

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF FLORIDA  
TALLAHASSEE DIVISION**

YIFAN SHEN, an individual,  
ZHIMING XU, an individual, XINXI  
WANG, an individual, YONGXIN  
LIU, an individual, and MULTI-  
CHOICE REALTY LLC, a limited  
liability corporation,

*Plaintiffs,*

v.

WILTON SIMPSON, in his official  
capacity as Commissioner of  
Agriculture for the Florida Department  
of Agriculture and Consumer Affairs,  
MEREDITH IVEY, in her official  
capacity as Acting Secretary of the  
Florida Department of Economic  
Opportunity, PATRICIA  
FITZGERALD, in her official capacity  
as Chair of the Florida Real Estate  
Commission, R.J. LARIZZA, in his  
official capacity as State Attorney for  
the 7<sup>th</sup> Judicial Circuit, MONIQUE  
WORRELL, in her official capacity as  
State Attorney for the 9<sup>th</sup> Judicial  
Circuit, KATHERINE RUNDLE, in her  
official capacity as State Attorney for  
the 11<sup>th</sup> Judicial Circuit,

*Defendants.*

Case No. 4:23-cv-208-AW-MAF

**SUPPLEMENTAL DECLARATION OF JIAN SONG**

I, Jian Song, hereby declare as follows:

1. I am authorized on behalf of Multi-Choice Realty, LLC (“Multi-Choice Realty”), a plaintiff in the above-captioned action, to make this supplemental declaration in support of Plaintiffs’ Motion for a Preliminary Injunction. I have personal knowledge of the facts stated in this declaration, and if called to testify in this matter, I could and would competently testify to the facts contained herein.

2. Multi-Choice Realty’s customers—which include Chinese people who live in China and are neither citizens nor legal permanent residents of the United States; and Chinese people who reside in the United States on a variety of non-immigrant visas and are at substantial risk of being deemed “domiciled” in China—are already being harmed by SB 264.

3. In addition to the harms described in my earlier declaration, mortgage lenders are now refusing to originate loans in the state of Florida for Chinese citizens, including a Multi-Choice Realty customer.

4. Attached hereto as Exhibit 1 is a true and correct copy of email correspondence sent from mortgage broker Liu Han of Leader Funding to me, at my email address mymultichoice@gmail.com, dated July 6, 2023. The email contains forwarded correspondence from Jason Sheridan of Acra Lending to Ms. Han, dated July 5, 2023.

5. In the forwarded correspondence, Acra Lending states that it “can not proceed with the new loan” for a Multi-Choice Realty client, Qing Zhou, who is seeking to purchase a residential property in Florida. It continues: “The original loan would have needed to fund on 6/30/23. Due to recent changes in Florida law, Acra is not able to originate new loans in Florida for Chinese citizens.”

6. Specifically, because of SB 264, Acra Lending is refusing to provide a mortgage to Qing Zhou, who is a Chinese citizen, ethnically Chinese, and

domiciled in China. Mr. Zhou is neither a citizen nor legal permanent resident of the United States; he has a tourist visa to enter the United States and is seeking to purchase property in Florida with the assistance of Multi-Choice Realty.

7. Attached hereto as Exhibit 2 is a true and correct copy of email correspondence sent from Ms. Han of Leader Funding to me, at my email address mymultichoice@gmail.com, dated July 6, 2023. The email contains forwarded email correspondence from Oliver Burik of AD Mortgage to Ms. Han, dated July 6, 2023.

8. In the forwarded correspondence, AD Mortgage states that it “won’t be able to originate . . . any loans really in the state of Florida for Chinese citizens.”

9. Specifically, because of SB 264, AD Mortgage is refusing to provide a mortgage to Qing Zhou, the same Multi-Choice Realty client described above.

I declare under penalty of perjury under the laws of the United States and the State of Florida that the foregoing is true and correct.

Executed this 11th day of July, 2023.

*/s/ Jian Song*

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Jian Song

# EXHIBIT 1

----- Forwarded message -----

From: **Liu Han** <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
Date: Thu, Jul 6, 2023 at 11:05 PM  
Subject: Fwd: Appraisal transfer  
To: <[mymultichoice@gmail.com](mailto:mymultichoice@gmail.com)>

Fyi

\*\*\*\*\*

HAN, Liu, CPA  
韩柳  
President, Principal Loan Consultant  
Leader Funding, Inc.  
15200 Shady Grove RD, STE308, Rockville, MD20850  
O: [301-660-3399](tel:301-660-3399) Fax: [301-769-6658](tel:301-769-6658)  
C: [703-655-6161](tel:703-655-6161)  
[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)  
Wechat ID: Willow6621  
NMLS # 208136  
\*\*\*\*\*

Begin forwarded message:

**From:** Jason Sheridan <[jason.sheridan@acralending.com](mailto:jason.sheridan@acralending.com)>  
**Date:** July 5, 2023 at 11:15:46 AM EDT  
**To:** Liu Han <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
**Cc:** Lynn Liu <[lynn@leaderfunding.com](mailto:lynn@leaderfunding.com)>  
**Subject:** RE: Appraisal transfer

Good Morning,

I have reviewed the transaction and unfortunately we can not proceed with the new loan. The original loan would have needed to fund on 6/30/23.

Due to recent changes in Florida law, Acra is not able to originate new loans in Florida for Chinese citizens.

See note from my system regarding the program.

Please reach out with any questions.

▼	06/01/2023 7:27 AM		< Lisa LC Curry : 6/01/2023 7:27 AM CDT > Approval is no longer available in the state of Florida. Existing a be directed to Trisa Nelson or Lisa Curry Updated App
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Thank You,

**Jason Sheridan**

**Vice President, Area Sales Manager**



**The Leader in Today's Non-QM Programs**

☎ (949) [900-6630](tel:9006630) ext. 111

☎ (951) [840-7959](tel:8407959) cell

✉ [Jason.Sheridan@acralending.com](mailto:Jason.Sheridan@acralending.com)

3 Ada Parkway, STE 200A

Irvine, CA 92618

**[FIX N FLIP / FIX N KEEP, BRIDGE LOANS QUOTE REQUEST](#)**



**Mortgagee Clause**

Citadel Servicing Corporation DBA Acra Lending

ISAOA/ATIMA

3 Ada Parkway, STE 200A


Irvine, CA 92618

Review our Privacy Policies at [www.acralending.com/privacy-policy](http://www.acralending.com/privacy-policy)

This email is for the use of the intended recipient(s) only. If you have received this email in error, please notify the sender immediately and then delete it. If you are not the intended recipient, you must not keep, use, disclose, copy or distribute this email without the author's prior permission. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. The information contained in this communication may be confidential and may be subject to the attorney-client privilege. If you are the intended recipient and you do not wish to receive similar electronic messages from us in the future then please respond to the sender to this effect. **NMLS ID #144549**

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**From:** Liu Han <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
**Sent:** Monday, July 3, 2023 3:23 PM  
**To:** Jason Sheridan <[jason.sheridan@acralending.com](mailto:jason.sheridan@acralending.com)>  
**Cc:** Lynn Liu <[lynn@leaderfunding.com](mailto:lynn@leaderfunding.com)>  
**Subject:** Appraisal transfer

 **External:** Please proceed with caution.

Jason,

For appraisal report as attached, can you please advise whether Acra Lending, the wholesale lender, or Financial Triangle, the mortgage broker, should provide the appraisal transfer letter to another wholesale lender. Thanks!

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HAN, Liu, CPA

韩柳

President, Principal Loan Consultant

Leader Funding, Inc.

15200 Shady Grove RD, STE308, Rockville, MD20850

O: [301-660-3399](tel:301-660-3399) Fax: [301-769-6658](tel:301-769-6658)

C: [703-655-6161](tel:703-655-6161)

[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)

Wechat ID: Willow6621

NMLS # 208136

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James Song(宋俭)  
Broker/Founder of  
Multi Choice Realty, LLC  
1536 Sunrise Plaza Dr. Suite 102. Clermont FL 34714  
[www.mymultichoice.com](http://www.mymultichoice.com)  
Cell: [1-407-405-3140](tel:1-407-405-3140)  
Wechat ID: js4074053140



# EXHIBIT 2

----- Forwarded message -----

From: **Liu Han** <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>

Date: Thu, Jul 6, 2023 at 11:04 PM

Subject: Fwd: Zhou, Qing - FL - Chinese foreign national - contract

To: <[mymultichoice@gmail.com](mailto:mymultichoice@gmail.com)>

Fyi

\*\*\*\*\*

HAN, Liu, CPA

韩柳

President, Principal Loan Consultant

Leader Funding, Inc.

15200 Shady Grove RD, STE308, Rockville, MD20850

O: [301-660-3399](tel:301-660-3399) Fax: [301-769-6658](tel:301-769-6658)

C: [703-655-6161](tel:703-655-6161)

[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)

Wechat ID: Willow6621

NMLS # 208136

\*\*\*\*\*

Begin forwarded message:

**From:** Oliver Burik <[oliver.burik@admortgage.com](mailto:oliver.burik@admortgage.com)>  
**Date:** July 6, 2023 at 8:15:50 AM EDT  
**To:** Liu Han <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
**Subject:** Re: Zhou, Qing - FL - Chinese foreign national - contract

Good morning Liu,

I'm afraid we must comply with that new law.

We won't be able to originate that loan if the borrower is a citizen of China, or any loans really in the state of Florida for Chinese citizens.

Let me know if you have something else, I can help you with.

Best regards,

**From:** Oliver Burik <[oliver.burik@admortgage.com](mailto:oliver.burik@admortgage.com)>  
**Sent:** Wednesday, July 5, 2023 5:20 PM  
**To:** Liu Han <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
**Subject:** Re: Zhou, Qing - FL - Chinese foreign national - contract

Hi Liu,

I sent an email to our Legal department regarding that question. I should receive an answer shortly.



- [Modify Lock](#)
- [Our programs](#)
- [Quick Pricer](#)

**Oliver Burik**  
Wholesale Account Executive

**D:** [646.362.3044](tel:646.362.3044)  
**O:** [305.760.7000](tel:305.760.7000) ext.8424  
[oliver.burik@admortgage.com](mailto:oliver.burik@admortgage.com)



A&D Mortgage, LLC is an Equal Housing Lender. NMLS ID #958660 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)).

**From:** Liu Han <[liu.han@leaderfunding.com](mailto:liu.han@leaderfunding.com)>  
**Date:** Wednesday, 5. July 2023 at 23:45  
**To:** Oliver Burik <[oliver.burik@admortgage.com](mailto:oliver.burik@admortgage.com)>  
**Subject:** Re: Zhou, Qing - FL - Chinese foreign national - contract

**[Non-ADM Sender]**

Oliver,

You know Florida just passed a law which does not allow China citizens to purchase properties in Florida since 7/1/23. But this contract was signed in 2019. Can you please ask your legal department if your company can do this foreign national's DSCR loan? Thanks!

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HAN, Liu, CPA

韩柳

President, Principal Loan Consultant

Leader Funding, Inc.

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Wechat ID: Willow6621

NMLS # 208136

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James Song(宋俭)  
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