

PAULA

RYAN

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RECKLESS AND UNRELIABLE:

- A psychologist Ryan herself hired to attest to her character said, "I consider Paula to be an extremely deceitful person."
- Police reports show that Ryan's teenage son was so afraid of her that he locked himself in his room and called 911 after she tried to hit him
- Earlier, Ryan had threatened the boy's father: "I'll get you, you son of a bitch."
- Ryan was also cited by police for fleeing the scene of an accident – police and the other driver found her at a near-by seafood restaurant

MISMANAGED CITY "BLUE ROOF" PROGRAM:

- Paula Ryan so mismanaged a city program intended to help hurricane victims repair their homes that West Palm Beach was forced to return \$1.2 million in federal funds
- Instead of providing assistance to needy, low-income applicants, Ryan helped two friends get new roofs – including one who drove an Audi – conduct which a city audit said was "inappropriate" and "demonstrated poor judgement."
- Ryan also gave the no-bid contract to repair roofs to a personal friend who had given her then-boyfriend legal work – the contractor then overcharged by \$350,000, billing the city for work that was never done
- Instead of admitting her mistakes, Ryan blamed the problems on municipal staff – she called the city attorney a "bald-faced" liar – and West Palm Beach itself, an "imploding city," in her words

CHEATING TAXPAYERS

- A circuit court judge found that Ryan funded her "privileged lifestyle with all the usual Palm Beach accouterments" by using an accounting trick to evade taxes – categorizing the income from her real estate business as a "loan"
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- Later, Ryan defaulted on a \$15 million loan issued by a state affordable housing agency – a court later issued a \$19.6 million foreclosure judgement against her company

STRING OF FAILED BUSINESSES

- Two of Ryan's real estate ventures filed for bankruptcy, leaving behind millions in debts
- Ryan owed money to scores of small businesses and other creditors, from landscapers and a pest control firm, to a laundry company that obtained a \$1 million judgement against her company
- Ryan currently claims to be the "president and owner" of an internet consulting business, but that firm has been dissolved by the state for failure to file an annual report

Paula Ryan: Dangerous And Unhinged

- ✓ Police records show that Paula Ryan threatened her ex-husband – "I'll get you, you son of a bitch" – and attempted to hit her son, who was so scared he locked himself in his room and called 911
- ✓ A stipulation in her child custody case was that Ryan refrain from drinking and driving, and "educate herself as to alcohol abuse"
- ✓ Ryan was cited for leaving the scene of an accident at a CityPlace garage – police and the other driver tracked her down to a nearby seafood restaurant
- ✓ A psychologist Ryan herself hired to help her custody battle said that Ryan could not be trusted: "I consider Paula to be an extremely deceitful person."

"I'm not letting this one go. You have been fucking with me for the last 3 years. I'll get you, you son of a bitch." – Paula Ryan to her ex-husband, in 1995

Threatened Ex-Husband, Attempted To Hit Teenage Son

- **1995: Paula Ryan's Ex-Husband Called Police After She Left Threatening Message On His Voicemail: "I'll Get You, You Son Of Bitch."** [[Palm Beach Sheriff's Office, Case No. 95018541, 1/13/95](#)]
 - Ryan's ex-husband, **Stuart Loten**, called police in January 1995 after Ryan left a threatening message on his voicemail.
 - Loten filed a report with the Palm Beach Sheriff's Department, which described the voicemail as "a harassing and threatening message," apparently over a financial issue related to their divorce.
 - The message said: "I'm not letting this one go. You have been fucking with me for the last 3 years. I'll get you, you son of a bitch. You can save this and play it over and over and over again."
 - Loten filed the police report because he "felt the threats may continue" and escalate to include "possible physical violence."

PALM BEACH COUNTY SHERIFF'S OFFICE	PAGE 2
OFFENSE REPORT	CASE NO. 95018541
CASE NO. 95018541	DISPOSITION: EXCEPTIONALLY CLEARED
<p>MR. LOTEN ADVISED THAT HE HAS BEEN DIVORCED FOR APPROXIMATELY 15 MONTHS FROM HIS EX-WIFE, PAULA RYAN. BETWEEN 0900 HRS., ON 011295, AND 1630 HRS., ON 011395, PAULA LEFT A HARASSING AND THREATENING MESSAGE ON THE VICTIM'S PHONE SERVICE. THE COMPLAINANT STATED THAT THIS MIGHT BE IN REFERENCE TO A MONEY TRANSACTION THAT PAULA WAS ATTEMPTING TO DO, BUT IT APPEARED THAT SHE IS BLAMING STUART FOR NOT GETTING THE PROPERTY INVESTMENT. THE MESSAGE PLAYED TO ME BY STUART WAS, "I'M NOT LETTING THIS ONE GO. YOU HAVE BEEN FUCKING WITH ME FOR THE LAST 3 YEARS. I'LL GET YOU, YOU SON OF A BITCH. YOU CAN SAVE THIS AND PLAY IT OVER AND OVER AND OVER AGAIN."</p> <p>THE VICTIM STATED THAT THIS VOICE WAS THAT OF HIS EX-WIFE, PAULA, AND HE IS NOT AWARE OF ANY HOSTILITY, BUT FEELS THE THREATS MAY CONTINUE AND POSSIBLE PHYSICAL VIOLENCE. THE VICTIM REQUESTED DOCUMENTATION ONLY AND DID NOT WISH TO PURSUE ANY CHARGES WITH THE PALM BEACH COUNTY STATE ATTORNEY'S OFFICE.</p> <p>CASE INFORMATION WAS GIVEN TO HIM AND THE DOCUMENTATION WAS COMPLETED. THIS CASE IS EXCEPTIONALLY CLEARED. D/S DALESSANDRO/ID 4062/TRANS 011695/ACS/7204</p>	

- **2000: Paula Ryan's Teenage Son Locked Himself In His Room, Called 911 After She Shoved Him On The Stairs, Attempted To Slap Him.** [[Palm Beach Police Department, Case No. 00-000717, 4/17/2000](#)]
-

- Palm Beach police were sent to Ryan's home in April 2000, after her son Kyle locked himself in his room and called 911.
 - Ryan and her son Kyle, then 13, were arguing about where Kyle would attend school in the fall.
 - "I went to speak with her son, Kyle Loten in his bedroom," the responding officer said in the incident report. "Kyle stated that his mother never struck him, but that he feels very threatened."
 - Later, Kyle's father — Ryan's ex-husband Stuart Loten — took Kyle to the Palm Beach Police Department headquarters to provide additional details about the incident.
 - According to the police report, "Stuart said that Kyle told him his mother had attempted to slap him and had grabbed him and tried to forcibly push him up the stairway to his room."
 - "Kyle confirmed the statement and said that when he was arguing with his mother regarding his living with his father, his mother attempted to slap him and grabbed him by the arms," the Palm Beach police report said. "Kyle said that he became frightened, pulled away from his mother, locked himself in his room and called 911."
 - The police report says that "Kyle sounded very disturbed" in the tape of the 911 call, as he told the dispatcher "that his mother had grabbed him and attempted to hit him."
 - The police report also includes allegations that Ryan's father, Gene Ryan, threatened to beat Kyle's father "one inch away from death," and that he told Kyle that he wanted to "ring his father's neck"
-

Original Report SKL:

Reporting Officer: (0281410) KEEHAN, MICHAEL(MICK):

Added By Employee: Badge #: 7647 - LEVINE, SANDRA:

On 041700 at 1934 hours, I responded to 269 Queens Lane in reference to a domestic dispute. Upon my arrival, I met with Paula Ryan at the front door of the residence. Ryan advised me that her 13 year old son called the police and locked himself in the bedroom. She told me that Ryan and she were arguing about where her son was to attend school in the fall. She told me that she never made physical contact with her son and that they were just arguing. Officer Marmo arrived as my backup officer. I went to speak with her son, Kyle Loten in his bedroom. Kyle stated that he was arguing with his mother because he wants to attend school in Massachusetts where his father is moving to in June. He said, that his mother refuses to let him go, and that he would have to pick a school here locally in Palm Beach County. Kyle stated that his mother never struck him, but that he feels very threatened. Ryan stated that she and her ex husband are currently divorced and have joint custody with Kyle. Ryan and her ex husband Stuart Loten, have custody every other week with Kyle. Ryan stated that she had been served with court papers with her ex husband to have some custody issues changed, but that wont take place for another 7 to 8 months. Ryan stated that she would try to speak with her son peacefully about school matters later when things were cooled down. Kyle will be staying with his mother until Friday, April 21st. Ryan requested documentation of this incident for court purposes.

LO:

Reporting Officer: Badge #: 7680 - ROZIER, SPENCER:

Added By Employee: (0274660) OREGERO, LAURA:

On Monday 4/24/00 at approximately 1400 hours, I met with Stuart Loten and his son Kyle Loten in the lobby of the Palm Beach Police Department. Stuart said that he wanted to add additional information to the initial report that was taken on Monday, 4/17/00 regarding a domestic disturbance between Kyle and his mother, Paula Ryan. Stuart then had Kyle explain what had occurred. Kyle said that on Thursday 4/13/00, his mother told him that his grandfather, Gene Ryan, wanted to speak with him on the telephone (Gene Ryan is Paulas father). Kyle said when he picked up the phone, his grandfather started talking badly about his father and stated that it was unfair for Kyle to leave his mom to go live with his father. Kyle said his grandfather also said that his father was using him to get back at his mother and was trying to "suck the life out of his mother." Kyle also said that his grandfather threatened to "ring his fathers neck" and stated he wanted to beat Kyles father "one inch away from death." I asked if the grandfather resided in the area and was told that he resides in North Florida. I asked if his grandfather visits the area often and was told that Kyle usually visits him twice a year in North Florida. Kyles father, Stuart, said he was concerned about the threats because Kyles grandfather is ex-military and owns weapons. They could not provide the grandfathers address, phone # or date of birth at the time this supplement was taken. Shortly after taking the above information, Stuart and Kyle came back into the station to report additional information. Stuart said that Kyle had just given him additional information that he believed was important to report. Stuart said that Kyle told him his mother had attempted to slap him and had grabbed him and tried to forcibly push him up the stairway to his room. Kyle confirmed the statement and said that when he was arguing with his mother regarding his living with his father, his mother attempted to slap him and grabbed him by the arms. Kyle said that he became frightened, pulled away from his mother, locked himself in his room and called 911. I asked Kyle if he told the 911 operator and the police officer who arrived on the scene that

JK:

Reporting Officer: Badge #: 7680 - ROZIER, SPENCER:

Added By Employee: (0276870) KRIM, JANE:

On Monday, 050800, Telecommunications Manager Fischer provided me a copy of the 911 tape requested by Stuart Loten. Fischer said Loten met with her on 042800 and requested a copy of the 911 tape for his records. I listened to the 911 recording and heard Kyle Loten speaking with Telecommunicator Sheppard. Kyle sounded very disturbed as he told Sheppard that his mother had grabbed him and attempted to hit him. I gave my copy of the tape to Crime Scene Technician Irvine. Irvine also informed me that Stuart still has not picked up the copy of the tape he requested.

“[H]is mother attempted to slap him and grabbed him by the arms. Kyle said that he became frightened, pulled away from his mother, locked himself in his room and called 911” – 2000 Palm Beach police report, describing an argument between Paula Ryan and her son, Kyle

Ryan Was Ordered To Educate Herself About Effects Of Alcohol Abuse

- **2000-2001: Judge Ordered Paula Ryan To Educate Herself About Alcohol Abuse After Court Told About Ryan’s History Of Drinking While Driving.**
 - A Palm Beach Post report on Ryan said that, “During the custody case for her son, a family member and a housekeeper stated that she kept marijuana in her purse and bedroom and sipped from plastic cups of wine while driving, according to court records.” [[Palm Beach Post, 2/27/11](#)]
 - A 2001 order from a Family Court judge said that, “Paula Ryan will refrain from using any intoxicant while operating a motor vehicle and that Paula Ryan shall educate herself as to alcohol abuse.” [Loten v. Ryan, Final Judgement, Filed 3/6/01]
 - The final custody agreement contained a “stipulation that she refrain from drinking and driving,” the Palm Beach Post reported. [[Palm Beach Post, 2/27/11](#)]
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4. Paula Ryan will refrain from using any intoxicant while operating a motor vehicle and that Paula Ryan shall educate herself as to alcohol abuse.

Cited For Leaving The Scene Of An Accident

- **2001: Paula Ryan Was Cited For Leaving The Scene Of An Accident After She Hit Car In Parking Garage, Drove Away.** “Mayoral candidate Paula Ryan pleaded guilty in 2001 to leaving the scene of an accident with no injuries, according to court records and documents. While police accounts are sketchy, Ryan and the woman whose car she hit, Deborah Long, have vastly different accounts of what happened in the CityPlace parking garage on a Saturday night in September 2001.” [[Palm Beach Post, 1/9/11](#)]
 - **Driver of car hit by Ryan “had to hunt Ryan down with a police officer” after she fled the scene.** “In 2001 she was charged with leaving the scene of an accident without injury after her car hit the SUV of a 20-year-old woman in the CityPlace parking garage. The damage was minimal and Ryan said she tried to wait for the woman outside the garage. But the woman, in a recent interview, said she had to hunt Ryan down with a police officer.” [[Palm Beach Post, 2/27/11](#)]
 - **Other drivers say Ryan drove off before they could exchange information.** “Ryan and the woman whose car she hit, Deborah Long, have vastly different accounts of what happened in the CityPlace parking garage on a Saturday night in September 2001 ... Long, on her way to see the film Zoolander, said she asked Ryan to exchange information. When Long went to her glove box to get her information, she said, Ryan drove off and parked in a different CityPlace garage.” [[Palm Beach Post, 1/9/11](#)]
 - **“She hit me and she ran away,” other driver told police.** “Long said she left her car, found officer [Craig] Davis and walked to Legal Sea Foods, where she spotted Ryan walking toward the restaurant. ‘She was walking from the garage; she hadn't even gotten to Legal Sea Foods yet,’ Long said. ‘I got the cop, pointed my finger and said, ‘She hit me and she ran away.’” [[Palm Beach Post, 1/9/11](#)]
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- **“Of course it looks bad for her,” other driver said. “She left and I had to chase her down.”** ““She’s running for office; of course it looks bad for her,” Long said. ‘She left and I had to go chase her down. It was ridiculous.’” [\[Palm Beach Post, 1/9/11\]](#)
- **After Ryan plead guilty to leaving-the-scene charges, court recommended that Ryan’s driver license be suspended.** “Ryan was ordered to pay \$181 in court fees. She said her attorney, Michael Rabideau, advised her to plead guilty. After the plea, the county clerk of courts sent Ryan a letter saying, ‘This office has notified the Department of Highway Safety and Motor Vehicles that your driver license should be suspended.’ No records are available on whether Ryan's license actually was suspended. She said it wasn’t.” [\[Palm Beach Post, 1/9/11\]](#)

“I got the cop, pointed my finger and said, ‘She hit me and she ran away’” – other driver in collision that led to leaving-the-scene citation for Ryan. The police officer found her outside a nearby seafood restaurant.

“An Extremely Deceitful Person”

- **2000: Psychologist – That Ryan Herself Hired To Help In Custody Battle – Wrote That Ryan Is “An Extremely Deceitful Person.”** “According to court records, a psychologist Ryan hired in a 2000 custody battle concluded in a 105-page report: ‘I consider Paula to be an extremely deceitful person.’” [\[Palm Beach Post, 2/27/11\]](#)
 - **Ryan says that people have an inaccurate perception of her because – in her own words – she is an “attractive, tall woman.”** “Ryan said it’s all perception. ‘I’ve battled with it all my life. I’m 6 feet tall and I’m intimidating,’ said Ryan, who has a black belt in tae kwon do. ‘I’m very independent and I’ve worked my entire life in a man's profession. As a strong, attractive, tall woman, I come off in different ways to different people.’” [\[Palm Beach Post, 2/27/11\]](#)
 - **Judge in custody case said Ryan contributed to “terribly dysfunctional**
-

situation” for her son, Kyle. “The evidence unequivocally shows any therapist involved with this family will need to be highly qualified and forceful enough to deal with the terribly dysfunctional situation the parties have created for themselves and KYLE,” the judge wrote in a March 2001 order. [[Loten v. Ryan, Final Judgement, Filed 3/6/01](#)]

“I consider Paula to be an extremely deceitful person” – psychologist hired by Paula Ryan to help with her custody case

Cheating Taxpayers: "Array of Abuses" In City Roof-Repair Program, Defaulted On \$15 Million Loan From State Housing Agency

- ✓ Ryan was cited for inappropriate behavior and "poor judgement" for helping two friends get new, taxpayer-funded roofs on their homes, under a program she ran for the city
- ✓ City audit found "remarkable array of abuses" in Blue Roof program run by Ryan – including no-bid contract given to roof company whose president was personal friends with Ryan
- ✓ That roofing company overcharged West Palm Beach taxpayers \$350,000, including billing taxpayers for work that was never done
- ✓ Ryan's mismanagement of the Blue Roof program forced the city to return nearly \$1.2 million in federal grant funds
- ✓ In her personal finances, Ryan was called out by a judge for using a tax-avoidance scheme to fund her "privileged lifestyle with all the usual Palm Beach accouterments."
- ✓ Ryan used a \$15 million loan from a state housing agency to build an apartment complex near Tampa – but she mismanaged the property and stopped making the monthly loan payments, leading to a \$19 million foreclosure judgement that included interest and penalties

"We find any effort by the ECD Director to expedite or facilitate the review and approval process for a participant with whom she had a friendship was inappropriate and demonstrated poor judgment" – city audit of Blue Roof program, which found that Paula Ryan helped interceded to get city-funded new roofs for two friends whose homes didn't sustain hurricane damage

Cited for Conflict Of Interest, Cronyism In Mismanagement Of City's "Blue Roof" Program

- 2006-2011: Paula Ryan Ran City's "Blue Roof" Program To Provide New Roofs
-

To Low-Income Residents – But Her Cronyism And Mismanagement Cost Taxpayers More Than \$1 Million.

- **Ryan was in charge of “Blue Roof” program, providing roof repair and replacement to low-income West Palm Beach residents whose homes were damaged by hurricane.** “The Blue Roof program sounded like a simple, perfect plan. The city had a million dollars of federal money sitting around and needed to spend it – or lose it. Paula Ryan, the city's interim economic and community development director, thought she had the solution: Use the money to fix the damaged roofs of needy residents before the next hurricane season.” [[Palm Beach Post, 1/16/07](#)]
 - **But instead of providing roof repair to low-income city residents, Ryan helped her well-off friends – including one who drove an Audi.** “Two of the participants are Ryan’s close friends ... who are now living in Ryan's house, creating questions of a conflict of interest. ... Though documents show that Ryan’s friends qualified based on their income, their participation has raised eyebrows because their historic homes are valued at more than \$250,000 each and homes nearby are on the market for a half-million dollars. Plus, one of the friends drives a 2002 Audi A4.” [[Palm Beach Post, 1/16/07](#)]
 - **Program was designed to help hurricane victims – but the friends of Ryan’s who received taxpayer-funded repairs didn’t have any hurricane damage on their roofs, audit found.** “Additionally, it does not appear either of these participants sustained hurricane damage to their roofs or had a tarp on their roof. One of the roofs showed evidence of being severely under maintained.” [[City of West Palm Beach, Internal Auditor's Office, Report No. 2007-004, 9/21/07](#)]
 - **Ryan created conflict of interest by helping two personal friends get new roofs, paid for by tax dollars.** “The actions of the former ECD Director [Ryan] may have created inappropriate conflicts related to two of the Program participants with whom she reportedly had a personal friendship
 - **Ryan acted inappropriately and “demonstrated poor judgement” by seeking to expedite city-funded roof repairs for her friend.**
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“Staff reported the ECD Director [Ryan] became personally involved in asking a staff member, who was not otherwise involved in the Program, to certify and expedite one of these files ... We find any effort by the ECD Director to expedite or facilitate the review and approval process for a participant with whom she had a friendship was inappropriate and demonstrated poor judgment.” [[City of West Palm Beach, Internal Auditor's Office, Report No. 2007-004, 9/21/07](#)]

- **Ryan’s attempts to help her friends get city-funded new roofs was “improper,” city audit found.** “We conclude the ECD Director should have immediately and voluntarily withdrawn her personal involvement in this situation and her failure to do so was improper.” [[City of West Palm Beach, Internal Auditor's Office, Report No. 2007-004, 9/21/07](#)]

 - **City audit found “remarkable array of abuses” in Blue Roof program run by Ryan.** “City auditors who looked at West Palm Beach's Blue Roof Project to repair hurricane-damaged homes wrote a scathing 34-page report that detailed a remarkable array of abuses, missteps and mismanagement. In fact, the program was so flawed that no one person can be held accountable. There’s more than enough blame to go around city hall. Start with Paula Ryan, the former head of the city's Economic and Development Department. Ms. Ryan came up with the idea of using federal grant money to repair roofs for low-income and elderly homeowners.” [[Palm Beach Post, 9/29/07](#)]

 - **Ryan gave no-bid contract to roofing company that overcharged by \$350,000, billing the city for work that was never done.** “She chose Jupiter-based Seal-Tite Roofing to do the work, without seeking bids, saying time constraints did not allow them ... Auditors found numerous problems with Seal-Tite’s 107 roofing jobs last year. They say the company overcharged the city by \$350,000, largely through inflated measurements. The auditors said Seal-Tite charged the city for work that wasn’t done and also charged it for work that shouldn’t have been done.” [[Palm Beach Post, 9/29/07](#)]
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- **Ryan did not disclose she was personal friends with the president of the roofing company, who had previously hired her boyfriend to do legal work.** The city audit of the Blue Roof program and the Economic and Community Development department (ECD) stated that [[City of West Palm Beach, Internal Auditor's Office, Report No. 2007-004, 9/21/07](#)]:

During our interviews, we asked several ECD staff members about the origin of Seal-Tite and consistently received similar responses indicating the ECD Director [Ryan] and the President of Seal-Tite were friends. We asked the President of Seal-Tite if there was any prior relationship. He confirmed they previously worked together on another project and, the ECD Director's boyfriend had done legal work for him. He also told us the ECD Director had directly contacted him about the Program.

- **Ryan's failure to disclose relationship with president of roofing company was created a conflict of interest, city audit found.** "The ECD Director was not forthcoming regarding her previous relationship with the President of Seal-Tite and because of her failure to disclose the relationship, created a conflict of interest." [[City of West Palm Beach, Internal Auditor's Office, Report No. 2007-004, 9/21/07](#)]
- **Ryan's mismanagement of Blue Roof program forced city to return nearly \$1.2 million in federal grant money.** "The city's shrinking budget took another hit Friday when the U.S. Department of Housing and Urban Development ordered West Palm Beach to pay back \$1.67million it received from 1998-2007 ... City documents show \$1.19 million of the \$1.67 million is owed as a result of the 2006 Blue Roof program, run by Paula Ryan, West Palm Beach's interim housing director at that time and a candidate for mayor this spring ... 'We didn't play by the rules, and we got fined as a result. Hopefully that will never happen again,' Mayor Jeri Muoio said." [[Palm Beach Post, 6/4/11](#)]

RYAN BLAMED BLUE ROOF PROBLEMS ON "IMPLoding CITY," CALLED CITY ATTORNEY A "BALD-FACED" LIAR

- **2007: Paula Ryan Blamed Her Mismanagement Of Blue Roof Program On "Imploding City," Called City Attorney A "Bald-Faced" Liar.** "'They're going to
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throw me under the bus,' Ms. Ryan said, after walking away from a \$105,000 contract with West Palm Beach. 'An imploding city is going to put the blame on me.' ... Ms. Ryan says she walked away from a new contract, rather than fight the city's conflict of interest claims over the two women -- and also fight with a mayor who is campaigning for reelection and needs no political liabilities. She says [City Attorney Claudia] McKenna told 'bald-faced lies' about the roof initiative to the mayor and others, and that the legal department's mistakes doomed the program." [[Palm Beach Post, 2/18/07](#)]

WHILE AT CITY HALL, RYAN HAD "NO SUCCESS" ADVANCING AFFORDABLE HOUSING

- **2007: While Working At City Hall, Paula Ryan Had "No Success" Expanding Affordable Housing In West Palm.** Palm Beach Post editorial writer Dan Moffett wrote of Ryan's troubles while working as a development consultant at City Hall under then-Mayor Lois Frankel [[Palm Beach Post, 2/18/07](#)]:

Mayor Frankel hired Ms. Ryan in response to mounting criticism about the city's lack of progress on its affordable housing problems. City Attorney Claudia McKenna ruled that Ms. Ryan did not have to give up her seat on the redevelopment agency advisory board, a position that could have raised conflicts with her role as housing chief.

The city attorney's endorsement would prove ironic.

Ms. Ryan had no success advancing the cause of affordable housing. Commissioners approved her plan to require developers of downtown residential projects to pay into a housing fund. But the idea was too little and about five years too late to capitalize on the housing boom.

Court Records Show That Paula Ryan Used Evasion Tactic To Avoid Paying Taxes

- **2001: Court Records Show Paula Ryan Funded "Privileged Lifestyle" By Using "Semantics" To Avoid Paying Taxes On Her Corporate Real Estate Income.** A judgement in the custody battle with her former husband shows how Ryan couched her real estate income as "loans" to avoid paying taxes. [[Loten v. Ryan, Final Judgement, Filed 3/6/01](#)]
 - **"Privileged lifestyle with all the usual Palm Beach accouterments."** "She [Ryan] lives a privileged lifestyle with all the usual Palm Beach accouterments, as described in her Financial Affidavit. She owns and operates a real estate development corporation, White Oak Real Estate Development Inc., which pays most or all of her monthly expenses or advances money to her for that Purpose."
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- **Ryan couched real estate income as “loans” to avoid paying taxes.** “She has sole control of the corporation and the money advanced to her, paid to her, or paid on her behalf by the corporation. Such payments may technically, for tax accounting purposes, be classified as ‘loans,’ but are actually cash flow to the Former Wife, in amounts necessary to meet her living expenses. The Former Wife takes from the corporation any amount she wants or needs to meet her actual living expenses. No taxes are paid on these amounts, and none were proved to be due or payable in the future.”
- **Judge found that Ryan was using “semantics” to avoid paying taxes on corporate real estate income.** “Regardless of the semantics used by the Former Wife or her accountant, which may be accurate for tax or corporate strategy purposes, the money flowing to the Former Wife from the corporation is treated as income to her for purposes of the issues decided in this Final Judgement.

Paula Ryan Defaulted On \$15 Million Loan From Public Housing Agency

- **2000-2009: Court Affidavit Filed By Paula Ryan Shows Real Estate Company She Ran Defaulted On \$15 Million From State Public Housing Agency.** The disclosure is made in an affidavit, filed by Ryan, in the bankruptcy case surrounding an affordable housing development her company built near Tampa.
 - In November 2000, Ryan’s company received a \$15 million from the **Florida Housing Finance Corp.** – a public agency created by the state legislature – to build an affordable housing complex near Tampa. [[Florida Housing Finance Corp. / Land Use Restriction Agreement, 11/1/2000](#)]
 - The loan was later acquired by **Fannie Mae**, the government-backed mortgage purchaser. [[Affidavit of Paula J. Ryan, U.S. Bankruptcy Court, Filed 10/17/06](#)]
 - But the apartment complex – marketed as **Summer Palms Apartments**, but owned by a holding company named **Brandon Creek Apartments, Limited** – filed for bankruptcy in October 2006. [[Chapter 11 Bankruptcy](#)]
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[Petition, Brandon Creek Apartments, Limited, Filed 10/16/06](#)]

- In an affidavit filed in the bankruptcy case, Ryan – described as president of the general partner entity that controlled the apartment complex – blamed the bankruptcy on rising insurance premiums, higher property taxes, additional financing costs, and an “adverse judgment” in an unrelated court case that “cost the company in excess of \$2 million.” [\[Affidavit of Paula J. Ryan, U.S. Bankruptcy Court, Filed 10/17/06\]](#)

- In July 2006, Ryan’s company stopped making monthly payments on the loan. Two months later, Fannie Mae sent Ryan’s company a default notice. [\[Affidavit of Paula J. Ryan, U.S. Bankruptcy Court, Filed 10/17/06\]](#)
 - “Due to the foregoing unanticipated events and circumstances, Brandon Creek was unable to continue making its monthly payment to Fannie Mae under the Loan Documents beginning in July 2006,” she wrote in her affidavit. [\[Affidavit of Paula J. Ryan, U.S. Bankruptcy Court, Filed 10/17/06\]](#)

- In December 2008, Fannie Mae was awarded **a \$19.6 million judgement** against Ryan’s apartment company – the \$14.6 million remaining principal, plus interest, late charges and other costs. [\[Fannie Mae v. Brandon Creek Apartments, Limited, Uniform Final Judgement of Foreclosure, Filed 12/17/08\]](#)

- Documents from the Florida Housing Finance Corp. show Fannie Mae intended to sell the property at auction in early 2009. Rental listings show the apartment complex is now known as The Grove at South Shore. [\[Florida Housing Finance Corporation, 10/31/08 / Apartments.com\]](#)

Ryan’s maneuver – taking out a huge, government-backed loan, then walking away from the property when she couldn’t pay the bills, abandoning it to the foreclosure process – is the exact type of behavior that decimated the housing market in Palm Beach County amid the 2008 housing crisis

BRANDON CREEK APARTMENTS, LIMITED,
a Florida limited partnership

for the benefit of

FLORIDA HOUSING FINANCE CORPORATION

and

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA, N A
as Trustee

Dated as of November 1, 2000

Pertaining to

\$14,000,000

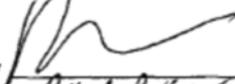
Florida Housing Finance Corporation
Housing Revenue Bonds, 2000 Series P-1
(Summer Palms Apartments)

and

\$1,080,000

Florida Housing Finance Corporation
Taxable Housing Revenue Bonds, 2000 Series P-2
(Summer Palms Apartments)

WITNESSES:

By 
Name Roy A. Penhale

By 
Name Keith A. Watkins

BORROWER:

BRANDON CREEK APARTMENTS, LIMITED,
a Florida limited partnership

By **WHITE OAK BRANDON CREEK, INC.,**
a Florida corporation,
its sole general partner

By 
Paula J. Ryan, President

STATE OF FLORIDA

COUNTY OF ~~LEON~~ Palm Beach

In 2000, Paula Ryan signed for a \$15 million backed with revenue bonds issued by the Florida Housing Finance Corp. (Above) Six years later, Ryan's company stopped making the monthly

payments. Eventually, Fannie Mae, which acquired the loan, obtained a \$19 million foreclosure judgement against Ryan's company.

UNIFORM FINAL JUDGMENT OF FORECLOSURE
(Effective August 1, 2007)

19 Nov 2008

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final Judgment on December 17, 2008. Based on the evidence presented and being otherwise fully informed in the premises,

IT IS ADJUDGED that:

- The Plaintiff's Motion for Summary Judgment is GRANTED. Service of process has been duly and regularly obtained over Brandon Creek Apartments, Ltd., defendants.
- There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed:	\$ <u>14,692,901.07</u>
Interest on the note and mortgage from <u>6/1/08</u> to <u>12/17/08</u> (at <u>7.23%</u>)	\$ <u>2,690,923.53</u> *
Default Prepaid interest at <u>4%</u> from <u>6/1/08</u> to <u>12/17/08</u>	\$ <u>1,448,066.25</u> **
Late Charges	\$ <u>123,201.36</u>
Escrow Advances	\$ _____
Title search expenses	\$ _____
Taxes for the year(s) of _____	\$ _____
Insurance premiums	\$ _____
Court Costs:	
Filing fee	\$ _____
Service of Process at \$ _____ per defendant	\$ _____
Publication for _____	\$ _____
SUBTOTAL	\$ <u>18,955,092.21</u>
Additional Costs:	
<u>Reconveyance/UCC/Administrative Fee</u>	\$ <u>770.00</u>
<u>Prepayment Premium (good Thr. 11/30/08)</u>	\$ <u>658,241.97</u>
<u>Other Charges</u>	\$ <u>2,615.89</u>
_____	\$ _____
SUBTOTAL	\$ <u>19,616,720.07</u>

Paula Ryan Left Behind Mountains Of Debt In Her String Of Failed Businesses

- ✓ Two of Paula Ryan's real estate ventures filed for bankruptcy, leaving behind millions in debt
- ✓ Ryan's string of unpaid bills includes a few hundred dollars owed for pest control – and a \$1 million judgement to a laundry machine company.
- ✓ Ryan claims to be a CEO, but her company has been administratively dissolved by the State of Florida

Ryan's Business Career Marked By Bankruptcies, Debt

- **2006: Two Affordable Housing Companies Run By Paula Ryan Filed For Bankruptcy, Leaving Behind Millions In Debt.** [[White Oak Brandon Creek, Inc., Chapter 11 Bankruptcy Protection, Filed 10/16/06](#) / [Chapter 11 Bankruptcy Petition, Brandon Creek Apartments, Limited, Filed 10/16/06](#)]
 - On the same day in October 2006, two affordable housing companies operated by Ryan both filed for Chapter 11 bankruptcy protection.
 - Both companies – Brandon Creek Apartments, Limited, and White Oak Brandon Creek, Inc. – indicated debts exceeding \$1 million.

Ryan Left Trail Of Debt, Owing Thousands To Scores Of Small Businesses

- **2003-2008: Debts Incurred By Ryan's String Of Business Failures Range From Unpaid Bills For Pool Maintenance And Pest Control, To A \$1 Million Judgement To A Laundry Company:**
 - **2003:** A Maryland collection agency, The RecovAR Group, filed a **\$5,205** lien against Ryan's company, White Oak Real Estate Development Corp.
 - **2003:** A **\$6,395** lien was filed against the Wimauma apartment complex for unpaid work for sprinkler installation. [[Hillsborough County Clerk, Filed 8/6/03](#)]
 - **2003:** An Orlando supply company claimed Paula Ryan's Wimauma real estate complex owed **\$36,679** for unpaid supplies used in building the
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apartment building. [[Hillsborough County Clerk, Filed 4/25/03](#)]

- **2004:** An exterminator near Clearwater – Anti-Pesto BugKillers, Inc., – claimed that Ryan’s real estate company owned **\$332** for “pest extermination services.” [[Hillsborough County Clerk, Filed 10/26/04](#)]
 - **2005:** A pool maintenance company filed a **\$5,826** lien for unpaid service at the Summer Palm Apartments, near Tampa, controlled by Ryan. [[Hillsborough County Clerk, 2/8/05](#)]
 - **2005:** Ryan’s real estate company was ordered to pay **\$1,050,996** to a New York laundry-machine company, Coinmach Corp., that provided equipment to one of Ryan’s apartment buildings. [[Coinmach Corporation v. KJP Communications, et al, Final Judgement, 2/08/05](#)]
 - **2008:** A Palm Beach County Circuit Court judge ruled that two of Ryan’s real estate development companies owed **\$163,423** to an investment partnership. [[Heritage Point Partners, Ltd. v White Oak Heritage Point and White Oak Real Estate Development Corp., Final Judgement, 6/4/08](#)]
 - **2008:** A landscaping company filed a lien against another of Ryan’s affordable-housing properties – The Groves of Wimauma, near Tampa – for **\$9,561** in unpaid work done at the complex. [[Hillsborough County Clerk, Filed 2/21/08](#) / [Paula Ryan, Statement of Financial Interests, Filed 12/27/17](#)]
 - **2008:** A San Diego hardware distributor named Ryan in a lien seeking **\$4,163** for “miscellaneous hardware, electrical and plumbing supplies purchased but not paid for.” [[Hillsborough County Clerk, Filed 2/14/08](#)]
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