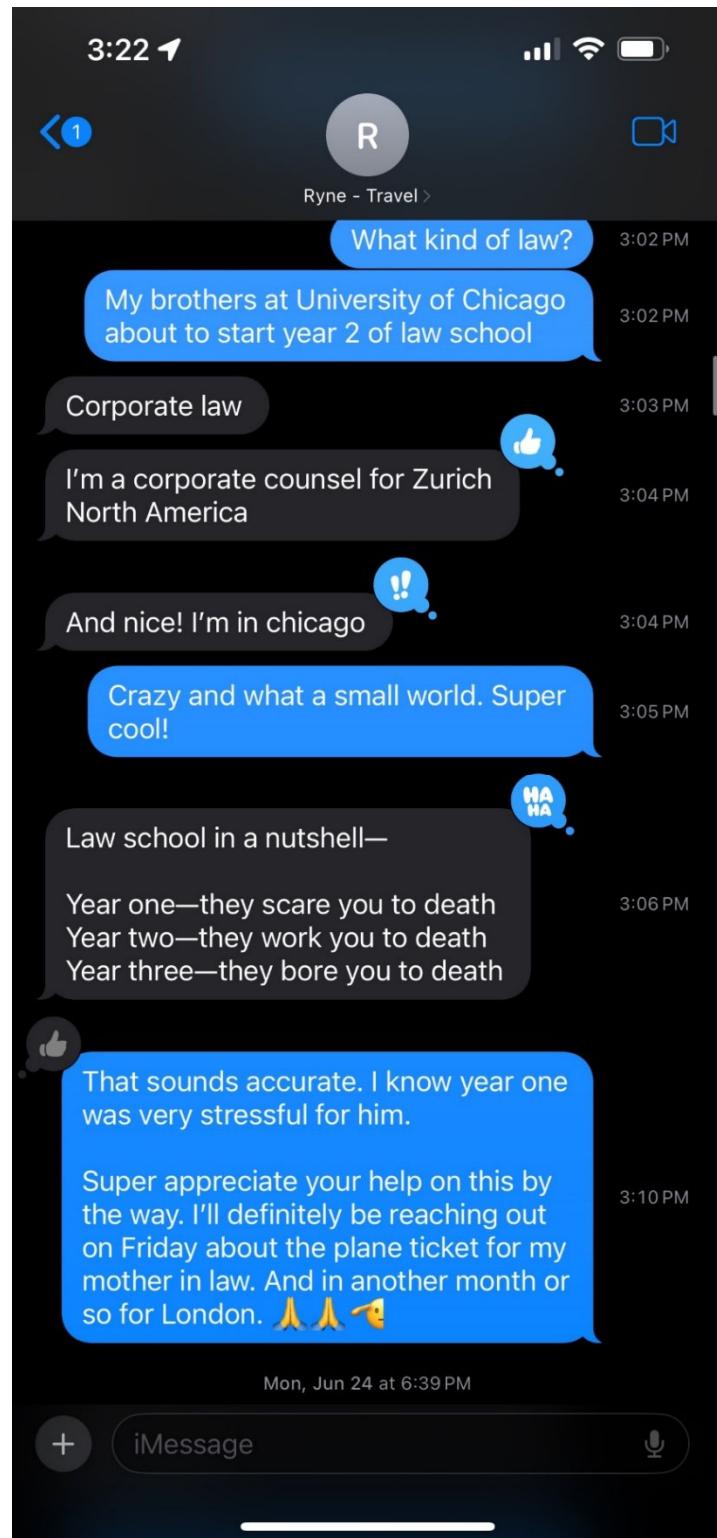


Exhibit 1 continued – 6/24/24



Between June 24, 2024, and August 4, 2024, I paid him \$10,916 across seven transactions for various travel bookings where Mr. Vitug promised refunds within 3-10 days if canceled 24 hours. Beginning on

June 24, 2024: I paid \$4,909.48 for a Disney trip (hotel, tickets, fast passes, dining) and \$1,034 for a Delta business class ticket, neither delivered

Exhibit 2 – 6/24/24

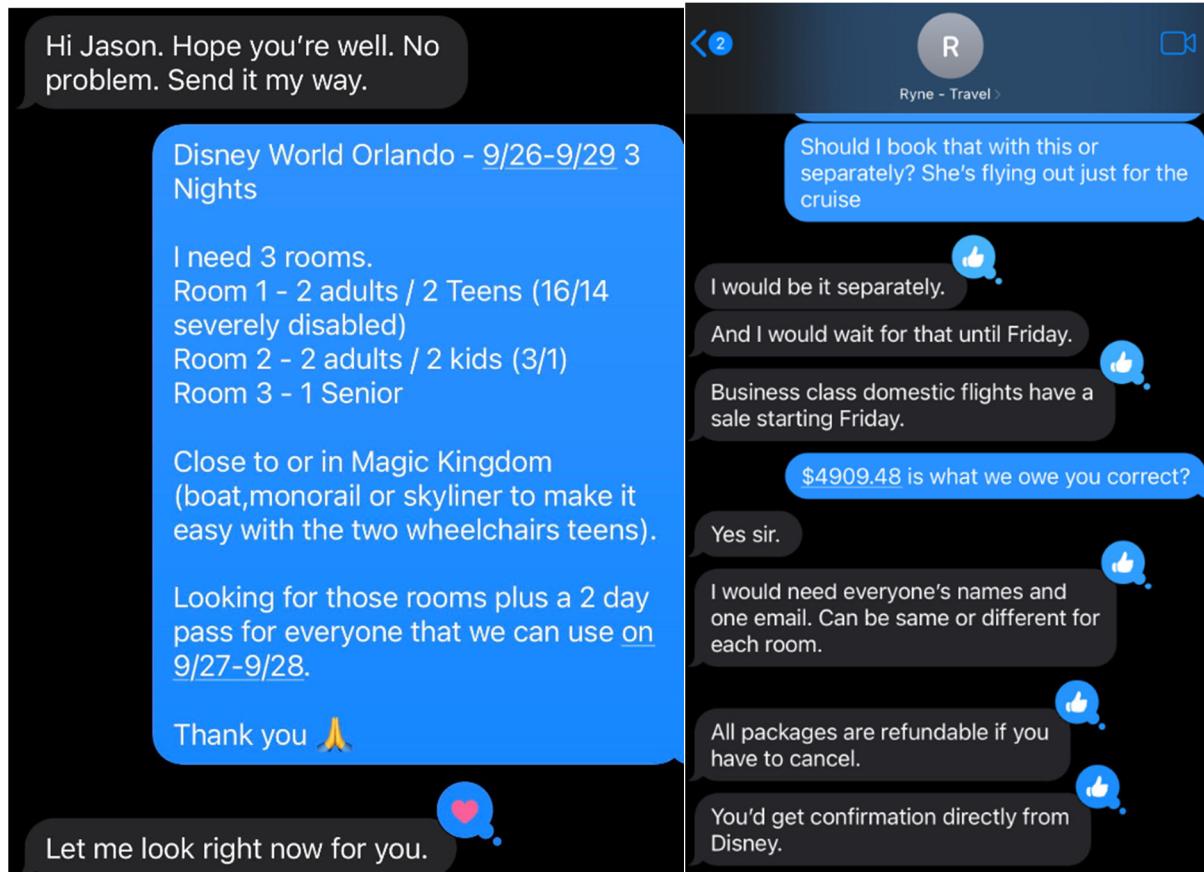


Exhibit 2 continued – 6/24/24

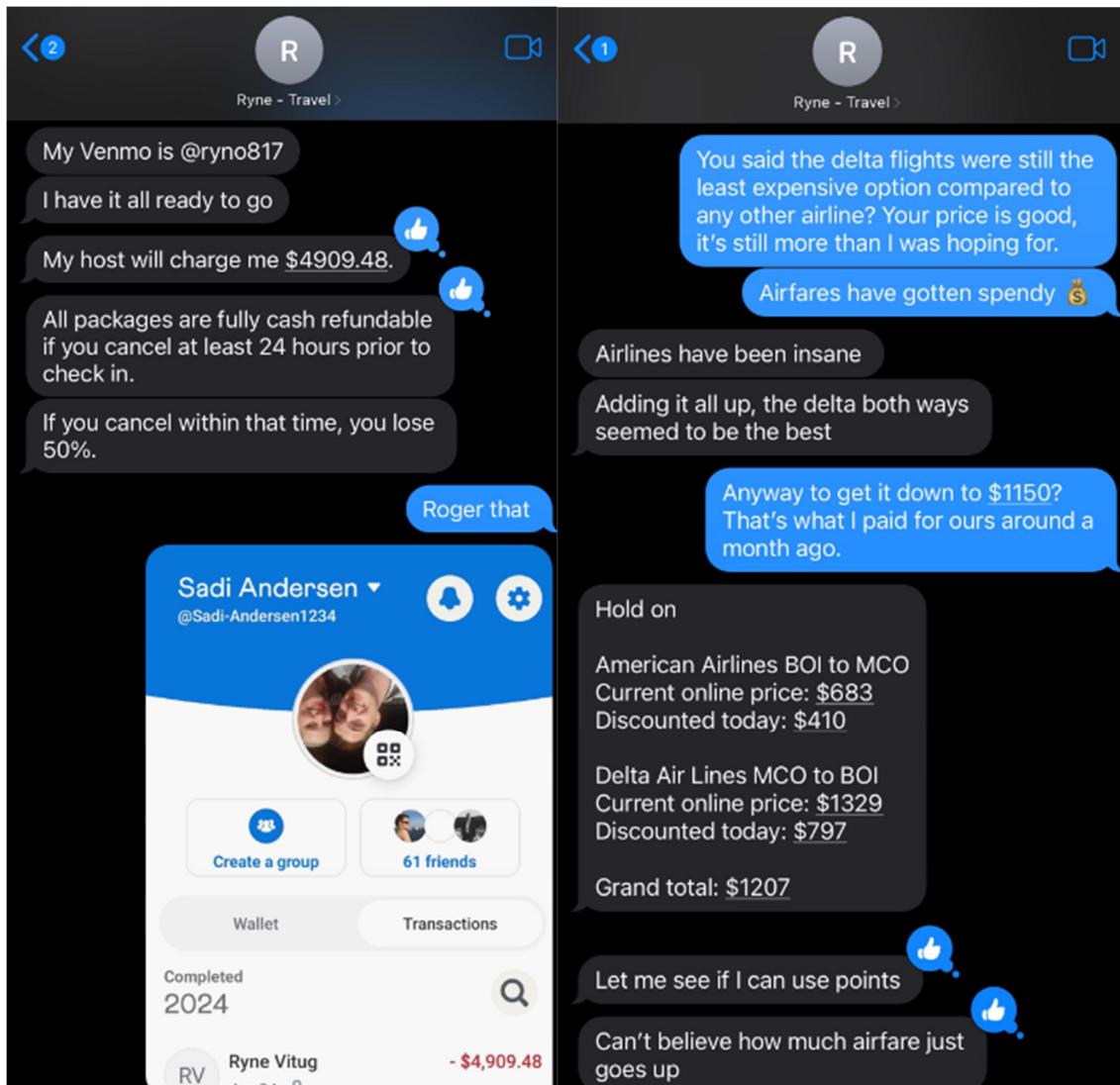
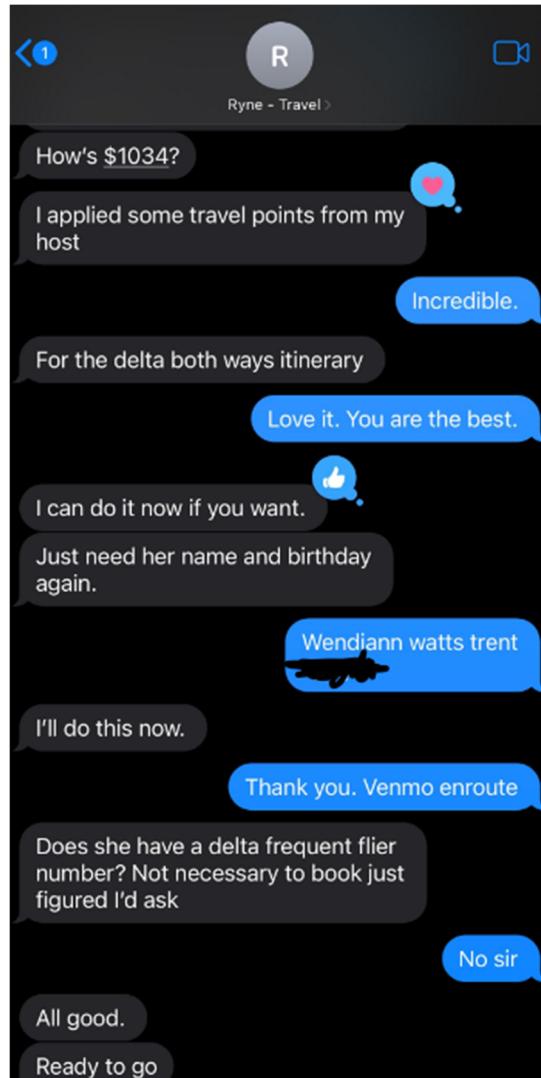


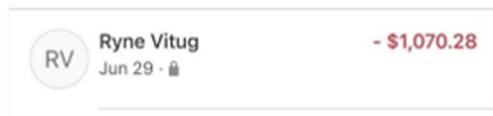
Exhibit 2 continued – 6/24/24



Venmo Ledger

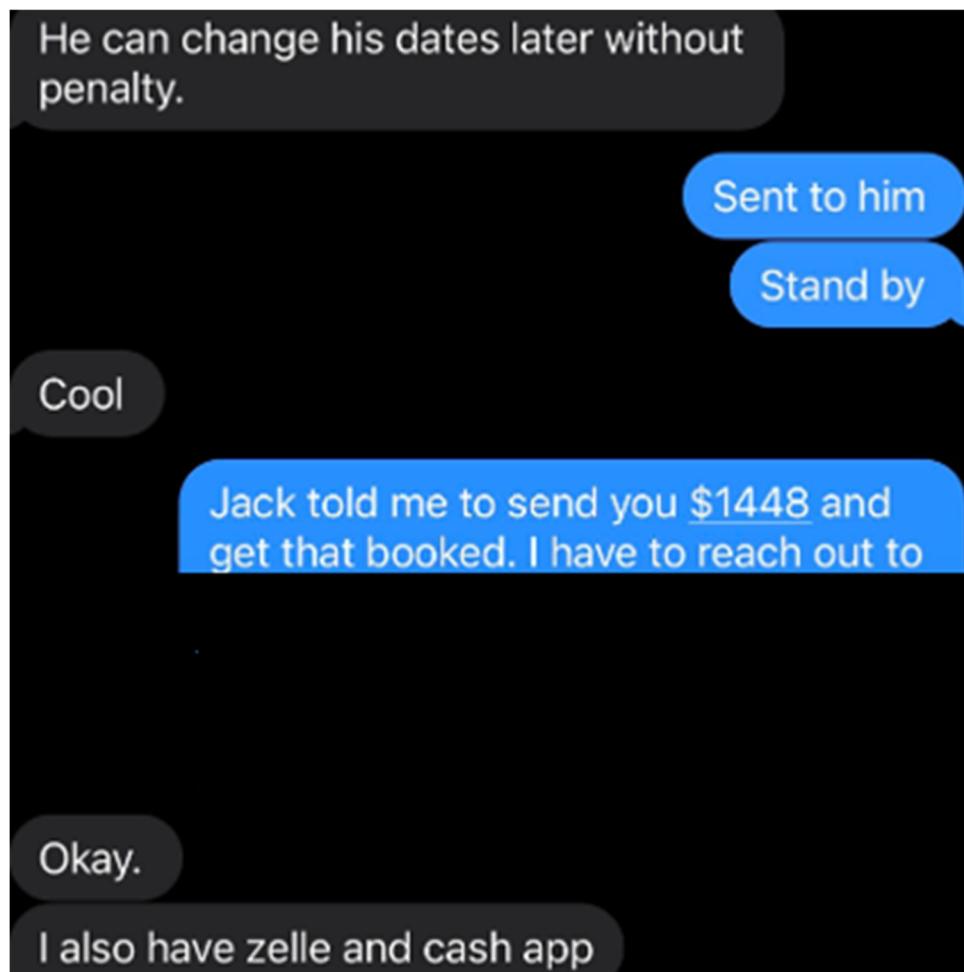
RV	Ryne Vitug Jun 24 ·	- \$1,034
RV	Ryne Vitug Jun 24 ·	- \$4,909.48

June 29, 2024: I paid \$1,070.28 to fly my brother, his wife, and two handicap teenagers out to Boise from Denver. This trip did happen and is accounted for, it further boosted my confidence in Mr. Vitug's ability to deliver on services.



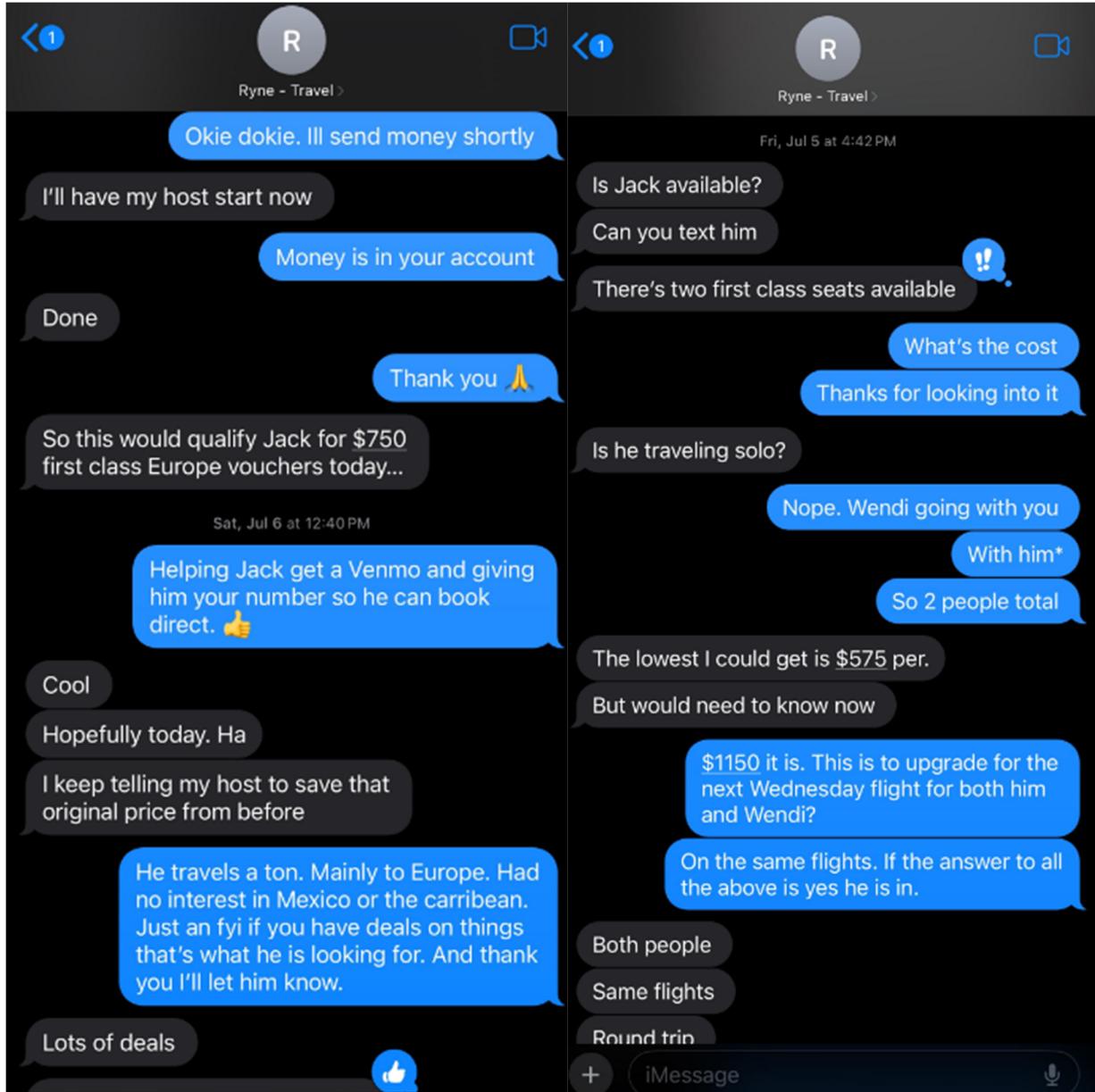
July 2, 2024: I paid \$1,448 for a Nashville trip (hotels, airfare), not completed

Exhibit 3 – 7/2/24



July 5, 2024: I paid \$1,150 to upgrade two international flights to business class, that were never fulfilled.

Exhibit 4 – 7/5/24



Venmo Ledger

 Ryne Vitug
Jul 5 · 
"Upgrade jack/wendi"

- \$1,150

August 3, 2024: I paid \$1,268.24 for additional Nashville upgrades, not realized.

The \$1,268.24 dollar amount took into consideration a credit forward from the previous upgrades and trips that Mr. Vitug was unable to deliver on, as well as a Kansas city to Boise flight that Mr. Vitug did provide. Exhibit 5 below contains the texts from 7/10/24 to 8/3/24 confirming this.

Exhibit 5 – 7/10/24

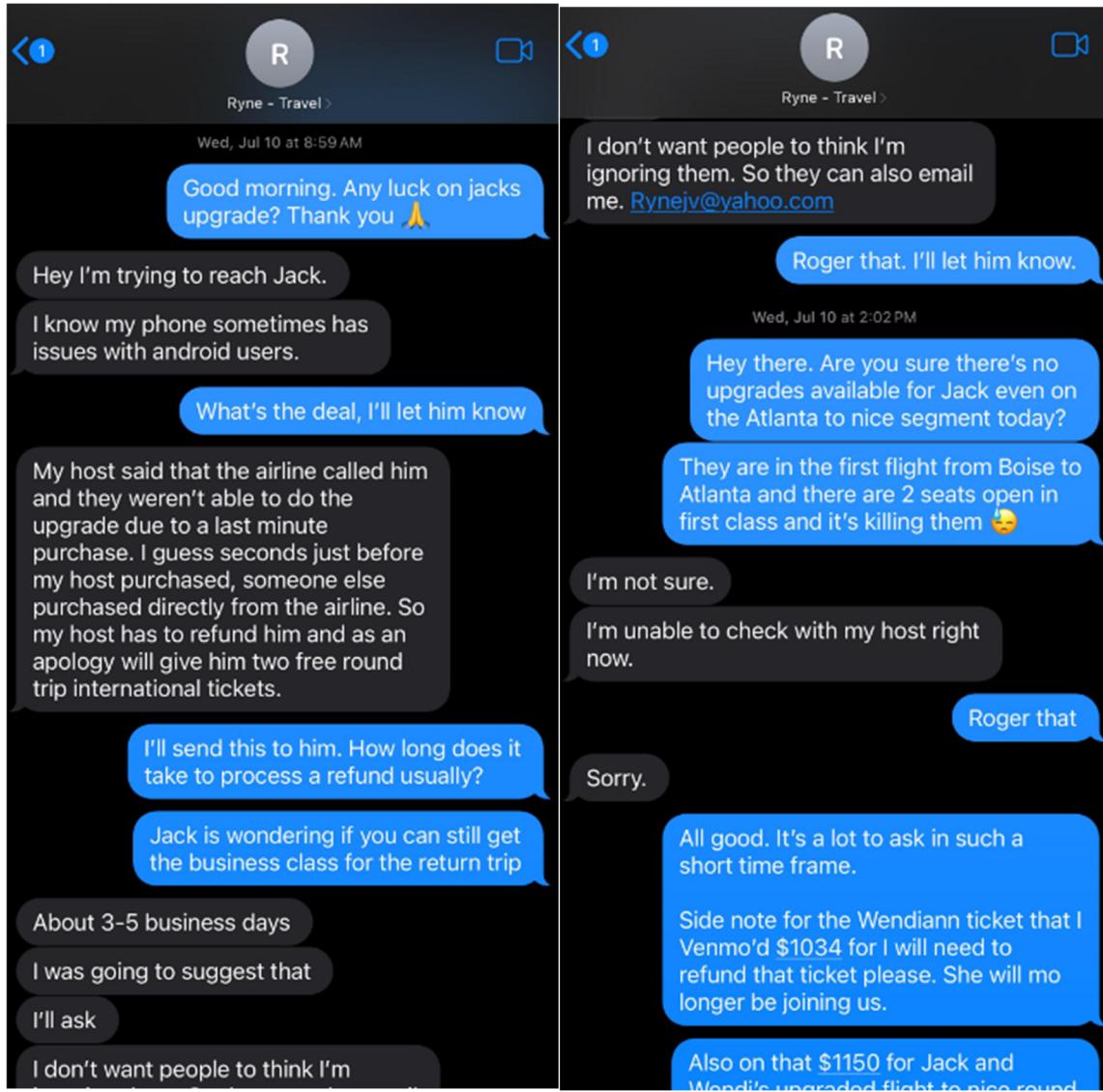


Exhibit 5 continued – 7/10-7/13 (2024)

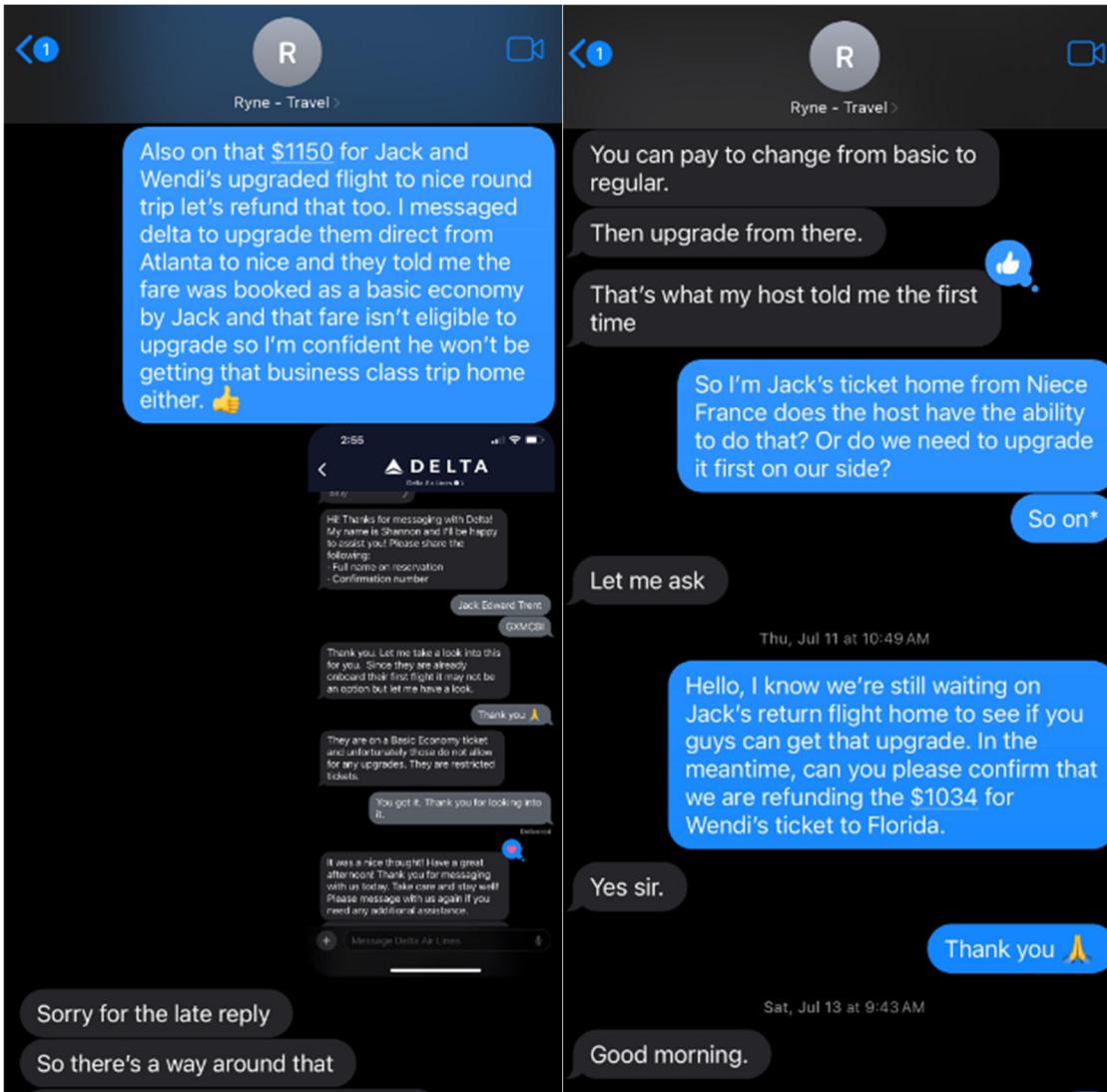


Exhibit 5 continued – 7/13-7/20 (2024)

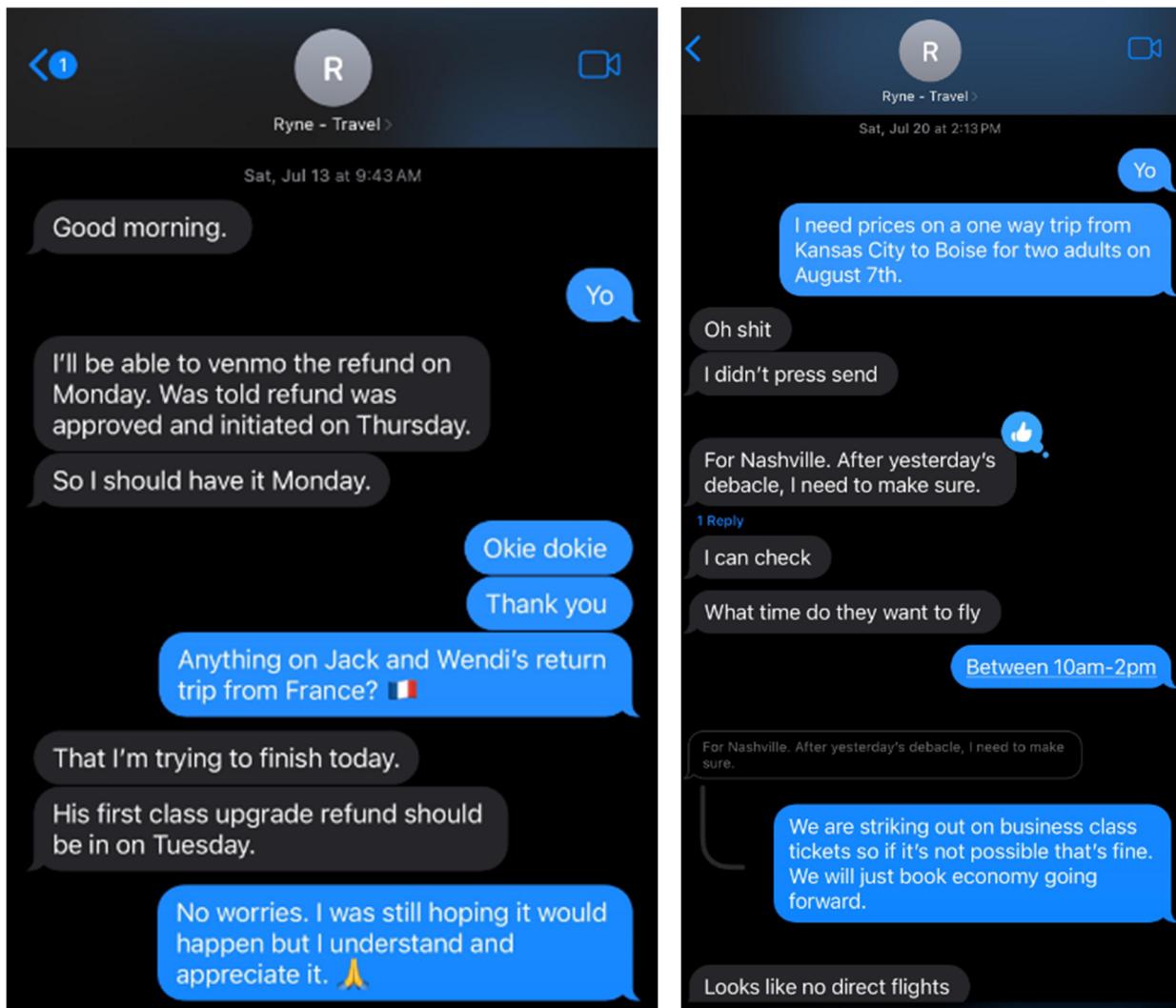


Exhibit 5 continued – 7/20-8/1 (2024)

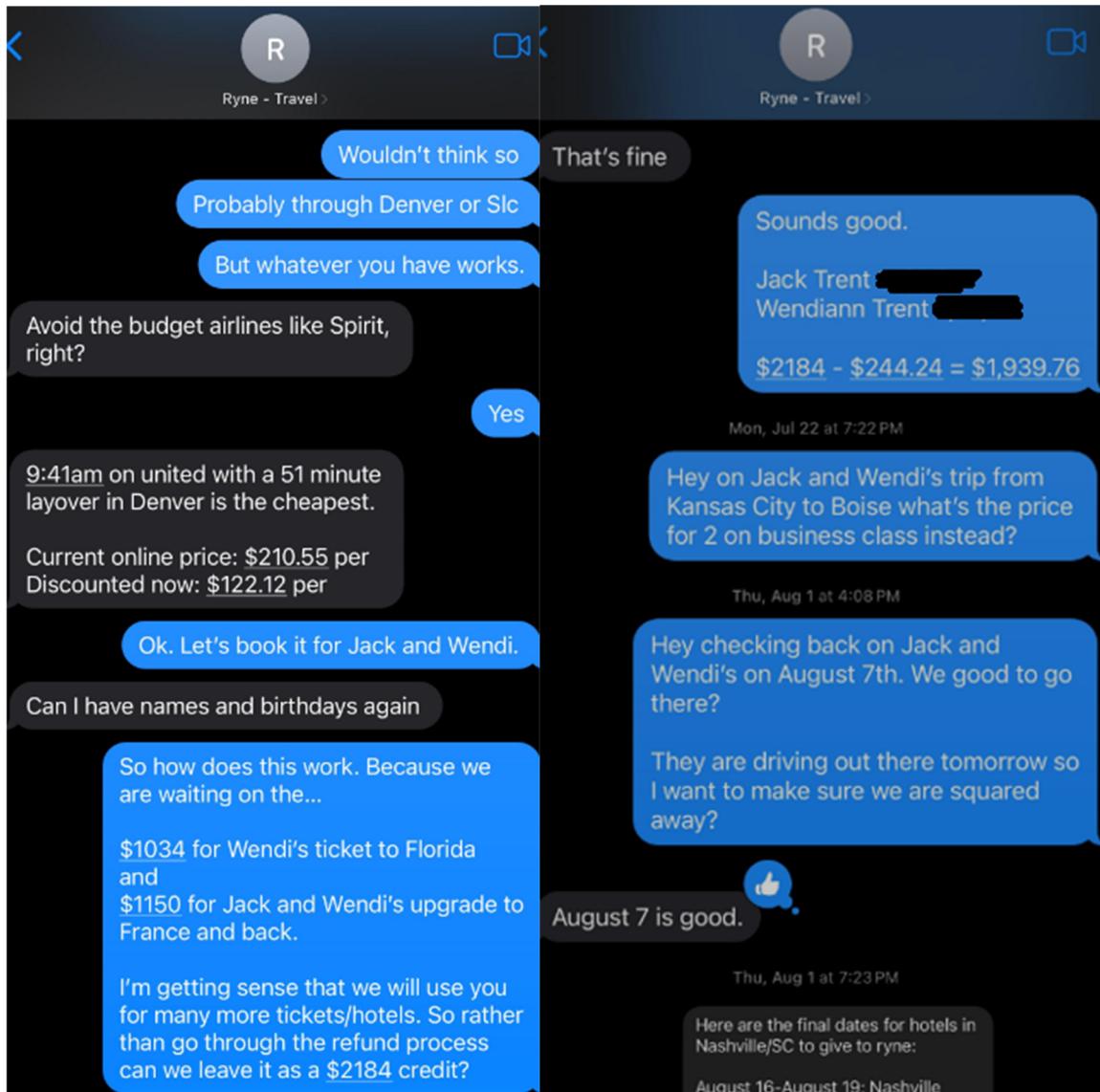
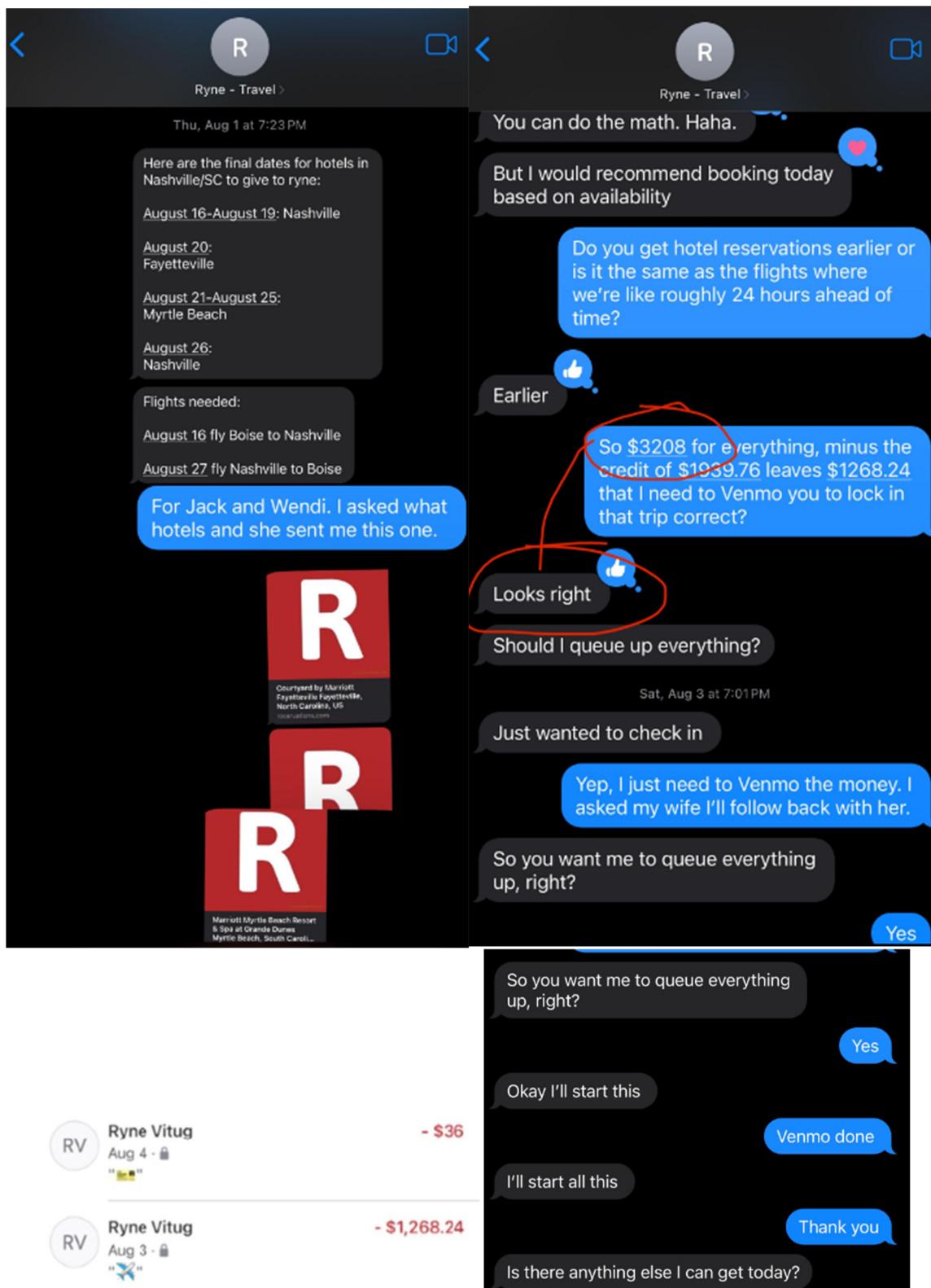


Exhibit 5 continued – 8/1-8/3 (2024)



The total unpaid amount of \$9,809.22 was adjusted by a \$244.24 credit (e.g., Kansas City to Boise flight), resulting in \$9,565.48 owed, as detailed in Appendix A below.

Appendix A – Completed Payments to Ryne totaling \$10,916 over 7 transactions

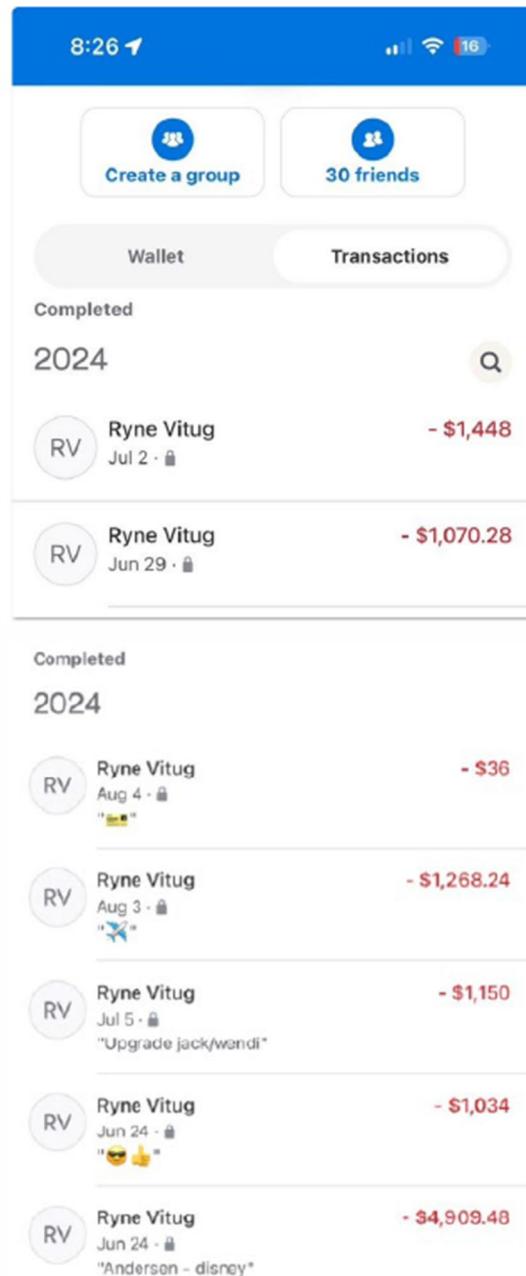
- Three transactions 6/29 \$1070.28 and 8/4 \$36 were satisfied in full.
 - The third was a flight for \$244.24 taken on 8/7 without any issues.
- The remaining 5 transactions totaling \$9,565.48 were not satisfied. Which included.
 - 6/24 \$4909.48 trip to Disney that was to include hotel, tickets, fastpass, dining.
 - 6/24 \$1,034 business class airline ticket on Delta.
 - 7/2 \$1,448 trip to Nashville hotels, and airfare.
 - 7/5 \$1,150 to upgrade two international flights to business class.
 - 8/3 \$1,268.24 additional upgrades to trip to Nashville.
- Accounting for the refund credit trip of \$244.42. The total amount owed is **\$9,565.48**

Red is non delivered services, green is services that were received.

Transaction List

Date	Description	Amount Paid
6/24/24	Disney Trip (hotels, fastpasses, park tickets, meals, drinks)	\$4,909.48
6/24/24	Delta Flight to MCO Florida for Wendiann Trent	\$1,034.00
6/29/24	Shanes family DEN to BOI for 7/4 trip	\$1,070.28
7/2/24	Nashville Trip Initial Deposit	\$1,448.00
7/5/24	First Class Flight Upgrade to France for Jack and Wendiann Trent	\$1,150.00
7/20/24	Kansas City to Boise Flight \$244.24 paid with credit from previous 'refunds'	
8/3/24	Difference Paid for Flights and Hotels to Nashville for Jack and Wendiann Trent	\$1,268.24
8/4/24	Changing the time on the 8/7 Kansas City flight	\$36.00
	Total Money Paid	\$10,916.00
	Less Amount for Successful Trips	\$1,350.52
	TOTAL REFUND DUE	\$9,565.48

Appendix A continued – Full Venmo dashboard ledger



After August 4, 2024 Mr. Vitug defaulted on all the remaining services and continued to blame a variety of different issues as seen on these texts from August 14-19, 2024.

Exhibit 6 – 8/14-8/15 (2024)

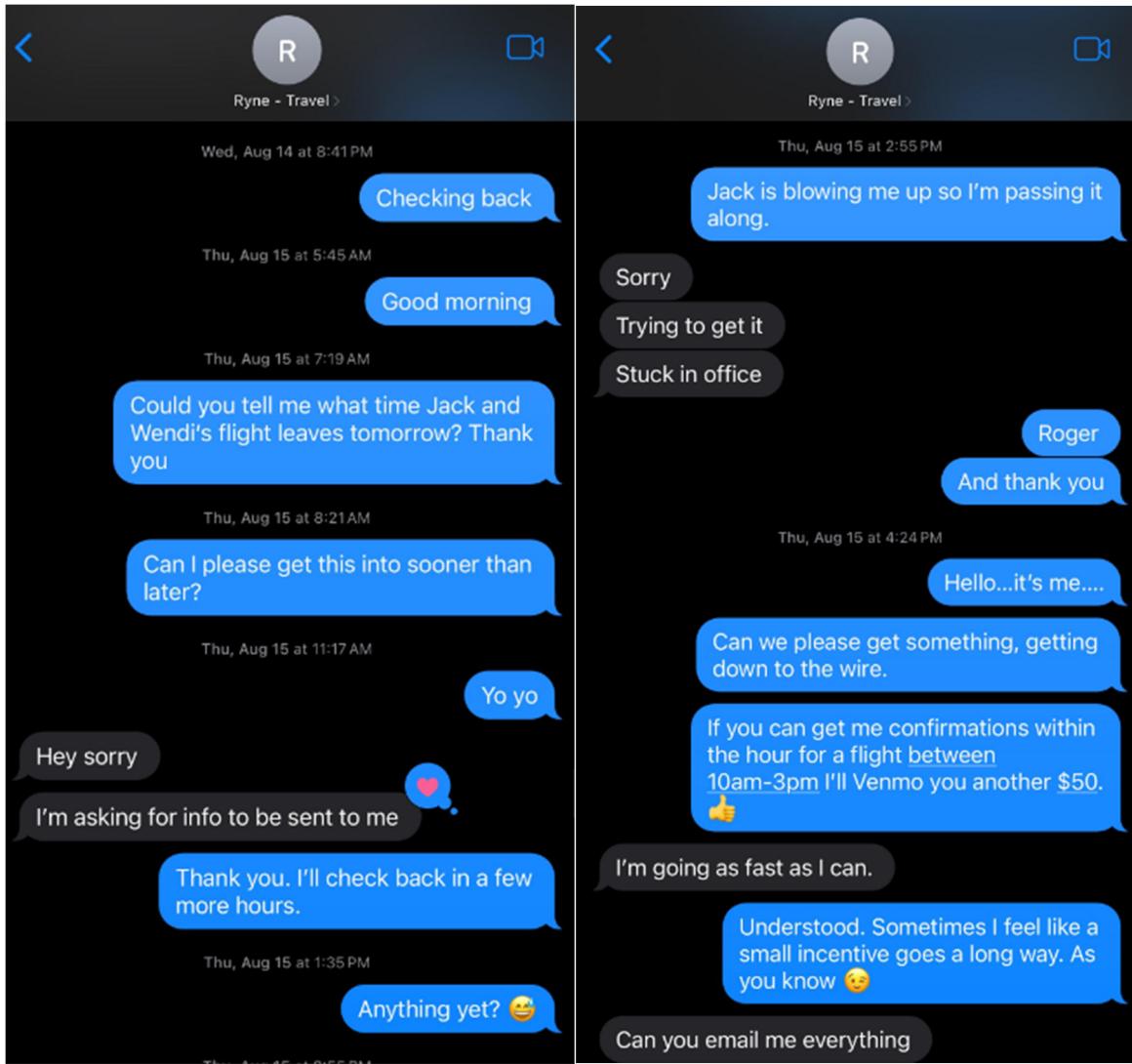
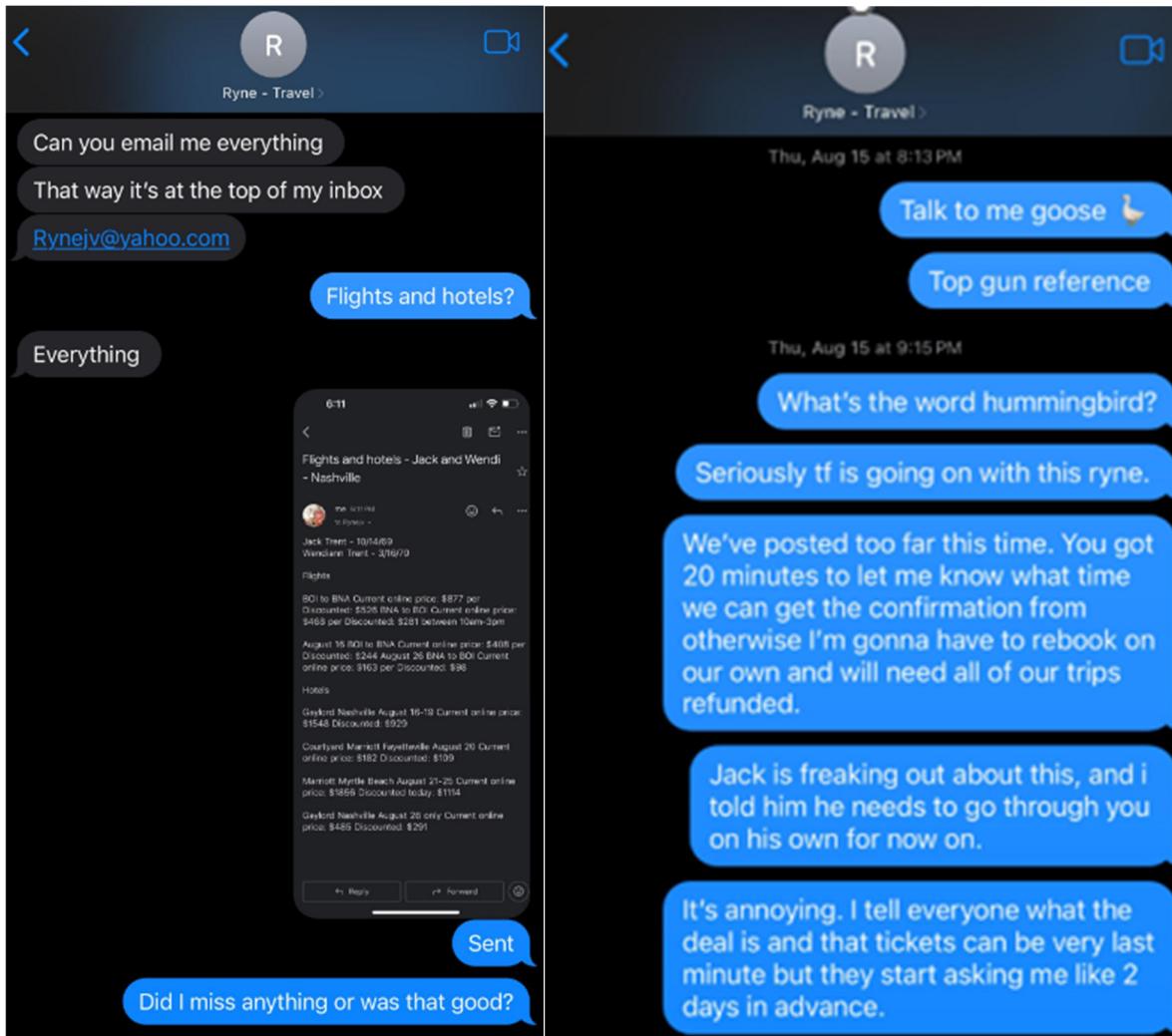
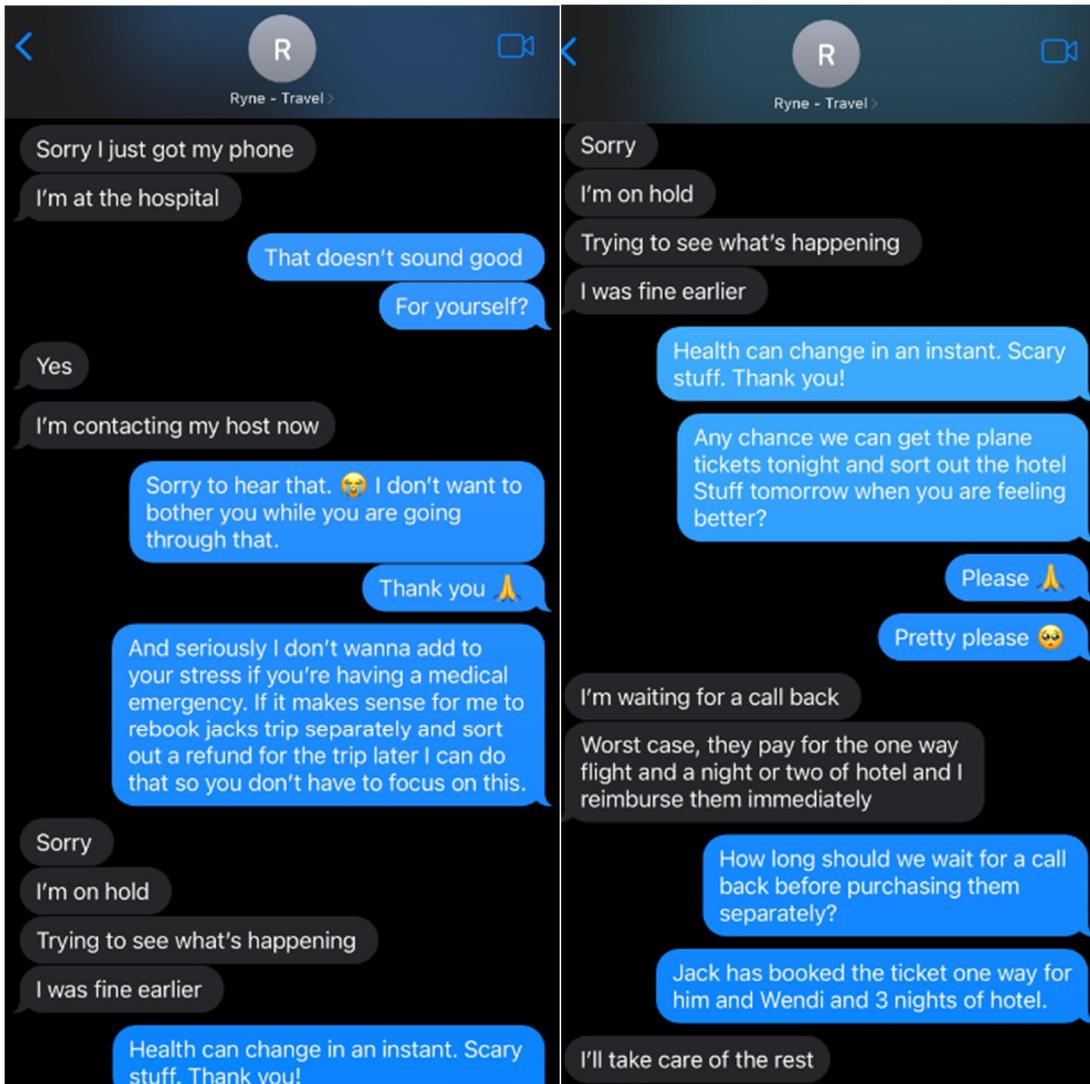


Exhibit 6 continued – 8/14-8/15 (2024)





After more defaults Mr. Vitug admits it was his mistake and continues to say that a refund is in order.

Exhibit 7 - 8/15/24

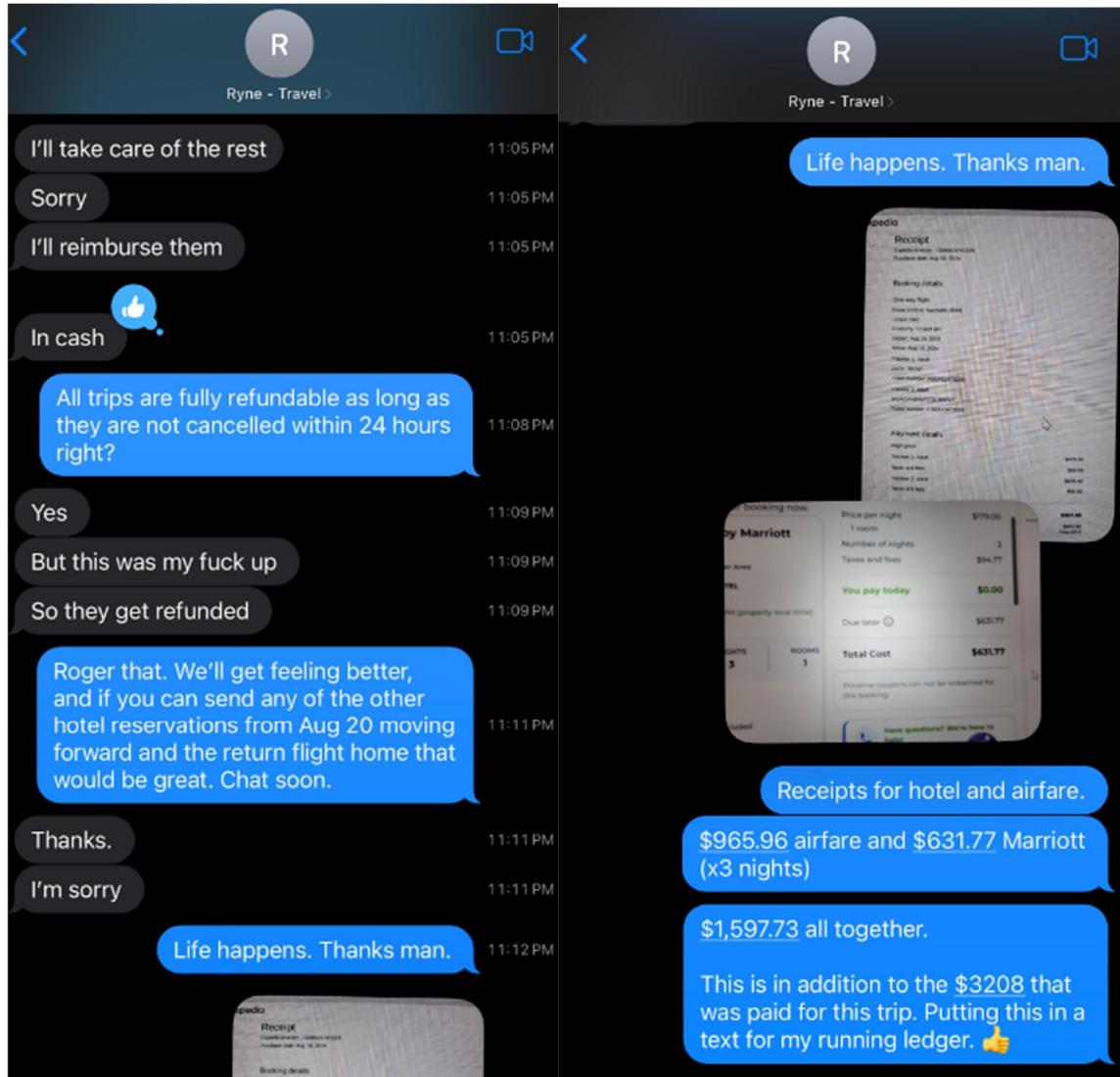
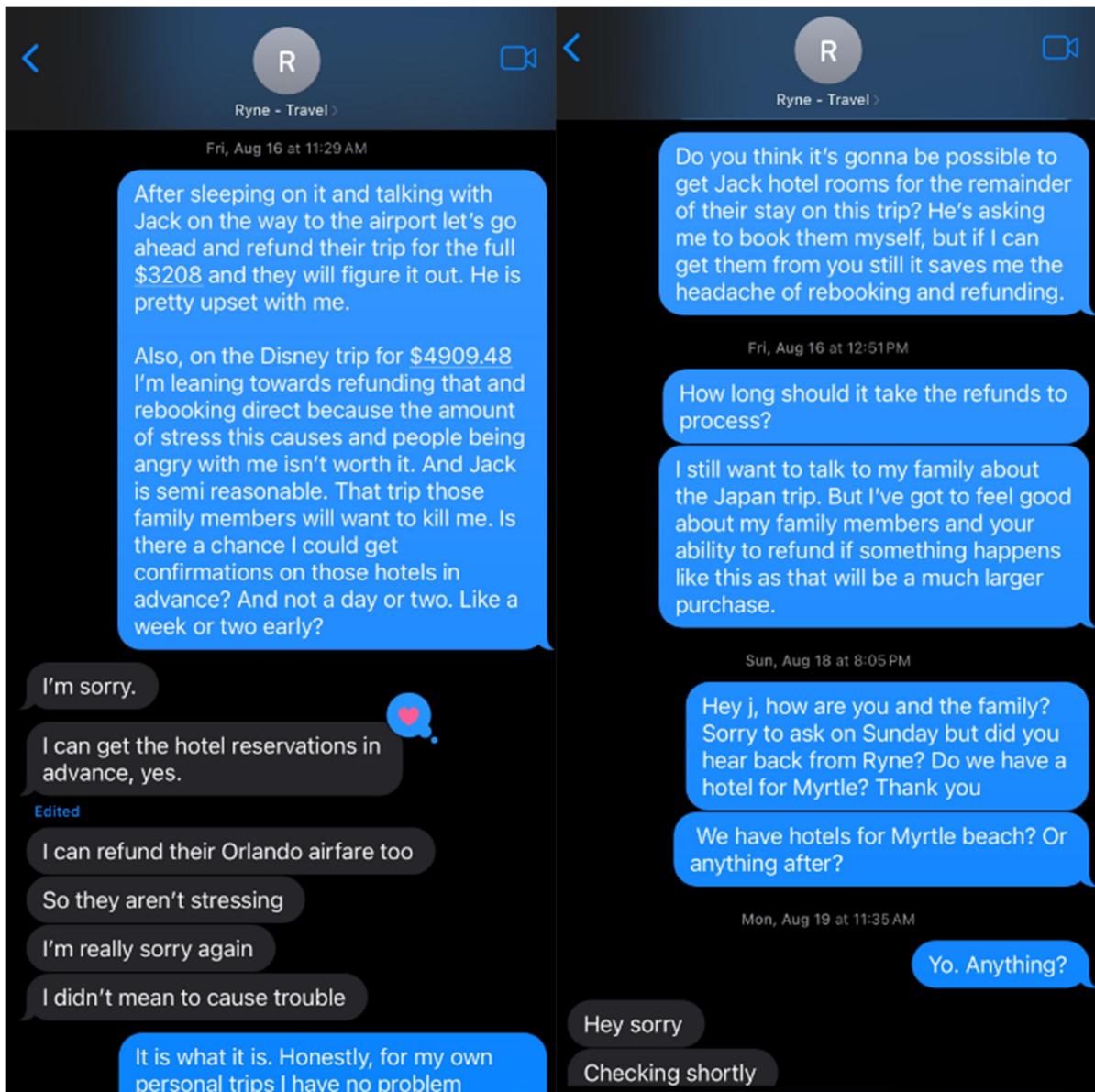
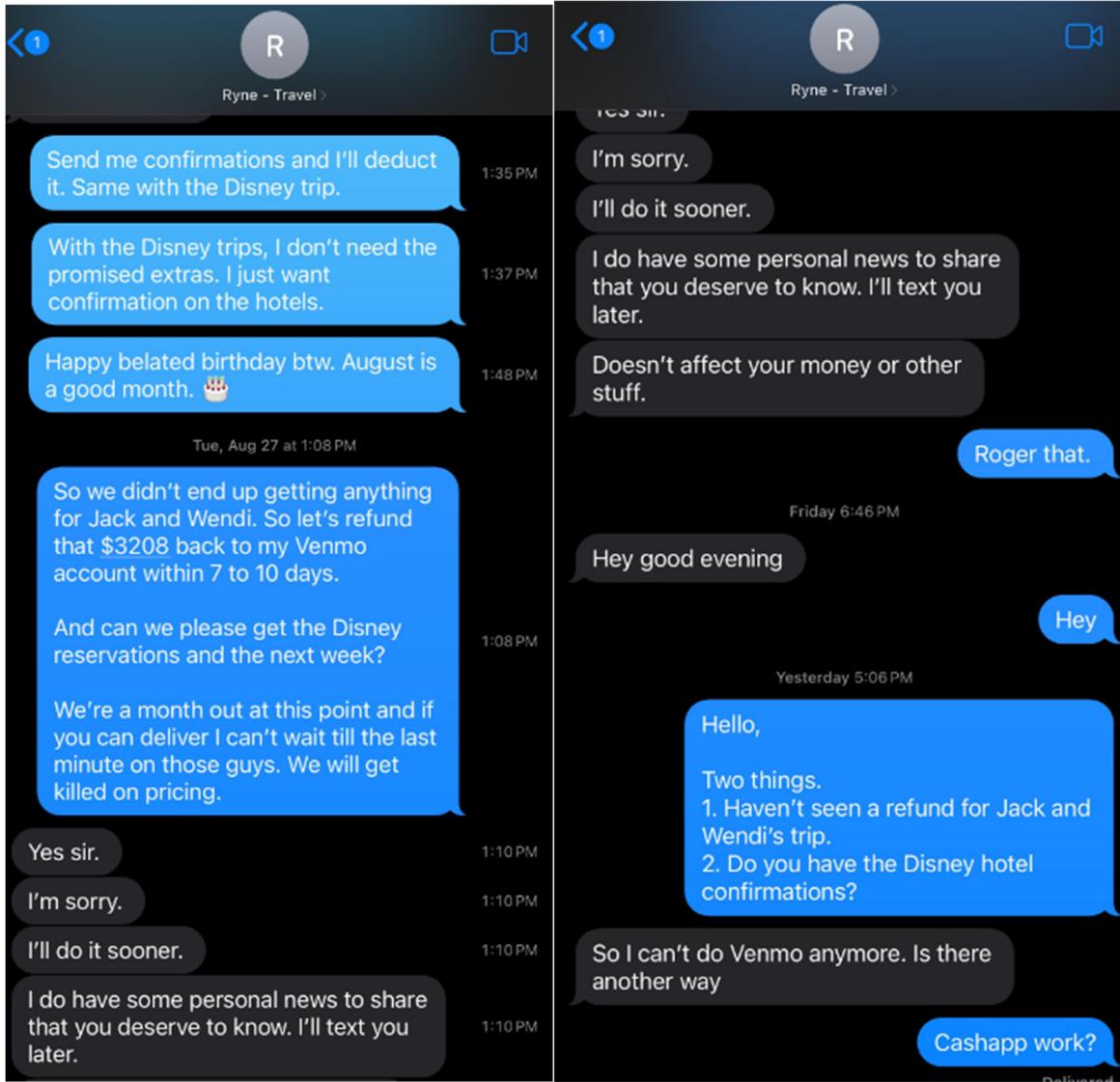


Exhibit 8 - 8/16 – 8/19 (2024)



Our big Disney trip was now coming up and I had real concerns that nothing was going to happen as I had also heard from the individuals who referred me that Mr. Vitug was not delivering for people. I continued to ask him for confirmation but he continued to stall and use distraction tactics.

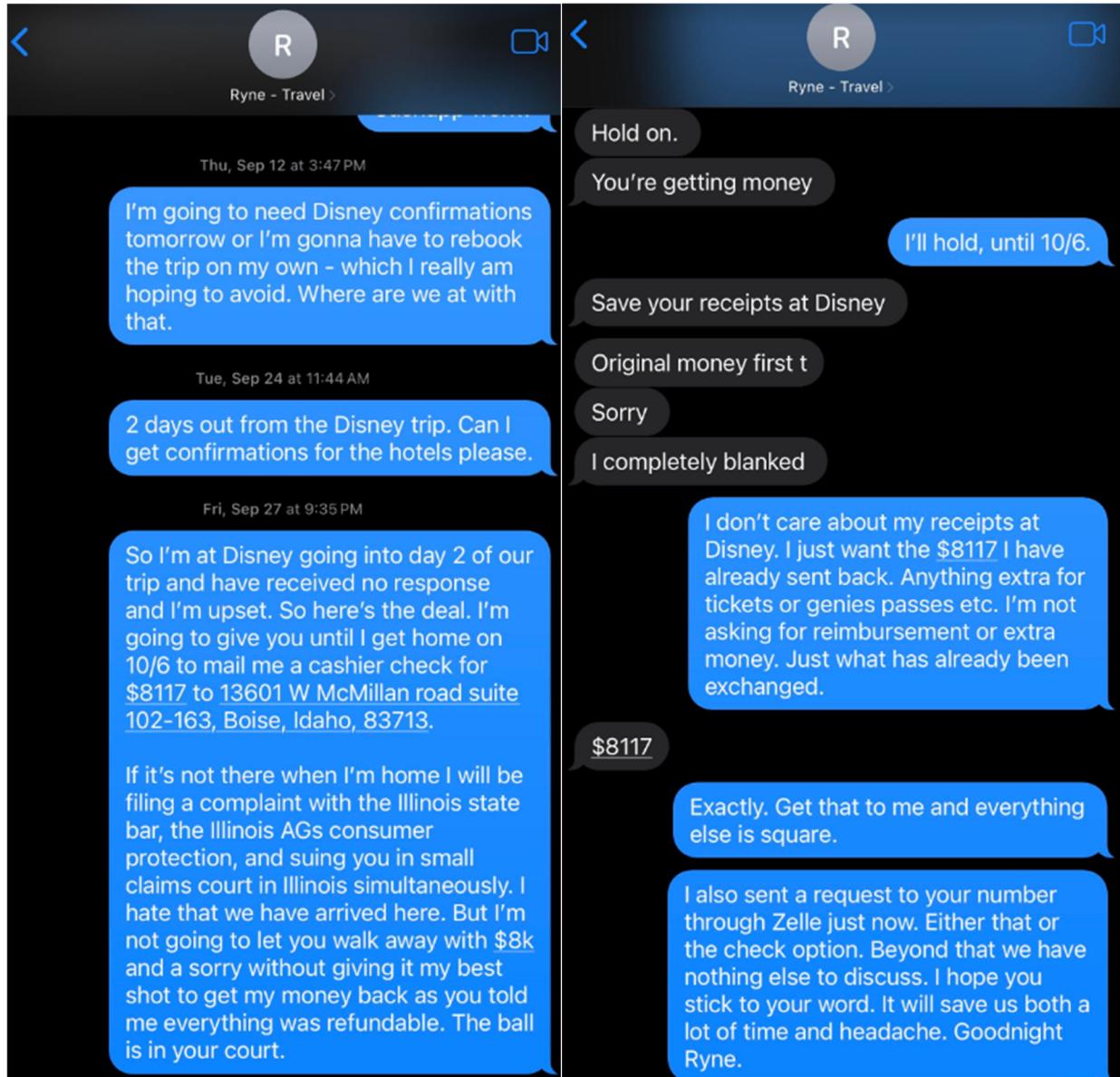
Exhibit 9 - 8/19 - 8/30 (2024)



Mr. Vitug never delivered. I had to book last minute reservations at a tremendous, inflated amount because we were so close to our trip. Upon arriving at Disney I laid out my frustrations to Mr. Vitug and demanded a full refund or else I would pursue legal action and other remedies.

I had not sat down and actually calculated out all the trips and dollars lost as I was on vacation and I sent him a lower number than I realized. To which he responded that he was going to pay me. Had he sent a check I would have accepted the loss in difference and moved on. Because I have had to go through this effort, I would like to be made as whole as possible.

Exhibit 10 – 9/12 – 9/27 (2024)



The money never arrived, even though Mr. Vitug had repeatedly told me it would be refunded and in October of 2024 I filed in small claims court. I was surprised that Mr. Vitug did not reach out to me to settle. Multiple attempts were made to serve Mr. Vitug at each place of work and personal residence that I could find, but to no avail.

I believed that upon getting to court Mr. Vitug would deny that he was actually responsible for breaching our contract and attempt to place the blame elsewhere. When no response was received from my attempts to serve him I began to submit subpoenas through the court system to verify transactions through my venmo to Mr. Vitug's account.

When I received those records it showed thousands of line items amounting to hundreds of thousands of dollars, with hundreds of individuals sending Mr. Vitug money most with different notes for trips they were booking with him. This was just in a short span of June-August of 2024. Along with other subpoenas I had sent out, one company had alerted Mr. Vitug of the subpoena who in turn contacted his attorney Adam Goodman. Up to this point I was unaware Mr. Vitug had retained legal counsel.

On 11/24/2024 Adam Goodman, Mr. Vitug's attorney, called me. I was at home in Idaho when I received the call and seeing that it was from a Chicago area code I answered. All of my calls are recorded as allowed for by Idaho law.

Mr. Goodman provided a wealth of information and insights that clarified and confirmed my suspicions. The full transcript is below as Exhibit 11. The parenthesis next to the statements before the exhibit indicates the time stamp to refer to on the call.

Mr. Goodman stated that they would credit me the entire \$9,565.48 plus legal fees (**1:35**).

Mr. Goodman told me I would need to be patient but that everyone [the other victims as well] are going to get 40% back in the next few weeks and will be treated exactly the same (**4:12**).

Mr. Goodman then said that if we complain to the police and Mr. Vitug loses his job he will now have an inability to pay us back. (**6:45**)

Mr. Goodman told me that Mr. Vitug paid six figure sums to these travel host providers in Vegas [for our trips], that were non-refundable, then cancelled all of our trips for some reason. Citing poor judgement on Mr. Vitug's part. (**10:49**)

Mr. Goodman then again told me they were giving me everything I wanted and agreeing to the whole amount, plus legal fees. (**13:22**)

Mr. Goodman reassured me that at the end of the day I am going to get 100% back, which is very unusual when people are scammed. (**14:02**)

Mr. Goodman told me they had \$175,000 on hand to disperse to victims as a first round of refunds, and that they were hoping to raise the other \$400-500,000 in stolen funds for the 100-150 other victims soon (**23:36 & 24:08**)

Finally, Mr. Goodman told me that I can drop the case and stop trying to have him served. Because they would handle this for me quickly and inexpensively by agreeing to a judgement for the money he owes. But no additional money than what was taken. (**24:56**)

Exhibit 11

Full Transcript of Phone Conversation between Adam Goodman and Jason Andersen,
11/24/2024.

Jason 00:01: Alright, I'm sorry, go ahead.

Adam Goodman 00:03: My name is Adam Goodman, G-O-O-D-M-A-N, and I'm a lawyer in Downtown, Chicago, and our law firm represents Ryan Vitug, and we learned of the lawsuit that you filed against Ryne Vitug, as well as Joselito Vitug, who's Ryan's grandfather, who's been dead for a number of years, because you tried to get email records from Yahoo.

Adam Goodman 00:30: I guess Ryne has a Yahoo.com email address, and Yahoo contacted us to see if we objected to their sharing the records with you.

Jason 00:40: Okay?

Adam Goodman 00:41: So anyway, Ryne owes a lot of money to a lot of people more than he has at the moment. But he's hired us to, among other things, make partial refunds. And the idea is not that, like, here's a partial refund, like, you know, and forget the rest.

Adam Goodman 01:14: I mean, his goal is to refund everybody everything. It's just more money than he has. He lost hundreds of thousands of dollars that were paid to non-refundable travel agencies and so forth that, you know, like, he's out, right?

Adam Goodman 01:35: So he's trying to, you know, raise the money from his job and from his relatives and things like that. So what I would propose doing is adding you to the list. You're not currently on the list. **And, you know, we would credit you the full \$9,565.48 assuming, you know, assuming there's no discrepancy there.**

Adam Goodman 02:11: **And we also are willing, if you tell us what it is, to reimburse you for, like, what you paid the state of Illinois or county or whoever to file the lawsuit or what you may have paid the chair for a detective or whatever to try and serve the lawsuit.**

Adam Goodman 02:31: Obviously, if you just send it in the certified mail or something that, I mean, you know, it's only \$10. **But we would be willing to reimburse you for it if you tell us, you know, the dollar amounts and stuff.**

Adam Goodman 02:43: Because it's not a good use of either of our time and money to fight this. You'd have, the judge would probably make you fly to Chicago for the trial.

Jason 02:55: which is fine. Yeah, well, I I

Adam Goodman 02:58: I understand you're willing to do it, but it's, and you might find it an interesting experience, but it would cost you money, and you could go on vacation instead, right? And even if you wanted to come to Chicago to, you know, suit the sights, or, you know, you'd have more control over a vacation than a trial, right?

Adam Goodman 03:22: I mean, you could schedule the vacation for like, you know, a long weekend, or ideal weather, whereas the trial could be, you know, in a time when you can't otherwise take vacation, it could be, you know, right?

Adam Goodman 03:37: Plus, you know, you're probably owed the money, and so you ought to win, but, you know, you'd be opposing a pretty good lawyer who would have, you know, like me or one of my colleagues, who would know certain, like, technicalities that you might or might not be able to, you know, that you might or might not be able to comply with.

Adam Goodman 04:01: So while you might find, you know, some people would be intimidated by that, some people would find it a fascinating challenge, but my point is, is that you, what you really just want is your money back, right?

Adam Goodman 04:12: And we can give you your money back. It just, you're just gonna have to be patient. So if you want to send me, you know, what you spent filing the lawsuit and all that, you know, we can give you the 40% with everybody else in the next couple of weeks, and then, you know, you'll get the rest as he raises more money in the next, you know, year or two, but you'll be treated exactly the same as everybody else,

Adam Goodman 04:45: no better and no worse, okay? I mean, I guess you could say it's a little bit better in that you're gonna get what you spent, but of course you spent it and these other people didn't. So, you know, I think it's probably fair.

Jason 04:59: Sure. What's an email address that you want me to send all this to?

Adam Goodman 05:03: I see this andersenjasa@gmail.com on your paperwork, I will send you an email and then you'll have my contact information and it doesn't have to be elaborate. You don't need to even necessarily photograph everything or whatever.

Adam Goodman 05:22: He owes me \$9,000 or whatever it is for these plane tickets, these hotel rooms, these concert tickets, whatever it is. Plus, I spent \$400 or whatever it is, the court charged me \$334, whatever, the sheriff charged me \$60, just break it all down in a very general way.

Adam Goodman 05:51: What I would suggest, and of course you have to agree to this, is we'll put you down for that amount and then you can drop your lawsuit without prejudice. In other words, if he doesn't pay you, you can bring it back, revive it, and we're happy to ghostwrite the paperwork for you to take care of that.

Jason 06:14: What what was the name of your law firm Adam? I know it's gonna be in an email, but what was it?

Adam Goodman 06:18: It's Goodman. I'm the Goodman. It's Goodman, Tovarov, Hardy, and Johnson. You'll have the email in five minutes, probably.

Jason 06:28: Perfect. OK.

Adam Goodman 06:30: All right, so so I and I just I just want you to understand that this to some extent, you know, I can understand you're pissed and This guy I can't explain whether he has psychological problems Dishonest it's just got away from him.

Adam Goodman 06:45: You know, I can't explain it. What I can tell you is He wants to give everybody their money back. He just doesn't have it and He but he's committed to raising it or earning it or whatever right and and it might make you feel better to like sue him or call the cops or whatever, but It's actually counterproductive He takes a couple steps back From the objective of getting everybody their money back for example Let's just say and I'm just I have no idea whether this could actually happen But let's just say that you were somebody else complained and the police came and arrested him Well now he's lost his job,

Adam Goodman 07:26: right? Yeah, yeah Interfers with his ability to pay you and all these other people back

Jason 07:33: No. I mean, that would be terrible. Yeah.

Adam Goodman 07:36: Right. And let's, you know, let's, let's say, let's say we treated, you know, the reason we have to treat you and everybody else the same, even though you file lawsuits, if, if, if you treat people better and file lawsuits or jump up and down or scream or make cuts on social media or whatever, then word gets out that you, if you act like, if you act like a, you know, if you, if you stir the pot, you get treated better.

Adam Goodman 08:04: It just encourages more people to stir the pot and get treated better. The equitable thing is to treat everybody who's the same equally.

Jason 08:13: Yeah.

Adam Goodman 08:14: And that's the idea that underlies the bankruptcy laws, you know what I mean? Like a whole bunch of other things. The debt collection regulation, like they don't want people to make false threats because then everybody would make false threats.

Jason 08:30: Are people making false threats against him right now? Yeah, left and right. Oh, man. Right. That's crazy.

Adam Goodman 08:35: Yeah. Let's say you owed money to a credit card or utility company or something. Well, they could send you polite letter, they could leave you polite phone call, or they can hire someone to dress up as a cop and pound on your door.

Adam Goodman 08:53: Yep. Well, if they hired someone to dress up as a cop and pound on your door, maybe you'd pay them first. Well, if that encourages people to do inappropriate things like that, right? Because if inappropriate things get...

Adam Goodman 09:10: And I'm not at all suggesting what you did is inappropriate, but I'm just saying everybody has to be treated the same in these situations where somebody owes small or medium sized amounts of money to large numbers of people.

Adam Goodman 09:24: Yeah. Because otherwise people will try and jump the line.

Jason 09:30: Sure, sure. So you're saying that, you know, it's to a travel company and he had mentioned that to all the records that I've been receiving from other subpoenas have indicated that everything was done through his own personal accounts.

Jason 09:40: What's the name of the travel company that he was using?

Adam Goodman 09:45: I think it's MGM, it had something to do with MGM casinos in Las Vegas and Detroit.

Jason 09:54: OK.

Adam Goodman 09:55: he gave the money to this travel company or travel agency or something. It's like the, you know, they have a giant hotel, right? And so in Las Vegas, and I guess they're trying to get people to show up there.

Adam Goodman 10:11: And I guess they have, you know, fewer people go to Detroit than Las Vegas. They're getting people to show up at their hotels. One of the things they offer is like one-stop shopping. Like they'll book you the hotel, they'll book you the rental car, they'll book you the theater tickets or the restaurants or whatever.

Adam Goodman 10:29: And I guess they then figured like, well, as long as we have a travel agency anyhow and we have people who are paying to sit there and book stuff for our casino and to get people to get to our casino, we'll open it up to others.

Adam Goodman 10:46: And I guess he was one of these others.

Jason 10:49: Okay.

Adam Goodman 10:49: Yeah. So, but he like, he paid a bunch of money, like six figure sums to these people and then he, it was all nonrefundable. And then for some reason he canceled it. I don't, poor judgment on his part.

Adam Goodman 11:02: I don't know. But, but he has, he has a good job and he has affluent but not rich relatives. And so they're like, like we're, that's how we're going to do the 40% of the next couple of weeks. Like, like the, the, the, the delay in dispersing it is in part like we're getting checks printed.

Jason 11:29: Sure is there another is there like another lawsuit like a class action lawsuit or individual lawsuits that are

Adam Goodman 11:35: And you're the only lawsuit that we're aware of.

Jason 11:38: Oh, interesting. Okay. So- Hello.

Adam Goodman 11:40: We wrote to everybody we were aware of a week ago and told them about this plan, but you weren't on the list. The list came from him, and the list wasn't perfect. I will email you now, and then we will also email you blind so you don't have – it doesn't interfere with the privacy rights of all these other people and vice versa.

Adam Goodman 12:05: But we will also email you what we sent to all these other people a week ago.

Jason 12:11: OK, all right. Yeah, and I'll I'll reach out. There's two other people who had referred me to Ryne here in town that I do a lot of business with and just see if they receive those notifications. And if not, maybe I'll pass their information.

Adam Goodman 12:21: And obviously, it would not shock me to learn that his records were incomplete or inaccurate. And so obviously, if you know of anybody who hasn't been included, it's in their interest to contact us as soon as possible, because we'll make it up to them later.

Adam Goodman 12:41: But 40%, roughly, is going to go out between now and the end of the year.

Jason 12:47: Let me let me ask you another question. So if you had three people sue him and and somebody won in December and then somebody won in February and everyone wins their case, but they're two three months apart each It does the court dictate who gets paid on that first Would it be whoever won first is first in line like a mortgage loan?

Jason 13:05: No, that's not how it works

Adam Goodman 13:08: If, no, if a judgment's just a piece of paper, so, you know,

Jason 13:17: Then you got to collect, right? You got to go find out what assets he owns, garnishes, wages.

Adam Goodman 13:22: We're giving you everything, you know, subject to this email back and forth. We're giving you everything you want. We're agreeing that you're entitled to the whole amount, plus reimbursement for your legal, you know, the government fees or whatever, right?

Adam Goodman 13:35: Shared services. So, and then we're gonna send you 40%, you know, like sometime in early December probably. And then we'll send you another 20 or 30%, you know, next year after he's, you know, made or raised some more.

Adam Goodman 13:49: And then, you know, the rest of it, maybe the following year or whatever. And so, you know, is it ideal? Of course not. You're out the use of the money for several years, or some of it for several years potentially.

Adam Goodman 14:02: But at the end of the day, you're gonna get 100% back, which is very unusual. Usually people, usually people wind up paying lawyers. Usually there isn't 100 cents on the dollar. You know, I've been involved in all kinds of, you know, helping victims or back in some cases, the perpetrators, all kinds of fraud.

Adam Goodman 14:23: You've probably heard of some of them. And, you know, we're frequently happy if people get back 10 or 20 or 30%. Sure. Those are frequently much larger numbers.

Jason 14:35: Yeah.

Adam Goodman 14:36: like hundreds of millions of billions of dollars, like, you know, Madoff or Enron or whatever. But, you know, this is, these are much smaller numbers, but 100% without incurring any legal fees, it's just excellent.

Adam Goodman 14:52: Yeah.

Jason 14:53: It was crazy to me is if I walked into a bank and I stole a hundred thousand or two hundred thousand dollars without good reason I'd be in jail for ten years right and so in this case

Adam Goodman 15:03: He didn't steal. He failed to honor orders. That's not stealing. Presumably he had the intent when he took the orders of honoring the orders. He's just a fuck-up, or he encountered difficulties. And this happens all the time.

Jason 15:24: But you said, you said he put the orders in and then canceled them for no reason.

Adam Goodman 15:28: Yeah, he has psychological problems. I don't know. I can't. I'm not a doctor. I've never met the man in person.

Jason 15:36: You haven't met him in person, but he's your client.

Adam Goodman 15:40: Right. I talked to him over Zoom. Oh, okay. He lives in the suburbs, like, you know, 35 miles northwest of me. I mean, you know, you've been to Chicago, it's like New York. There's probably 10 million people who live within an hour of where I am right now.

Adam Goodman 15:58: So there are lots of people I've been working with for years I've never met in person. So, so anyway, you know, like 10 years ago, sure, I would have gotten in the car or got on the train and gone out to meet somebody.

Adam Goodman 16:15: But now the last five years with the coronavirus Zoom, nobody thinks anything of it.

Jason 16:20: I mean, so I mean here's here's my other question to you. You're a lawyer based out of Illinois This guy has a law license and he's based out of Illinois You don't I mean we don't think that there's like a moral or an ethical duty to report him for something like this When he has that sort of professional license.

Jason 16:36: I Mean, of course, like I want my money back, but you as the lawyer

Adam Goodman 16:40: He, well, it's a little different for me because he's my client, and so my knowledge of him is different than my knowledge of him if I, you know, like, observed him, like walking down the street or whatever.

Adam Goodman 16:53: Sure, yeah. But, like, you know, the same idea as a priest or whatever, they want people to be honest with their lawyer, and so there's certain protections, it's called privileges, you know, right? Like, just like Catholics, what they say and the confessional is privileged, right?

Adam Goodman 17:10: Yeah, yeah. They don't want people to, right, okay. So there's certain other privileges, but this is a gray area, because it's not clear, it's not clear to you or me, it's not even clear that there is an objectively correct answer, whether this guy is inherently dishonest, which would cast questions about his ability to practice law, or whether he's just an inept or psychologically damaged business person,

Adam Goodman 17:47: which would not, absent more, could, you know, cast doubt about his fitness practice law. So I don't know the answer to that, but the short answer is, it doesn't apply to me here, because everything I learned about him, I learned because he's my client.

Jason 18:10: Gotcha.

Adam Goodman 18:10: Gotcha. Right? Yeah. So if he was my opponent and I observed erratic behavior and suggested he was not, you know, that's guessing he was an alcoholic or you know what I mean? Or drips and drugs or something like that.

Adam Goodman 18:21: Okay. Then maybe I have, would have an obligation to report my opponent.

Jason 18:26: Yeah.

Adam Goodman 18:26: Right? But, or, you know, like if I observed a judge, you know, like acting crazily or something, maybe I would have an obligation to report the judge, but I do not have an obligation to report my client.

Jason 18:40: That's...

Adam Goodman 18:41: That's no different from turning in your client. Lawyers aren't supposed to do that. If you did that, people who did, you know, even someone who committed a crime had the right to a lawyer, no one would be honest with their lawyer.

Adam Goodman 18:54: Their lawyer could turn them in, right? Your lawyer was expected to turn them in.

Jason 18:58: Yep. So can I ask, what do you guys charge an hour at your law firm?

Adam Goodman 19:03: Well it depends. We represent the government sometimes and we charge them like about \$150 an hour. We represent regular people and we charge them sometimes 2, 250, 350. We represent large businesses sometimes.

Adam Goodman 19:23: We tend to charge them more than 350. We also frequently, and I'm sure lawyers in Boise are the same way, we also frequently take cases on a contingent basis, like someone's in a car crash or something, instead of charging them by the hour we might take a third or a third of the recovery, right?

Adam Goodman 19:45: Sometimes we take cases or things for a flat fee. I'm sure this is common in Idaho also, like wills, for example, are frequently prepared for a flat fee. Low-level traffic or criminal might frequently be defended for a flat fee.

Adam Goodman 20:02: Certain kinds of family law things might be handled for a flat fee.

Jason 20:10: Absolutely, and I think you answered my question there because the lawyer that I use here is about 300 bucks an hour Which of course I'm not using on this case But my question is so Ryne got people that were just sending him emails threatening letters And he decided to go attorney up and pay you guys a retainer my lawyers normally five grand So he's lawyered up paid you guys a retainer, and then he has an hourly fee that he's paying you And the only active

Adam Goodman 20:34: retainer is against the hourly is against the retainer

Jason 20:37: Exactly. Yeah, exactly. Yeah, so and the only active lawsuit he has is my small claims court suit That's for 9600 and change plus court fees at this point

Adam Goodman 20:48: It's the only one we know of and we didn't learn of it until after he had hired us.

Jason 20:52: Oh, interesting. So the service.

Adam Goodman 20:55: I learned about it from Yahoo like a couple days ago.

Jason 20:57: Okay, okay. So the service that I had sent from Cook County to his office that they tried a couple times and then to his address on Franklin in Kane County, neither one of those deputies were able to to serve them.

Adam Goodman 21:09: I don't, again, I can't answer to what people did or didn't do. You know, there are tactics that, you know, like maybe your Idaho lawyer could have told you or that I could tell you, that there are tactics that could increase the chances of success.

Adam Goodman 21:27: But serving someone in 2024 who works for a giant company by showing up at that company's offices is not likely to succeed because a lot of people are working from home.

Jason 21:38: For sure. I mean, their personal address, we should have had a pretty high chance of success there, but that doesn't really matter.

Adam Goodman 21:44: The Cook County Sheriff makes one attempt, so...

Jason 21:48: And Kane County I hired two separate counties, because the Franklin house that he lives in is in, not Schaumburg, it's in Elgin, two separate counties. But my question is, so Ryne came to you before he was aware of my lawsuit, paid you guys some sort of fee to retain your services, and said, hey, I got people I think that are gonna be after me.

Jason 22:05: I don't know of any lawsuits, but they're getting angry. Here's money, that's what you're telling me.

Adam Goodman 22:12: Well, I mean, lots of people were calling him, lots of people were emailing him, lots of people were texting him, lots of people were, I don't know, instant messaging him on various, I don't know, Instagram or, you know, telegram or whoever, whatever, yeah.

Adam Goodman 22:27: So he felt, and whether this is correct or not is debatable, but he felt that it would bolster his credibility. And he could have used an accounting firm, you know, he could have used a title insurance company, maybe, I don't know, he felt it would bolster, right, he felt it would bolster his credibility by turning over the money to outsiders and having the outsiders write the reimbursement checks.

Adam Goodman 23:01: Okay, he could have saved a little money. I mean, of course, I'm not going to be writing the reimbursement checks, the secretary is going to be writing the reimbursement checks or maybe a computer program operated by a secretary.

Adam Goodman 23:13: But he, you know, there is some expense of stuffing the envelopes, writing the checks, signing the checks, you know, folding the paper to stick in the envelope, you know, whatever it is, you know, it's only like a couple hundred, like 100 or 200 people.

Adam Goodman 23:26: So something like it's gonna take days, but it might take a few hours. He thought that was worth his time and money.

Jason 23:35: Yeah.

Adam Goodman 23:36: Whether he's right or not, I don't know, but that \$5,000 or whatever is completely separate from the \$175,000 that we're going to be dispersing in the next couple of weeks, right? And really, I don't know what business you're in, but if you compare \$5,000 to \$175,000, it's like 2% or 3%.

Adam Goodman 24:00: So, you know, obviously he might wind up paying more than \$5,000, but...

Jason 24:07: Yeah,

Adam Goodman 24:08: we're hoping to disperse more like 400k or 500k, you know what I mean? So, so incurring, you know, overhead expenses is not, is not on normal. It's not, you know, abnormal. Okay. So let me send you this email and you can send me your information and I'll get the person who sent out the look, you know, the emails to the 100, 100, 150 other people this last week to send it to you also.

Adam Goodman 24:37: And you know, we'll look at each other's stuff and then assuming you still concur with dropping your case, we're happy to go strike the paperwork for you to do that. Okay.

Jason 24:47: OK, I just I just want to be clear, I'm not sure that I'm dropping the case, but I'll look at everything you send me. Oh, yeah, yeah, yeah, yeah, yeah, I just want to make sure. Yeah, we're on the same.

Jason 24:55: All right.

Adam Goodman 24:56: Well, we can talk about this and if you don't drop the case, we'll work with you like you can stop trying to serve him Like we'll we'll file paperwork as his lawyers and we'll you know We'll work with you to have the case handled as quickly and inexpensively as possible We'll probably agree to what's called judgment that he owes the money But that's not gonna get you any more than

Jason 25:18: Sure, yeah, than what I'm suing for.

Adam Goodman 25:21: outside the lawsuit that he owes you the money.

Jason 25:23: Okay, yeah, that sounds good. All right. Talk to you later. Thanks. Bye

Once the call had ended Mr. Goodmans secretary sent me over the following letter back dated 11/15/2024. Indicating that they would pay us all 40% within a few weeks in exchange for patience and cooperation. It also indicated that Adam Goodman was not Mr. Vitugs first attorney.

Exhibit 12



GOODMAN TOVROV
HARDY & JOHNSON
LLC

105 W. Madison, Suite 2300
Chicago, Illinois 60602
Fax: (312) 264-2535

Adam Goodman
Tel: (312) 238-9592
agoodman@goodtov.com

November 15, 2024

Dear Sir or Madam:

Our law firm was hired today by Ryne Vitug. We are replacing his prior counsel, Donald Cosley. Please direct future communications to us and refrain from contacting Mr. Cosley or contacting Mr. Vitug directly.

Mr. Vitug acknowledges owing refunds. He intends to repay everyone, in full. But we cannot give preferential treatment to those who make the most noise. All similarly situated people need to be treated the same.

Our intention is to make an initial distribution by the end of the year of approximately 40%, and then to continue to make substantial distributions until everyone has been paid in full. Distributions will be by paper check and in the U.S. Mail, so make sure that we have your current street address, and that you let us know if you move. If you want your payment to be made or sent to someone else, make sure to let us know and give us this other person's contact information.

A full refund would be an outstanding result in this type of situation. We ask for your patience and cooperation.

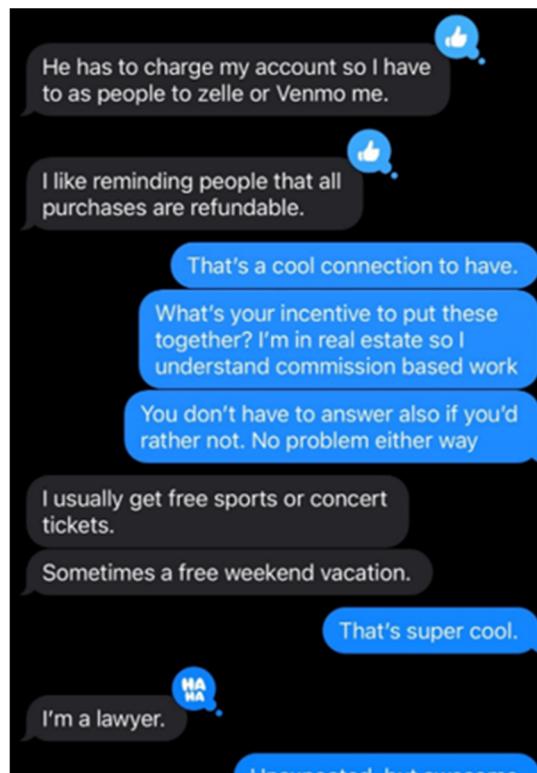
Sincerely,

Adam Goodman

I called my Idaho based attorney and ran the entire story through him. He advised me to continue the lawsuit as Mr. Vitug would be very unlikely to make payments in his opinion. I took his advice and continued to file multiple reports against Mr. Vitug and encouraged other victims to do the same in Illinois and in their home states.

Mr. Goodman and Mr. Vitug have long claimed that Mr. Vitug made no money off of these services and that it amounted to a side hustle where Mr. Vitug was compensated with concert tickets or game tickets.

As shown from **Exhibit 1** above reiterated here



However, In December of 2024 I filed a report with the Idaho Attorney General Consumer Protection division. When the Idaho AGs office reached out to Mr. Goodmans office for comment Mr. Goodman wrote in February of 2025 that

"Mr. Andersen is one of dozens of unhappy customers of Mr. Vitug, who ran an unsuccessful travel business (in Illinois) as a sole proprietor. The business failed."

See exhibit 13 below

Exhibit 13

Response from Adam Goodman to Idaho Attorney General's Office on Behalf of Ryne Vitug,

2/4/2025.

From: [Adam Goodman](#)
To: [Consumer Protection Mailbox](#)
Subject: Business Response Letter Submission
Date: Tuesday, February 4, 2025 1:05:35 PM

The following Business Response Letter was submitted:

Consumer Specialist Assigned: Lonny Tutko

BUSINESS INFORMATION

Ryne Vitug
c/o Goodman Tovrov Hardy & Johnson LLC (Adam Goodman, retained counsel)
Chicago, IL, 60602 United States

BUSINESS RESPONDENT'S INFORMATION

Name: Mr. Adam Goodman
Email: agoodman@goodtov.com
Phone Number: (312) 238-9592

COMPLAINANT / CONSUMER INFORMATION

Name: Jason Andersen
Log ID Number: 25-95603

BUSINESS RESPONSE

This matter is already in litigation in state court in a suburb of Chicago where it is assigned to an experienced judge. Trial is set for May 2, 2025. Mr. Andersen is one of dozens of unhappy customers of Mr. Vitug, who ran an unsuccessful travel business (in Illinois) as a sole proprietor. The business failed. Mr. Andersen is the only customer who has filed a lawsuit. Mr. Andersen is insisting on preferential treatment vis-a-vis Mr. Vitug's other creditors.

Given Mr. Andersen's decision to pursue litigation in Illinois state court, we urge you to abstain in deference to Mr. Andersen's original choice of forum. Mr. Andersen and Mr. Vitug already have a judge available to them if either desires outside assistance in resolving the dispute.

Which brings us forward to court today. Where the bottom line is that every piece of information provided by Mr. Vitug and his attorney Mr. Goodman have been lies with the intent to deceive myself, other victims, and this court, and to make Mr. Vitug's actions seem less criminal than they are in reality.

What we know to be true is that.

1. Mr. Vitug took my money to continue to move forward his ponzi scheme operation.
2. Mr. Vitug used his lawyers license and word of mouth to build trust.
3. Mr. Vitug defrauded hundreds of victims out of millions of dollars.
4. Mr. Vitug and Mr. Goodman never had any intention of paying back any of the victims. As shown in Exhibit 13 (2/4/2025 response), Mr. Goodman's statement contradicts earlier refund promises.
5. Mr. Goodman has stated that Mr. Vitug does not make money off of this, but also is running this as a sole proprietor business in the State of Illinois.
6. Mr. Vitug is also being sued by 2 other individuals related to my issue case number 2025L009215 & 20251106456
7. Mr. Goodman and Mr. Vitug never had any honest intent of helping me settle this inexpensively, fairly, and quickly with me being made 100% whole.

Based on this evidence, I respectfully request the court to make the right decision and pause and refer this case to the correct authorities and stop Mr. Vitug from using bankruptcy court as a shield.

Sincerely, Jason Andersen

Creditor and victim of the Ryne Vitug Ponzi Scheme

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: 11/29/2025 /s/ Jason Andersen, Boise, Idaho, Creditor