STRATEGIC
WEALTH RECOVERY

TIM ABALLO

INVESTIGATIVE REPORT

Korvato's Third Owner and Operator

IDENTIFIED BY SWR [N7]

Tim Aballo | Portrait supplied by SWR

AG ACUMEN / ALPHA / KORVATO

SWR identifies Timothy J. Aballo as Korvato's third owner and an operator alongside Amit Fridman and Michael Walding. This report examines his business history, operating role, Quantum-related sales records and customer refund disputes.

An evidence-led investigation prepared for
Strategic Wealth Recovery

Ownership identification: SWR account. No equity percentage is asserted. [N7]
Photograph supplied and identified by SWR; original proportions preserved.

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01 / THE STORY

Korvato's Third Owner and Operator

SWR identifies Tim Aballo alongside Amit Fridman and Michael Walding. [N7]

SWR identifies Timothy J. Aballo as Korvato's third owner and an operator. The reviewed records document his AG Acumen role, a Korvato representative agreement, and staff functions assigned to Tim for finance, reporting and invoicing. This investigation examines his authority, the sales network and the decisions behind the customer claims. [N7; R1-R2, R5; N1]

The ownership identification is SWR's account. The reviewed records do not independently establish the membership or equity split of Nevada Korvato LLC. Third owner does not mean a one-third interest.

What this expanded review adds

Finding	Concrete record
An explicit Quantum Bots sales lead	A March 1, 2025 deal note describes a self-set/close from Quantum Bots. The row records Paul Lopez as closer and $9,500 paid. [N10, row 484]
A second Quantum-related transaction	A November 30, 2024 deal records a $5,000 balance and a later note about waiting for a Quantum refund to pay it. [N10, row 168]
A longer corporate history	Seven Florida entity records identify Aballo as manager or authorized member; a separate eighth record lists him only as registered agent. [R1-R4, R15-R19]
An auditable sales dataset	1,554 retained deal rows total $19,648,110 in the Revenue field and $13,497,543 in Total Amount Paid. These are company records, not Tim's income. [N10]
A fuller customer history	C-01 has two earlier $1,000 payments marked refunded, followed by the later disputed $10,000 purchase. [N10, rows 1020-1021, 1538]

CENTRAL ASSESSMENT

SWR's owner/operator identification is examined against dated business, contracting and sales records. Those records substantiate participation; personal Quantum engagement, compensation and responsibility for specific sales or refund decisions still require direct evidence.

Reading guide: chronology 3; business history 4-6; administration 7; Quantum records 8-9; data 10-13; customer case 14-16; allegations 17-18; legal context 19; assessment and method 20-21; sources 22-25.

02 / CHRONOLOGY

A Dated Business and Transaction History

The date of a sale, a later note and a later complaint are different events.

Date	Recorded event
Dec 26, 2017	TIM ABALLO LLC files in Florida, effective January 1, 2018. [R15]
Jun-Nov 2020	ARBITAGE OPS and A2A OPS file; both identify Aballo as an authorized member. [R4, R16]
Dec 17, 2021	AG Acumen LLC files in Florida. [R1]
Oct 2022-Jul 2023	AG Integral and Aballo Group file; Aballo is listed as manager. [R17, R3]
Sep-Oct 2024	The public customer agreement records Aballo's representative signature and later customer completion. [R5]
Nov 30, 2024	A $10,000 deal records $5,000 paid; a note dated January 15, 2025 refers to a Quantum refund. [N10, 168]
Mar 1, 2025	A $10,000 deal records $9,500 paid and explicitly mentions Quantum Bots. [N10, 484]
Apr 1, 2025	Wilson federal TCPA case is filed; its index identifies AG Acumen d/b/a Korvato. [R6]
Jun 25, 2025	Two C-01 rows each record a $1,000 initial payment and a $1,000 refund. Refund dates are blank. [N10]
Jul 31, 2025	Red Bag Emoji LLC files, with Timothy Aballo listed as manager. [R18]
Nov 7, 2025	C-01's later $10,000 license purchase appears in both contract and ledger. [N3, N10]
Jan 14-15, 2026	C-01 requests a refund; the company acknowledges referral for review. [N3]
Apr 13, 2026	AG Acumen's annual report bears Aballo's electronic MGR signature. [R2]
Aug 25, 2026	Florida records Red Bag Emoji's voluntary dissolution. [R18]
Aug-Sep 2026	C-01 reports nonpayment; SWR sends a September 16 demand addressed to Tim. [N4-N5, N14]

Research cutoff: September 28, 2026. The undated personnel and task exports do not establish employment start dates. A company filing date is not proof that a particular product launched that day.

03 / EARLIER COMPANIES

The Corporate Record Starts in 2017

The expanded search reaches beyond the three businesses in the first edition.

Entity and filing number	Aballo role	Recorded dates and status
TIM ABALLO LLC L17000261383	MGR; registered agent	Filed Dec 26, 2017; effective Jan 1, 2018. Administrative dissolution for annual report, Sep 27, 2019. [R15]
ARBITAGE OPS LLC L20000175784	AMBR	Filed Jun 18, 2020. Administrative dissolution for annual report, Sep 22, 2023. Registry spelling is ARBITAGE. [R4]
A2A OPS LLC L20000369856	AMBR; registered agent	Filed Nov 23, 2020. Administrative dissolution for annual report, Sep 24, 2021. [R16]
AG ACUMEN LLC L21000531195	AMBR; 2026 signature as MGR	Filed Dec 17, 2021. Active in the reviewed record; 2026 annual report filed Apr 13. [R1-R2]

What the sequence shows

Aballo's recorded business activity predates the 2024 Korvato customer agreement by several years. These entities overlap in time; they should not be presented as a proven sequence of business replacements. The filings supply dates and stated roles, not each company's revenue, customers or ownership percentages.

A recurring business associate

The ARBITAGE OPS record also lists Christopher Akhaven; A2A OPS lists Christopher T. Akhavein. The similar names are a lead requiring identity confirmation. The records establish the entries as written, not that the two spellings necessarily identify one person. [R4, R16]

> **CORPORATE STATUS IS NOT A MISCONDUCT FINDING**
>
> Administrative dissolution for an annual-report lapse is a compliance event. It does not establish fraud, insolvency, an asset transfer or an unpaid customer debt. MGR and AMBR are the registry's role labels; they do not disclose ownership percentages.

04 / LATER COMPANIES

The 2025 Formation and 2026 Closure

Red Bag Emoji is a newly identified business record, with a recent voluntary dissolution.

Entity and filing number	Recorded role and event
AG INTEGRAL LLC L22000433671	Timothy J. Aballo, MGR. Filed Oct 7, 2022; administratively dissolved for annual report Sep 22, 2023. [R17]
ABALLO GROUP LLC L23000332584	Timothy Aballo, MGR. Filed Jul 13, 2023; active in the reviewed record. The displayed 2016 effective-date field is distinct from the filing date. [R3]
RED BAG EMOJI LLC L25000351842	Timothy Aballo, MGR. Filed Jul 31, 2025; voluntary dissolution recorded Aug 25, 2026. No annual reports listed. [R18]

What is known about Red Bag Emoji

The official index places formation during the period covered by the sales ledger and dissolution about thirteen months later. Its listed business address is consistent with other Aballo company records. No source reviewed establishes its product, trading activity, bank accounts or receipt of Korvato proceeds. The underlying dissolution image could not be retrieved, so this report does not identify a signatory or stated reason. [R18]

A separate record: registered agent only

PRODUCT J LLC, L20000368723, filed November 23, 2020 and was administratively dissolved September 23, 2022. It lists Timothy Aballo as registered agent while naming other authorized persons. That role alone does not establish that he managed or owned the business. It is excluded from the seven-entity manager/member count. [R19]

Corporate searches used Tim, Timothy, Aballo and the requester's Abollo variant. The statutory name in the reviewed records is Aballo. Personal street addresses are omitted; no residential asset or family inference is made.

05 / COMMERCIAL EXPERIENCE

The Public Business Profile and the Korvato Link

First-party commercial references add context to the corporate filings.

Online arbitrage, software vendors and hiring

The Miami Sellers Conference identifies Tim Aballo among notable attendees and describes online-arbitrage experience with more than 20 virtual assistants. This is an organizer-published promotional biography, not an audited staffing count. Txend's own site separately features a testimonial attributed to Tim Aballo of Arbitrage Ops. [R9, R20]

Recruiter Talented attributes a hiring testimonial to Tim of Aballo Group: "I expect to have major pieces of my companies run from the people I've hired through him." This records a public claim about using recruited personnel. It does not identify the employees, companies or dates involved. [R21]

An indexed LinkedIn profile identifies Tim Aballo with Aballo Group and lists Virginia Tech's Pamplin College of Business and CliftonLarsonAllen. Direct profile access was unavailable; no degree date, current CPA license or precise job tenure is asserted from the indexed material. [R22]

The documentary bridge to Korvato

Record	What it connects
AG Acumen filing	An official business role for Aballo; his 2026 annual-report signature provides a dated corporate act. [R1-R2]
Wilson docket index	AG Acumen LLC is identified doing business as Korvato in federal TCPA litigation. [R6]
Public 2024 agreement	A Korvato customer agreement identifies Timothy Aballo as representative, with his recorded signature date Sep 25, 2024 and customer completion Oct 3. The original signature audit was not obtained. [R5]

The earlier agreement lists a $10,000 license and $198 monthly charge, with its own 30-day refund conditions. Those terms must not be substituted for the different 2025 agreement examined on page 16. [R5]

06 / ADMINISTRATION

Staff Roles and the Reporting System

The original exports describe finance, sales, payroll and refund administration.

Native roster entry	Role as recorded
Jhonalyn Ampere	Tim's EA/Finance/Reporting/Invoicing
Jelly Lucero	Tim's assistant
Tyler Sanderford / Grant McDonell	Closers

Source: Employee Details.csv, Alpha section. The duplicated Employee Details(1).csv has the same SHA-256 hash and is not independent corroboration. The first-name reference to Tim is interpreted in the surrounding business context; its original author and employment period remain unverified. [N1]

Specific workflows in the task register

Task	Recorded routing or responsibility
Processor cash reports	NMI and Whop reports are tallied and sent to Amit and Pedro; Kristine is named responsible. [N2, row 18]
Refund requests and refunded lists	Alliah is assigned the refund-request report before mass refund processing and the refunded-list report. [N2, rows 22-23]
Payroll and sales commissions	Employee payroll every other Monday and sales commissions at month end; Amit and Pedro appear in the notes. [N2, row 26]
Profit and loss / advertising	Jhona and John are assigned recurring financial and ad-spend reports; the sheet also tracks closer performance. [N2, rows 7, 14-15]

THE ATTRIBUTION QUESTION

The roster places finance and assistant functions around Tim. The task register shows that reporting channels existed, but the cited recipient fields name Amit and Pedro. Establishing Tim's access or authority requires the delivered reports, workspace permissions and approval history.

Several roster contact fields appear misaligned. Names and role fields are used here; email pairings are not used to prove identity or employment. A task assignment also does not prove that a report was completed or read.

07 / QUANTUM BOTS | EXHIBIT Q-01

An Explicit Quantum Bots Reference

March 1, 2025 sale: a named closer, a recorded payment and an explicit sales note.

Native field	Value recorded
CSV record	484, with header counted as record 1
Closed deal date	March 1, 2025
Closer	Paul Lopez
Revenue / Initial Payment	$10,000 / $9,500
Total Amount Paid / Balance	$9,500 / $0
Payment method / status	Crypto / Confirmed

VERBATIM ADMIN/CLOSER REMARKS

He paid $50 in crypto and another $9,450 in crypto soon after. This is a Self set/Close from Quantum Bots who ive been working with for 8 months. 10k pif deal // waiving $500 bal (approved by Mark)

What the note adds

The export explicitly connects a Korvato-ledger sale with Quantum Bots. The two stated crypto amounts total $9,500, consistent with the payment fields; the note says the remaining $500 was waived. This is materially stronger evidence of a sales-network connection than a similarity between company marketing. [N10]

What it does not resolve

Paul Lopez is the recorded closer. The note's author and edit date were not authenticated, and the phrase about eight months could refer to a customer relationship. It should not be turned into eight months of employment at Quantum Bots. Tim is not named in this entry; neither his compensation nor his supervision of this sale is established.

Exhibit is a typeset transcription of native CSV fields, not a screenshot or independently authenticated bank receipt. Customer identity, contacts, invoice and private document links are withheld. Full file hash and extraction rules appear on page 21.

08 / QUANTUM-RELATED RECORD | EXHIBIT Q-02

A Refund Expected to Fund Another Balance

The second note links a pending balance to a refund described as Quantum.

Native field	Value recorded
CSV record / sale date	168 / November 30, 2024
Closer	Mark Berisha
Revenue / Total Amount Paid	$10,000 / $5,000
Balance / payment channel	$5,000 / Whop
Paid? field	Awaiting balance payment
Onboarding fields	Yes/completed; call date December 7, 2024

VERBATIM ADMIN/CLOSER REMARKS

no answer, vm is full but I sent sms and email -1/15/25 Waiting for Quantum Refund to pay balance

The note dates collection activity to January 15, 2025, after the recorded sale. It describes an expected refund as a source of the customer's remaining payment. It does not say that the refund arrived. Unlike Q-01, it uses Quantum without the full brand name; that identification remains less specific. [N10]

The separate personnel lead

An October 2, 2024 Quantum Bots review names Tyler Sanderford; the company's October 14 reply refers to Tyler. The Alpha roster also lists Tyler Sanderford as a closer. This is a same-name personnel lead, not proof of a common owner or contractual period. [R8, N1]

TIM'S REPORTED QUANTUM EXPERIENCE

SWR reports that Tim previously sold Quantum Bots. The native notes now document a Quantum connection within the sales record. A Tim-specific agency contract, sales call, onboarding record or commission payment is still needed to establish his personal engagement and dates. [N7, N10]

09 / THE SALES LEDGER

1,554 Deal Rows, Recalculated

Source: New Leads 11_13_25 - Closed Deals.csv. All amounts below are U.S. dollars.

Source measure	Recalculated result	Meaning
Included deal rows	1,554	Nonblank customer name and closer fields.
Revenue	$19,648,110.00	Recorded contracted deal values; not settled cash.
Initial Payment	$15,556,185.00	Sum of the export's initial-payment field.
Refund Amount	$1,994,640.50	Recorded refund amounts, not outstanding claims.
Total Amount Paid	$13,497,543.00	Sum as stored; not independently bank-reconciled.
BALANCE	$2,074,350.00	Recorded balances, not a recoverable-asset valuation.

Coverage and price concentration

The file contains 1,585 data records. Applying the stated inclusion rule retains 1,554 and excludes 31 blank/template or other nonqualifying records. Of those retained, 1,550 have parseable sale dates from September 20, 2024 through November 13, 2025; four have no parseable date. A total of 1,262 rows have Revenue values from $10,000 through $20,000 inclusive. [N10]

A reconciliation gap to resolve

Initial Payment minus Refund Amount equals $13,561,544.50, which is $64,001.50 higher than the stored Total Amount Paid sum. Later payments, adjustments and data-entry rules require transaction-level reconciliation. The gap is not identified as missing or diverted money.

KEEP THE MEASURES SEPARATE

The figures describe the scale and contents of a sales export. They do not measure Tim's receipts, commissions, profit or customer trading losses. Do not subtract refunds again from Total Amount Paid without establishing how that field was calculated.

10 / SALES NETWORK

Who Is Recorded as the Closer?

Grouping the same 1,554 rows by the closer field makes the sales references traceable.

Recorded closer	Rows	Deal values	Total Amount Paid
Tyler Sanderford	382	$5,432,645	$3,594,820
Grant McDonell	193	$2,558,700	$1,855,250
Paul Lopez	189	$2,442,225	$1,684,025
Christophe Caso	195	$2,151,200	$1,353,758
George Briere	162	$1,953,700	$1,520,050
Mark Berisha	94	$1,119,250	$681,950
Michael Walding	1	$10,000	$10,000

Selected names relevant to the transaction narrative, plus other leading closer totals; this is not the full list. Source: N10. Amounts are sales-record fields, not payments to the named closers. Listing a person does not allege misconduct.

How the named records connect

Paul Lopez is the closer in Q-01, which explicitly mentions Quantum Bots. Mark Berisha is the closer in Q-02, which mentions an expected Quantum refund. Tyler Sanderford appears in both the Alpha roster and the public Quantum review. Grant McDonell appears in C-01's November purchase; Christophe Caso appears in that customer's earlier refunded rows. [N1, N10; R8]

Tim is absent from this field

No included closer field identifies Tim Aballo, Timothy Aballo or the Abollo variant. That is a finding about this export, not proof that he never sold a product. An owner, administrator or sales-agency principal may receive compensation without appearing as the closing salesperson.

> **THE NEXT FINANCIAL TEST**
>
> Match transactions to commission statements and recipient entities to distinguish closer payments from agency overrides, management fees and distributions to Tim or his companies.

11 / ADDITIONAL PAYMENT EXPORTS

Alpha and Titan: Monthly Payment Fields

These are separate workbook tabs. They are not added to the closed-deals headline.

Payment-date month	Alpha rows	Alpha amount	Titan rows	Titan amount
July 2025	223	$2,016,150	110	$867,800
August	145	$1,328,900	77	$756,700
September	133	$1,139,100	46	$444,350
October	115	$909,350	21	$165,000
November	47	$350,400	12	$92,000
December	8	$59,500	1	$10,000
January 2026	1	$7,000	0	$0
Total	**672**	**$5,810,400**	**267**	**$2,335,850**

What was counted

For each tab, the calculation includes rows with a customer name and a parseable Closed deal/Payment date, then sums Payment Amount. These are payment entries, not counts of unique customers or contracts. Alpha runs July 1, 2025 to January 14, 2026; Titan runs July 1 to December 12, 2025. [N11-N12]

What was excluded

Alpha has an additional $13,000 named row without a payment date. Its note describes replacing an existing Korvato payment method with a wire; it is excluded from the dated monthly totals. Side-of-sheet summary blocks, blank separators and undated notes are also excluded. No identical primary transaction rows were found within either dated selection.

> **WHY THESE NUMBERS ARE SEPARATE**
>
> These exports overlap with N10; adding them could double-count sales. Tab labels do not establish each legal seller, and payment fields need processor and bank reconciliation before they can be called confirmed receipts.

12 / REFUND EXPORT

Recorded Refunds Need Their Own Analysis

The separate Refunded deals tab contains 251 named entries with an amount.

Company label, normalized	Entries	Refunded Amount total
ALPHA	167	$983,227
TITAN	65	$374,696
No company label	19	$69,431
Total	**251**	**$1,427,354**

After normalizing company labels, 243 entries have dates from July 3 to November 16, 2025, totaling $1,391,954. Eight entries totaling $35,400 are undated. Four named rows without amounts are excluded. [N13]

The status field is incomplete

Recorded status	Entries	Amount
Full refund	99	$496,592
Partial refund	34	$116,188
Blank	118	$814,574

The amounts are not independently confirmed settlements. Blank status does not mean denied, unpaid or completed. Repeated names may represent installments or separate adjustments.

> **NO COHORT REFUND RATE IS CLAIMED**
> Refunds can concern earlier purchases. Dividing this period's refunds by its sales would mix customer groups. This total is not added to N10's $1,994,640.50 refund total because transactions may overlap.

The separate Refund rate tab sometimes lists more refunded deals than closed deals in the period. Its percentage is not adopted as a customer refund probability. [N15]

13 / CUSTOMER C-01

The Full Ledger History Changes the Account

The native export links three rows by the same customer name and email, withheld here.

Sale date / row	Closer	Initial payment	Refund field	Total paid field
Jun 25, 2025 1020	Christophe Caso	$1,000	$1,000	$0
Jun 25, 2025 1021	Christophe Caso	$1,000	$1,000	$0
Nov 7, 2025 1538	Grant McDonell	$10,000	Blank	$10,000

The earlier payments were marked refunded

The two June rows share an invoice reference, carry different Revenue values of $14,000 and $4,000, and each record a $1,000 initial payment and matching refund. Both are marked Refunded. Their refund-date fields are blank. These are two ledger entries; the shared invoice is a reason to reconcile them before asserting two separate contracts. [N10]

The later purchase is the disputed fee

The November row records $10,000 in Revenue, Initial Payment and Total Amount Paid, a zero balance, FB as the payment-method entry and Confirmed as payment status. The retained agreement independently identifies a November 7, 2025, $10,000 license purchase. The source ledger and contract therefore agree on date and fee. [N3, N10]

> **THE CLAIM IS $10,000, NOT $12,000**
>
> The earlier entries are recorded as refunded and are not added to the later license-fee demand. They are a material part of the customer history. Processor statements are still needed to verify the June refunds and reconcile the November payment and any later credit.

The November ledger row contains no go-live date, refund date or refund amount. The export ends in November 2025, so its blank refund field cannot establish nonpayment in September 2026. Later nonpayment is a customer allegation documented in subsequent correspondence.

14 / CUSTOMER C-01

From the Purchase to the Refund Demand

The correspondence establishes a dispute; the complete resolution record is still missing.

Date / record	What is recorded
Nov 7, 2025 Agreement and ledger	A $10,000 software-license purchase. The agreement names Korvato LLC; it is not a personal guarantee by Tim. [N3, N10]
Jan 14, 2026 Customer message	A written request to recover the license fee. This is 68 days after the recorded purchase date. [N3, p. 4]
Jan 15, 2026 Company reply	Acknowledgment that the request was referred for review. The packet does not contain a final approval or denial. [N3, p. 4]
Aug 28, 2026 Direct customer email	The customer says account assurance promised a fee refund if no money was made, and reports repeated unanswered phone and email attempts. [N14]
Sep 3, 2026 Claim submission	The customer describes a 5-7% monthly Facebook pitch, OX onboarding, about two months without earnings, withdrawn broker funds and an unpaid fee refund. [N4]
Sep 16, 2026 SWR demand	A $10,000 demand addressed to Timothy, requesting action by September 18. A sent demand is not proof of receipt or refusal. [N5]

A point requiring clarification

The August statement that there had been no response should be read alongside the January acknowledgment. It may refer to later attempts or lack of a substantive decision. The original message history is needed to resolve that distinction; the report does not erase the documented January reply.

Fee and trading capital are different

The customer reports withdrawing the broker funds. This case therefore concerns the disputed software fee; it should not be described as a verified $10,000 trading loss. Neither the advertising representation nor the complete trading history was independently authenticated in this review.

15 / CONTRACT TERMS

What the 2025 Refund Conditions Say

A refund assurance must be compared with the exact agreement and the actual go-live record.

• Profit Deduction: If the customer's account generates profits during the 90-day period, the refund will be issued minus the total profits earned using the Software. This ensures transparency and fairness while allowing the customer to benefit from the initial gains.

• Conditions for Eligibility:
o The customer must use the Software as intended, continuously for a minimum of 90 consecutive days.
o All usage must follow the guidelines and instructions provided by Korvato AI.
o Any refund request requires that all profits earned by the algorithm during the 90-day period be returned to Korvato AI as part of the refund process.

• Refund Request Process:
o The customer must submit a written refund request within 90 days from the date the Software goes live, including a detailed explanation of the Software's performance during the 90-day period.
o Korvato AI will review the request and respond within 7 business days. If the conditions are met, the refund will be processed, minus any profits earned by the Software.

• Transparency and Performance Verification: The FX Blue account linked to the customer's Software is a live trading account with fully verified results, ensuring transparency and offering clear proof of the algorithm's performance during the 90-day period.

Original documentary excerpt from section 2 of the retained agreement, evidence-packet page 6. Cropped to the terms and scaled; the text is unaltered. This exhibit contains no customer identity. [N3]

The timing conflict to investigate

The conditions require at least 90 consecutive days of use while also describing a written-request window within 90 days of going live. The January 14 request was 68 days after purchase, and the native November row supplies no go-live date. The full operating record, any later request and any waiver are material to eligibility.

Other representations needing verification

The terms address profits, response timing and a linked FX Blue account described as live with fully verified results. The contractual description is a representation, not independent technical verification. A bank refund, a customer's trading return and proof that a performance account is live each require different records.

The reviewed packet does not establish automatic refund entitlement, satisfaction of every condition, a Tim refund rejection or a personal guarantee by him. The earlier 2024 public contract has different terms. [R5, N3]

16 / ALLEGATIONS EXAMINED

Sales Claims, Performance and Knowledge

SWR's September 16 demand supplies allegations. The report tests their personal attribution.

Misleading sales representations

Allegation: Tim helped direct Alpha/Korvato selling and bears responsibility for misleading income, automation and refund representations. **Evidence now available:** a corporate role, a public representative agreement, finance/assistant roster entries, a structured reporting system and a customer's stated sales experience. **Decisive missing record:** a Tim-authored or approved script, the particular ad, sales-call recording or instruction tying him to the statement. [R1-R2, R5; N1-N5]

Fabricated or manipulated performance records

Allegation: EnviFX-linked results or other performance presentations were manipulated. **Record:** SWR's demand makes the allegation; the retained contract promises live, fully verified FX Blue results. **Decisive missing record:** original broker-server history, account identifiers, audit logs and a communication showing who created or altered the representation. No technical finding that Tim fabricated results is made. [N3, N5]

Continued selling after warnings

Allegation: sales continued despite known losses and strategy risks, including alleged martingale or recovery exposure. **Record:** SWR correspondence summarizes whistleblower information. **Decisive missing record:** the original dated warning, delivery to Tim, his acknowledgment and the subsequent decision. Trading losses alone do not prove his knowledge or identify the strategy used. [N5, N9]

Failure to honor refunds

Allegation: promised refunds were delayed or withheld. **Record:** C-01's request and later nonpayment allegation are documented; earlier payments were marked refunded. The task sheet identifies a mass-refund reporting process. **Decisive missing record:** eligibility review, approval/denial history and settlement records identifying the decision-maker. [N2-N5, N10, N14]

> **ROLE EVIDENCE IS THE START OF PERSONAL ATTRIBUTION**
>
> The stronger analysis connects a particular act or decision to an identified person, date and record. A management title and a large company sales total cannot substitute for that connection.

17 / ALLEGATIONS EXAMINED

Broker Incentives and the Wider Network

The new Quantum entries strengthen a network lead, while other theories remain less developed.

Undisclosed broker compensation

SWR alleges incentives tied to referrals to OX, Plexytrade, GNT and Orca. C-01 identifies OX; the internal task sheet describes software-sales commission administration. No Tim-specific introducing-broker contract, per-lot statement or recipient payment record was obtained. A software closer commission must not be relabeled a broker commission. [N2, N4-N5]

Account authority and discretionary activity

SWR questions whether the trading service involved account control or regulated activity beyond a software license. The relevant factual test is actual authority: who held credentials, placed or copied trades, controlled allocation and could change risk settings. No authenticated permission record or trading log was obtained establishing Tim's personal authority. [N5; R12]

Reviews and product descriptions

The demand raises concerns about reviews, safety claims and product representations. Those concerns require the original publication and its author, any payment or incentive, and evidence linking Tim to the instruction. An allegation of review manipulation is not proof that a particular customer review was fabricated. [N5]

Quantum Bots and later offers

Q-01 establishes that the retained ledger contains an explicit Quantum Bots sales reference; Q-02 supplies a less specific Quantum-refund note. Neither names Tim. SWR also reports White Glove-related continuation concerns, previously considered alongside Tradey and Freedom Algos. No Tim ownership document, customer-list transfer or receipt of proceeds for those later offers was located. [N7-N8, N10]

> **DO NOT MERGE LEGAL ENTITIES**
> Florida AG Acumen's use of Korvato in the Wilson index and the Nevada Korvato LLC named in the retained contract and FanBasis record are distinct entity references. Agency, ownership, transfers and successor responsibility need their own evidence. [R6; N3, N6]

18 / COURTS AND REGULATION

The Legal Records Have Different Scopes

The companion investigations provide context without transferring their findings to Tim.

Wilson: AG Acumen doing business as Korvato

The Northern District of Ohio TCPA case, 1:25-cv-00635, identifies AG Acumen LLC d/b/a Korvato. The reviewed Justia index includes an amended complaint and later participation by AG Acumen through September 26, 2025. It is a secondary docket snapshot, not a verified current disposition or a merits finding about Tim's trading or refund conduct. [R6]

FanBasis: a $1,134,900.54 merchant-debt judgment

The retained July 21, 2026 default final judgment in Broward case CACE26006902 awards $1,134,900.54 including fees and costs, against named defendants including Amit Fridman and Michael Walding. Timothy Aballo is not named. The order concerns merchant receivables; it cannot be described as a fraud judgment or customer recovery award against him. Later satisfaction was not established. [N6]

OX Securities: a registration warning

The CFTC dates its OX Securities RED List entry to May 29, 2025 and describes activity appearing to require U.S. registration without the identified registration. The warning expressly distinguishes inclusion from a concluded violation. It supplies broker context for C-01's account, not proof that Tim knew of the entry or violated a rule. [R10; N4]

Legal theories need conduct-specific analysis

SWR's demand invokes Florida consumer-protection law and federal retail-forex requirements. Florida section 501.204 concerns unfair or deceptive commercial conduct; 17 CFR 5.3 addresses specified retail-forex registration roles. Counsel would need the actual service, capacity, jurisdiction and any applicable exemption before assessing liability or registration obligations. [R11-R12; N5]

The Amit and Michael reports remain useful source trails. Their individual judgments, allegations and earlier business histories are not attributed to Tim by association. No reviewed legal record supplies a criminal conviction of Timothy Aballo. [R13-R14]

19 / ASSESSMENT

What Is Established and What Would Decide More

The strongest next records would show authority, communications and the recipient of money.

INVESTIGATIVE ASSESSMENT

SWR identifies Aballo as Korvato's third owner and an operator. Corporate, contracting and staff records substantiate business participation. The ledger adds two Quantum-related notes, but does not establish his personal Quantum contract, earnings or responsibility for the particular misconduct alleged. [N7]

Question	Most probative next record
Did Tim sell or direct Quantum sales?	Agency agreement, dated onboarding, Tim-identified call, CRM user history and commissions paid to his verified entity.
What ownership and authority did Tim hold?	Korvato membership register, operating/agency agreements, staff reporting lines, permissions and dated instructions.
Who decided C-01's refund?	Full request queue, eligibility review, approval/denial logs, settlement records and the actual go-live history.
Who approved return and safety claims?	Original ad and version history, sales script approvals and authenticated recordings.
Did Tim receive broker or sales incentives?	Commission agreements and payment statements matched to recipient bank or processor records.
What did Red Bag Emoji do?	Formation and dissolution originals, business contracts and appropriately obtained financial records.

Response and correction record

No Tim response was located in the reviewed demand thread or targeted sender search. That does not establish receipt, refusal or absence of a response elsewhere. No new interview or request for comment was sent for this edition. Responsive records should be evaluated and incorporated with their dates and provenance.

Prepared for SWR, which is advancing claimant recovery efforts. SWR's own allegations and earlier publications are not independent corroboration. Customer identities and private contacts are withheld in this research edition.

20 / REPRODUCIBILITY

How the Native Data Was Counted

CSV record numbers count the header as 1; quoted multiline cells are one record.

Source	Inclusion and calculation rule
N10 | Closed Deals	1,554 records with customer and closer populated. Sum stored financial fields separately. Parse sale dates as MM/DD/YYYY. Four included rows have no parseable date: 26, 31, 33, 75.
N11-N12 | Payment tabs	Customer populated and parseable payment date. Group by that month; sum Payment Amount. Use transaction columns only, excluding side summary blocks.
N13 | Refunded deals	Customer and amount populated. Use positional column 1 for company and column 4 for amount; duplicate blank headers make a naive dictionary import unsafe. Accept U.S. dates and UTC timestamps.
Cross-file treatment	Do not add overlapping exports. Identical roster copies count as one source. No claim that exports provide a complete, unaltered system history.

SHA-256 fingerprints of the analyzed files

N10 | a4bbd261d9933e950200012a0955c36f
756bbfef4937020403081b474c2a4be9

N11 | 0eff94cebc2b8ce682a246d286a45b4e
19834762f2eb57c34c99812873b7ee35

N12 | 7c689657ef656acdcf02936cebd7216d
8b0d03dcb3a0b1a1b27986dad07293cb

N13 | bf4de53b250e59125def4ba0fe93e827
40672f54c5b636f21d9dff9230f2dbd8

A hash identifies the analyzed byte sequence; it does not authenticate the original author or the truth of the entries. The original CSVs, private mapping for C-01 and calculation audit are retained for controlled review. Bank settlements, signatures, recordings and edit histories remain separate authentication tasks.

Research date: September 28, 2026. Public-source retrieval dates differ from event dates. Some registry and docket pages were returned as indexed snapshots; no later unobserved event is inferred. The report does not present a personal asset valuation or verified recoverable-funds total.

21 / PUBLIC SOURCES

Corporate and Contracting Records

R codes refer to public sources; N codes refer to retained records on page 25.

R1 | AG Acumen LLC, Florida registry

Official entity record L21000531195. Filing date, status and authorized-person field; current registered agent is Incorp Services, Inc.

Open reviewed public source

R2 | AG Acumen, 2026 annual report

Official filing dated April 13, 2026, identifying Timothy Aballo in the authorized-person field and electronic signature as MGR.

Open reviewed public source

R3 | Aballo Group LLC, Florida registry

Official entity record L23000332584. Manager entry and filing date; the separate effective-date field is not substituted for formation.

Open reviewed public source

R4 | ARBITAGE OPS LLC, Florida registry

Official entity record L20000175784. Authorized-member entries and administrative-dissolution event. Entity spelling preserved as filed.

Open reviewed public source

R5 | Publicly uploaded 2024 customer agreement

Scribd document 982146976; document reference 6SWAM-9XUGH-D77VO-EA9XH. Representative field and completion certificate reviewed; original uploader and signature audit not authenticated.

Open reviewed public source

R6 | Wilson v. Korvato LLC, federal docket index

Justia reproduction, N.D. Ohio 1:25-cv-00635. Identifies AG Acumen d/b/a Korvato. Reviewed entries through September 26, 2025; not a current merits determination.

Open reviewed public source

Public sources accessed September 28, 2026. Hyperlinks open the specific reviewed source. Long registry URLs contain state record identifiers, not private customer links.

22 / PUBLIC SOURCES

Commercial, Regulatory and Companion Sources

Company publications and public reviews remain attributed to their publishers.

R7 | Quantum Bots website

First-party marketing of licensed automated forex systems. The reviewed page did not identify Tim; performance claims were not audited.

Open reviewed public source

R8 | Quantum Bots review and company response

Trustpilot page 4: Pete P, October 2, 2024; company reply October 14. Names Tyler Sanderford/Tyler; does not establish Tim's role.

Open reviewed public source

R9 | Miami Sellers Conference

Organizer profile identifying Tim Aballo and describing online arbitrage and a 20-plus virtual-assistant team. Promotional account.

Open reviewed public source

R10 | CFTC OX Securities RED List entry

Official warning dated May 29, 2025. Its stated distinction between a registration concern and a concluded violation is preserved.

Open reviewed public source

R11 | Florida Statutes section 501.204

Official Senate page, 2025 text cited in SWR's demand. Describes the consumer-protection theory; not an adjudication.

Open reviewed public source

R12 | 17 CFR section 5.3

Official eCFR text addressing specified retail-forex registration roles. Applicability to Tim is not determined here.

Open reviewed public source

R13 | Amit Fridman companion investigation

SWR report, September 18, 2026, 40 pages. Context and source trail; not independent corroboration of SWR's allegations.

Open reviewed public source

R14 | Michael Walding companion investigation

SWR report, September 17, 2026, 20 pages. Individual business and court history; personal responsibility is not transferred to Tim.

Open reviewed public source

23 / PUBLIC SOURCES

New Business-History Sources

Additional official entity records and public commercial references.

R15 | TIM ABALLO LLC

Florida L17000261383. Filed December 26, 2017; manager/agent entries and September 27, 2019 administrative dissolution.

Open reviewed public source

R16 | A2A OPS LLC

Florida L20000369856. Filed November 23, 2020; authorized-member/agent entries and September 24, 2021 administrative dissolution.

Open reviewed public source

R17 | AG INTEGRAL LLC

Florida L22000433671. Filed October 7, 2022; manager entry and September 22, 2023 administrative dissolution.

Open reviewed public source

R18 | RED BAG EMOJI LLC

Florida L25000351842. July 31, 2025 filing and August 25, 2026 voluntary-dissolution index. Underlying dissolution image was not retrieved.

Open reviewed public source

R19 | PRODUCT J LLC

Florida L20000368723. Aballo is listed as registered agent; other authorized persons are named. Excluded from manager/member count.

Open reviewed public source

R20 | Txend testimonial page

First-party vendor page attributes a testimonial to Tim Aballo, Arbitrage Ops. No video/audio quotation or project-scope inference is made.

Open reviewed public source

R21 | Talented hiring page

First-party recruiter page attributes a hiring testimonial to Tim, Aballo Group. It does not identify the specific employees or companies staffed.

Open reviewed public source

R22 | Indexed LinkedIn profile

Public profile /in/taballo identifies Tim Aballo and commercial/education associations. Search-index text reviewed; direct access unavailable. No current professional license asserted.

Open reviewed public source

24 / RETAINED SOURCES

Native Records, Customer Evidence and SWR Accounts

Private originals are not linked into this public research edition.

ID / source	Locator and provenance
N1 | Employee roster	ALPHA-TITAN (COMBINED SHEETS) - Employee Details.csv; undated. The (1) copy is byte-identical. Roles used; contact-field alignment uncertain.
N2 | Task register	Same workbook prefix, Tasks.csv. 29 CSV records including header; assignments and reporting routes, not proof of completion.
N3 | Refund evidence packet	Eight-page packet retained September 16, 2026. Pages 2-3 selected ledger/workflow fields; page 4 refund correspondence; pages 5-8 agreement.
N4 | C-01 claim	First-person submission dated September 3, 2026. Buyer's sales, broker and refund account; underlying claims not all independently verified.
N5 | SWR demand	September 16, 2026 sent email addressed to Timothy; $10,000 demand and September 18 requested deadline. SWR allegations and legal theories.
N6 | FanBasis order	Retained July 21, 2026 default final judgment, Broward CACE26006902. Merchant receivables; $1,134,900.54. Tim is not named.
N7-N9 | Prior accounts	N7: SWR/requester identifies Tim as Korvato's third owner and operator (Sep 28, 2026), and reports earlier Quantum/Alpha selling. N8: earlier White Glove, Tradey and Freedom Algos inquiries. N9: SWR summaries of whistleblower concerns; original testimony not authenticated here.
N10 | Closed-deals export	New Leads 11_13_25 - Closed Deals.csv. 1,585 data records; 1,554 included. Q-01 row 484; Q-02 row 168; C-01 rows 1020, 1021, 1538.
N11-N12 | Payment exports	Same combined-workbook prefix: N11 ALPHA Deals.csv; N12 TITAN Deals Cash Collected.csv. Separate dated-payment analyses on page 12.
N13 | Refund export	Same combined-workbook prefix, Refunded deals.csv. Positional company/amount fields and date rules described on page 21.
N14 | C-01 email	Direct customer reply dated August 28, 2026, in the retained Gmail thread. Claims no earnings and unresolved fee refund; private identity withheld.
N15 | Auxiliary tabs	Refund rate.csv and Daily_Weekly Report - Auto.csv from the combined workbook. Inspected for context; cached summary figures not substituted for recomputed transactions.

Sources are preserved at their original evidentiary level. This edition is not an exhaustive financial audit or legal opinion. Corrections and responsive records may be submitted through strategicwealthrecovery.com/evidence.