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Special Investigative Report

The Fall of Debra Reinhardt, Resource Property Management, and the Enterprise She Built

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Introduction:

From Industry Titan to Investigative Target

For decades, Debra Reinhardt was one of the most powerful figures in Florida's condominium and HOA management world. As the owner of Resource Property

Management (RPM), she controlled hundreds of communities, millions in owner assessments, and the flow of funds between associations, banks, insurers, and legislators.

Her reach extended through CEOMC (Chief Executive Officers of Management Companies), where she serves as President, and CAI (Community Associations Institute), where she is active in multiple chapters. Through these organizations, Reinhardt influenced the laws that governed HOA operations—laws that increasingly insulated management companies from accountability.

But every empire has a single point of failure. For Reinhardt, that point came on July 21, 2020.

The Strikeout That Changed Everything

On that date, the New Atlantis Club Condominium Association (NAC) executed a Secured Promissory Note and Loan & Security Agreement with Popular Bank, pledging the association's statutory assessment rights as collateral for a \$250,000 draw within a \$3.5 million facility.

Inside the loan packet was Popular Bank's Authorization Agreement for Preauthorized Payments, naming elected NAC President Dale Tepas as authorized signatory. Tepas's name was struck out. In its place, handwritten: Debra Reinhardt.

No initials from Tepas. No board resolution. No membership vote—despite the requirement in Fla. Stat. § 718.113(2).

That pen stroke:

1. Transferred operational control of NAC's bank accounts from an elected fiduciary to Reinhardt.
2. Gave RPM staff direct authority to move association funds.
3. Created the control point from which all subsequent predicate acts flowed.

Under federal and state law, this is bank fraud, a false statement to a federally insured institution, honest services fraud, and a breach of fiduciary duty.

From Control Point to RICO Pattern

After Reinhardt became the bank's authorized signatory, NAC's financial operations followed a clear and repeated pattern:

- Reserve-to-operating sweeps without owner approval (NAC—3, NAC—4).
- Loan modifications and re-pledges of collateral without membership votes (NAC—6, NAC—7).
- Insurance maneuvers embedding Popular Bank as a certificate holder (NAC—5).
- Project-splitting to evade competitive bidding requirements (NAC—8 through NAC—13).
- Self-reimbursements to insiders without receipts (NAC—16).
- Concealment of liabilities by backdating payments (NAC—15).

Under 18 U.S.C. §§ 1961—1964, these acts show relatedness (same method, same actors) and continuity (four-year span).

The Roger Penn Problem

Board member Roger Penn appears repeatedly in the forensic record—as payee, approver, and recipient of reimbursements without receipts or board approval. Under Fla. Stat. § 718.111(1)(a), that's a breach of fiduciary duty; under federal law, it may be honest services fraud.

Rabin Parker Gurley (RPG) cannot shield Penn. Attorney-client privilege does not protect acts in furtherance of a fraud.

The Gatekeepers at the Keyboard

RPM's own user/IP access logs reveal who logged in, from where, and what they did when the money moved:

- From RPM office IP 97.76.211.179: Charles Mattingly, Brian Fischer, Luisa Del Burgo, Gavin Esernio, Steve Gavalas, Don Blouin, Karen Harding, Kristine Farrell.

- From residential IPs: Russel Hofmann (Comcast), Loyce Dumke (Spectrum).
- From mobile networks: additional RPM staff with account control off-site.

Functions included “Activity—deposit accounts,” “Stop check payments,” “Device profiling”—all tied to NAC financial transactions in Exhibits 2—16.

Affiliations Beyond RPM

- Debra Reinhardt: President, CEOMC; active CAI member.
- CEOMC/CAI: lobbying arms that pushed for statutes favoring management companies.
- No Popular Bank employment ties found for RPM login users; their authority was granted by the 2020 strikeout.

Applicable Charges and Penalties

Federal Felonies:

- Bank Fraud—18 U.S.C. § 1344—up to 30 years per count.

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- False Statement to a Financial Institution—18 U.S.C. § 1014—up to 30 years per count.
 - Mail/Wire Fraud—18 U.S.C. §§ 1341, 1343—up to 20 years per count.
 - Honest Services Fraud—18 U.S.C. § 1346.

- Obstruction/Falsification—18 U.S.C. § 1519—up to 20 years.
- RICO—18 U.S.C. §§ 1961—1964—20 years per count, treble damages.

Florida Felonies:

- Scheme to Defraud—Fla. Stat. § 817.034—up to 30 years.
- Breach of Fiduciary Duty—Fla. Stat. § 718.111(1)(a).
- Unauthorized Material Alteration—Fla. Stat. § 718.113(2).
- Procurement Violations—Fla. Stat. § 718.3026.

Annex: Who Did What, When—NAC Predicate Acts

NAC—2—July 21, 2020: Reinhardt strikeout replaces Tepas, gaining bank authority.

NAC—3—Feb 26, 2021 (\$68,173.70 Sweep): Mattingly, Fischer—RPM office—deposit accounts.

NAC—4—Oct 26, 2022 (\$60,079.90 Sweep): Del Burgo, Esernio—RPM office—deposit accounts.

NAC—5—Feb 6, 2023 (Bank in Insurance): Harding, Farrell—RPM office—deposit accounts, insurance coordination.

NAC—6—Jul 10, 2023 (Loan Mod): Mattingly—RPM office; Hofmann—residential—deposit accounts.

NAC—7—Sep 1, 2023 (Re-Pledge): Blouin, Del Burgo—RPM office—deposit accounts.

NAC—8 & 9—Sep 29, 2023 (Split Projects): Gavalas, Farrell—RPM office—vendor disbursements.

NAC—10—Apr 16, 2024 (\$1,250 Stair): Dumke—residential; Blouin—RPM office—vendor payments.

NAC—11—Jul 30, 2024 (\$798 Inflated): Harding, Fischer—RPM office—vendor

payments.

NAC—12—Oct 21, 2024 (\$6,700 Cosmetic): Esernio—RPM office; Hofmann—residential—vendor payments.

NAC—13—Nov 25, 2024 (\$400 Split): Del Burgo, Gavalas—RPM office—vendor disbursements.

NAC—14—Feb 22, 2024 (\$9,555 Plumbing): Mattingly, Farrell—RPM office—vendor payments.

NAC—15—Apr 1—23, 2024 (\$4,373 Conceal): Fischer—RPM office; Hofmann—residential—vendor payments.

NAC—16—Feb 23 & Mar 4, 2024 (\$1,424 to Penn): Mattingly—RPM office; Penn—board—reimbursements without approval.

Conclusion

This unified record shows:

- The control point (July 21, 2020 strikeout).
- The predicate acts (NAC—1 through NAC—16).
- The users, IPs, and functions executing those acts.
- The enterprise nexus linking RPM, CEOMC, CAI, and legislative shields.

When presented to a jury, it will not be a matter of belief—it will be a matter of reading the documents and logs.

That is how the empire falls..

LEGAL DISCLAIMER & CALL FOR FEDERAL FORENSIC AUDIT

The contents of this report are based on documentary evidence, bank records, insurance certificates, corporate filings, and internal account logs obtained from publicly available sources, official association records, and subpoenaed materials. All factual assertions are supported by these records, which are available for independent verification. The conclusions presented herein are the result of

investigative analysis, statutory interpretation, and pattern recognition consistent with the standards of forensic accounting and RICO enterprise evaluation.

This material is provided for informational and public interest purposes. It does not constitute legal advice, and no attorney-client relationship is created. All persons named are presumed innocent until proven guilty in a court of law (HAAAAA)!

The findings in this report demonstrate probable cause for federal forensic accountants—not local law enforcement—to conduct a full audit of the accounts, transactions, and instruments detailed herein. This analysis has been assembled using the very same evidence subpoenaed by Detective Lance Wagner, which he reviewed before advising Robin Devine that “there was no fraud, period.”

That conclusion was reached not because the evidence exonerated the actors, but because detectives are not trained forensic financial analysts. They are not trained to follow layered transactions across years, trace account authorities, identify statutory voting violations, or map financial control points to subsequent predicate acts in a racketeering pattern.

I welcome—and indeed invite—scrutiny from every qualified authority, including federal forensic accountants, auditors from the U.S. Department of Justice, and investigative teams from the U.S. Treasury’s Financial Crimes Enforcement Network (FinCEN).

My findings should be tested, cross-checked, and expanded upon by those with the statutory power to compel complete disclosure from banks, insurers, and management companies.

The public, the property owners, and the rule of law deserve nothing less.

Krstafer Pinkerton

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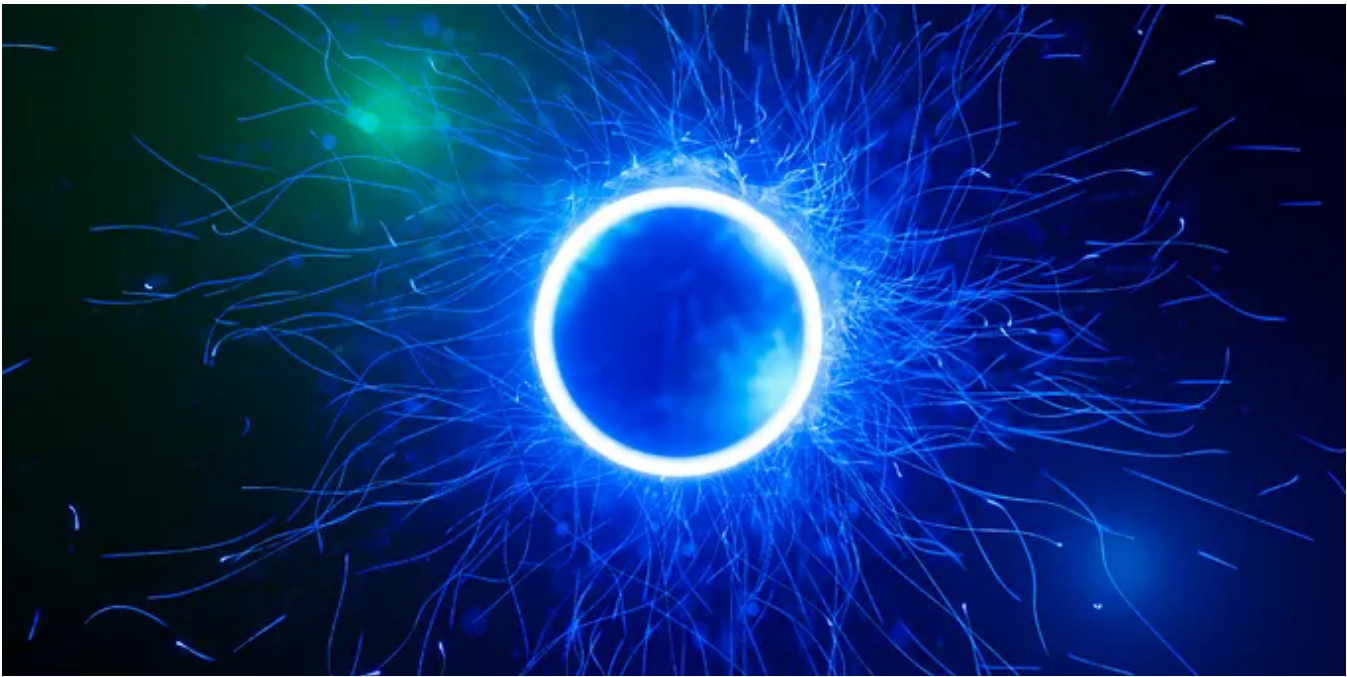
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ABSTRACT

Post-training alignment often reduces LLM diversity, leading to a phenomenon known as *mode collapse*. Unlike prior work that attributes this effect to algorithmic limitations, we identify a fundamental, pervasive data-level driver: *typicality bias* in preference data, whereby annotators systematically favor familiar text as a result of well-established findings in cognitive psychology. We formalize this bias theoretically, verify it on preference datasets empirically, and show that it plays a central role in mode collapse. Motivated by this analysis, we introduce **Verbalized Sampling (VS)**, a simple, training-free prompting strategy to circumvent mode collapse. VS prompts the model to verbalize a probability distribution over a set of responses (e.g., “Generate 5 jokes about coffee and their corresponding probabilities”). Comprehensive experiments show that VS significantly improves performance across creative writing (poems, stories, jokes), dialogue simulation, open-ended QA, and synthetic data generation, without sacrificing factual accuracy and safety. For instance, in creative writing, VS increases diversity by $1.6\text{--}2.1\times$ over direct prompting. We further observe an emergent trend that more capable models benefit more from VS. In sum, our work provides a new data-centric perspective on mode collapse and a practical inference-time remedy that helps unlock pre-trained generative diversity.

Problem: Typicality Bias Causes Mode Collapse

Tell me a joke about coffee

Solution: Verbalized Sampling (VS) Mitigates Mode Collapse

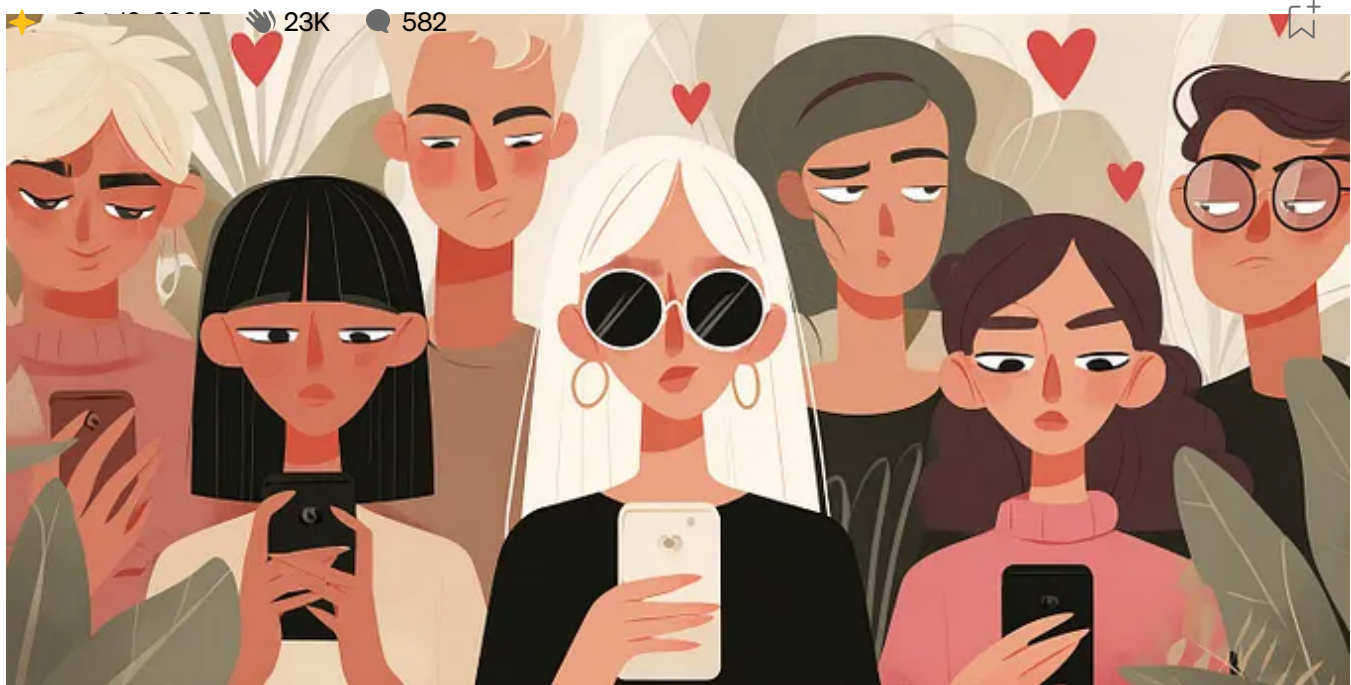
Different prompts collapse to different modes:

0.1 0.2 0.3 0.4 0.5 0.6 0.7 0.8 0.9 1.0

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