

Cordova was earning about \$60,000 net income annually but was spending more than that on psychological and behavioral care for his son. *Id.* at 238. He had never before missed paying his taxes. *Id.* at 238. Cordova and his wife joined PQI at the Q2 level in order to participate in the investments because it “seemed like an answer to . . . some means of paying for” his son’s care. *Id.* at 240-41. Cordova and his wife attended a conference in Cancun. *Id.* at 241.

“I joined for the purpose of having access to high-yield investment opportunities,” one of which was Warren Exploration; he heard about it at the Q2 conference, but he was given the impression from Leitner that it was an approved vendor. *Id.* at 253,264-65.

Cordova also bought the IMF Decoder services to become “a tax-free, not-need-to-pay-taxes person.” *Id.* at 245. It taught that citizens “volunteer” to pay taxes by filing IRS forms, and that their service removes you from the system. *Id.* at 246-47.

All Mark did was introduce me to PQI, if that’s the gist of what you’re saying. Mark introduced me, sold me the Q2 package, sold me on PQI being a viable entity and a good thing to be interested in. Mark did not say, hey, participate with this vendor, participate with this group, if that’s what you’re asking.

Id. at 266 (emphasis supplied).

Cordova’s impression from Leitner was that due diligence had already been