

User Question (2026-01-24 17:10:31): **Comprehensive Client Letter**

AI Response:

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL AND FIRST-CLASS MAIL

Client A [Address Block]

Re: Asset Protection Planning and Due Diligence Review

Dear Client A:

Welcome to the firm. We look forward to working with you on your asset protection and estate planning matters.

The purpose of this letter is to summarize our initial intake process, review the preliminary due diligence we have completed regarding your profile, and outline the specific protocols we will implement to ensure your planning is robust and defensible.

Initial Due Diligence and Background Review

As we discussed, our firm utilizes advanced Artificial Intelligence (AI) technology, specifically the EstateView platform, to conduct comprehensive background checks and due diligence on all new engagements. This technology allows us to cross-reference data across multiple AI engines (including Google Gemini, Claude, and ChatGPT) to ensure accuracy and reduce the risk of errors or "hallucinations" often associated with standard internet searches.

We have completed this initial review for your file. This process is far more robust than a standard internet search; it includes a review of public records, corporate registrations across jurisdictions, and historical internet data via the "Wayback Machine" to identify any past information that may have been removed from current websites.

Summary of Findings:

- **General Profile:** The comprehensive report returned a positive profile with no adverse legal history, judgments, or liens identified.
- **Asset Visibility:** The AI analysis successfully identified several entities and real estate properties associated with your name.
- **Privacy Consideration:** Because this information was retrieved in minutes using public data, it highlights that your current asset structure is highly visible to the public. As part of our planning, we should discuss strategies to increase your privacy and reduce this "digital footprint" if you desire to stay further below the radar.

Fraudulent Conveyance Protection Protocols

A critical component of asset protection planning is ensuring that no transfers are made that could be construed as a "fraudulent conveyance"—essentially, moving assets to avoid known or anticipated creditors. To protect you and the integrity of the trust structures we are creating, we adhere to a strict "Closing Binder" protocol for large transactions.

We treat the funding of your trust with the same rigor as a corporate closing. This binder will serve as the definitive record of the transaction should it ever be challenged in the future. It will include:

1. **The AI Background Report:** Demonstrating that we performed due diligence and found no pending claims against you.
2. **Solvency Affidavit:** A sworn statement confirming that you retain sufficient assets to meet your obligations after the transfer.
3. **Financial Statement:** A current balance sheet evidencing your net worth and solvency.
4. **Tax Documentation:** Copies of relevant income tax returns.

By consolidating these documents, we create an affirmative defense showing that, at the time of the transfer, there were no existing claims and you were fully solvent. This proactive step is designed to deter future challenges.

Conflict Check Confirmation

We have also utilized Microsoft Copilot to conduct an exhaustive internal conflict check, searching our entire database of documents, emails, and calendar entries. We have confirmed there are no conflicts of interest that would prevent us from representing you in this matter.

Action Items

To proceed with the drafting and funding phase, please provide the following items by **[Date + 1 Week]**:

1. **Current Balance Sheet:** Please provide a rough draft of your current assets and liabilities.
2. **Privacy Preferences:** Please let us know if you wish to prioritize anonymity in the naming of the new entities (e.g., avoiding the use of your surname).

Next Steps

Once we receive your financial data, we will draft the Solvency Affidavit for your review and begin outlining the trust funding mechanisms.

We appreciate your cooperation with these enhanced due diligence protocols. While they require some additional initial steps, they provide significantly greater security for your assets in the long term.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

(Drafted by EstateView AI)

DISCLAIMER: This letter is based on our conversation and is for informational purposes. It does not constitute formal legal advice. Please review carefully and contact me if any details require clarification or correction.

User Question (2026-01-24 17:11:09): **Letter to Client Advisors**

AI Response:

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL

[Name of CPA/Financial Advisor] [Firm Name] [Address]

cc: Client A

Re: Client A – Asset Protection Planning and Enhanced Due Diligence Protocols

Dear [Advisor Name]:

We are currently working with our mutual client, Client A, to implement the asset protection and estate planning strategies we have discussed. As we move toward the funding phase of the new trust structures, I am writing to update you on the enhanced due diligence protocols we are implementing to ensure these transfers are robust and defensible.

To protect the client and the integrity of the planning, we are treating the funding of these trusts with the same rigor as a corporate closing. We are compiling a formal "Closing Binder" designed to serve as an affirmative defense against any future allegations of fraudulent conveyance.

Enhanced Due Diligence and Solvency Analysis As part of this process, we have utilized advanced AI technology (EstateView) to conduct a comprehensive background review of the client's profile, including public records and cross-jurisdictional entity searches. This report confirms there are no current adverse legal claims, judgments, or liens that would impede the proposed transfers.

Coordination Needed To complete the Closing Binder and substantiate the client's solvency at the time of transfer, we require the following documentation. We would appreciate your assistance in compiling or reviewing these items to ensure consistency with the tax filings you prepare:

1. **Current Financial Statement:** We need a current balance sheet evidencing the client's net worth. If you maintain a current schedule of assets and liabilities, please provide a copy. We will use this to support the Solvency Affidavit the client must sign.
2. **Tax Documentation:** Please provide copies of the most recent filed personal and business income tax returns for our file.

By consolidating the AI background report, the Solvency Affidavit, and the financial data into a single evidentiary record, we aim to deter future challenges effectively.

Please let me know if you have any questions regarding these protocols or if you need to discuss the specific assets being transferred. We value your input in ensuring this planning integrates seamlessly with the client's overall financial and tax picture.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

(Drafted by EstateView AI)

User Question (2026-01-24 17:11:29): One-Week Follow-Up Letter

AI Response:

Here is the standard six-document package based on the transcript provided, treating the discussion of protocols and strategies as the basis for a new client engagement with "Client A."

Document 1: **Comprehensive Client Letter**

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL AND FIRST-CLASS MAIL

Client A [Address Block]

Re: **Asset Protection Planning and Enhanced Due Diligence Protocols**

Dear Client A:

It was a pleasure speaking with you regarding your asset protection and estate planning goals. This letter summarizes our discussion regarding the specific protocols we will implement to ensure your planning is robust, defensible, and compliant with all ethical standards.

Enhanced Due Diligence and Background Review As we discussed, effective asset protection requires that we establish a clear record that your planning is not intended to defraud any creditors. To that end, our firm utilizes advanced Artificial Intelligence (AI) technology, specifically the EstateView platform, to conduct comprehensive due diligence.

We have completed an initial AI-driven background check for your file. This process leverages multiple AI engines (including Google Gemini, Claude, and ChatGPT) to cross-reference public records, corporate registrations, and historical internet data via the "Wayback Machine."

- **Summary of Findings:** The report returned a positive profile with no adverse legal history or pending judgments.
- **Privacy Observations:** The analysis did identify that your asset structure—specifically your real estate holdings and entity registrations—is highly visible to the public. As part of our engagement, we will discuss strategies to reduce this "digital footprint" to enhance your privacy.

Fraudulent Conveyance Protection: The "Closing Binder" Protocol To insulate your trust structures from future challenges, we will treat the funding of your trusts with the rigor of a corporate closing. We will compile a formal "Closing Binder" that serves as an affirmative defense against any future allegations of fraudulent conveyance. This binder will include:

1. **The AI Background Report:** Evidence that we performed due diligence and found no pending claims.
2. **Solvency Affidavit:** A sworn statement confirming you retain sufficient assets to meet obligations after the transfer.
3. **Financial Statement:** A current balance sheet evidencing your net worth.
4. **Tax Documentation:** Copies of relevant income tax returns.

Conflict Check Confirmation We have also utilized Microsoft Copilot to conduct an exhaustive internal conflict check, searching our entire database of documents, emails, and calendars. We have confirmed there are no conflicts of interest that would prevent us from representing you.

Action Items To proceed, please provide the following by **[Date + 1 Week]**:

- A current rough draft of your assets and liabilities (Balance Sheet).

- Copies of your two most recent personal income tax returns.

We look forward to moving forward with this planning.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

(Drafted by EstateView AI)

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Document 2: Letter to Client Advisors

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL

[Name of CPA/Financial Advisor] [Address Block]

cc: Client A

Re: Client A – Coordination of Asset Protection Funding

Dear [Advisor Name]:

We are currently working with our mutual client, Client A, to implement the asset protection strategies we recently discussed. As we move toward the funding phase, I am writing to coordinate the gathering of necessary financial data to support the integrity of the plan.

Solvency Analysis and Due Diligence To ensure the transfers to the new trust structures are not construed as fraudulent conveyances, we are compiling a "Closing Binder" similar to what is used in corporate transactions. We have already conducted an AI-driven background check (via EstateView) which confirms the client has no adverse legal history.

Coordination Requests To complete this evidentiary record, we require your assistance with the following:

1. **Current Financial Statement:** Please provide a current schedule of assets and liabilities. We need to demonstrate that Client A remains solvent and retains sufficient assets to meet living expenses following the proposed transfers.
2. **Tax Returns:** Please forward copies of the two most recent filed income tax returns.

We view this "Closing Binder" approach as a best practice to deter future creditor challenges. Your input is vital to ensure the financial data accurately reflects the client's position.

I look forward to working with you on this matter.

Sincerely,

Document 3: One-Week Follow-Up Reminder Letter

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date + 7 Days]

VIA EMAIL

Client A [Address Block]

Re: Follow-Up – Asset Protection Planning

Dear Client A:

I hope this note finds you well. I wanted to follow up on our discussion last week regarding your asset protection planning and the due diligence steps we are taking to secure your structures.

Recap of Key Points

- **Due Diligence:** Our initial AI background check was clear, though we noted your assets are currently quite visible in public records.
- **Closing Binder:** We are proceeding with the creation of the Closing Binder to document your solvency at the time of these transfers.

Action Items for Your Review To keep our momentum, please check on the status of the following items we discussed:

- Current Balance Sheet (Assets/Liabilities)
- Recent Income Tax Returns
- Confirmation of your privacy preferences regarding entity naming

Once we have the financial data, we can draft the Solvency Affidavit for your signature.

Please let me know if you have any questions or if I can assist in gathering this information.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

Document 4: Internal Staff Checklist

CLIENT INTAKE & DUE DILIGENCE CHECKLIST Client Name: Client A Date: [Current Date]

Phase 1: Enhanced AI Background Check (EstateView)

- **Input Data:** Enter Client Name, City, Age, and known entities into EstateView.
- **Run Multi-Model Search:** Execute search using Gemini, Claude, and ChatGPT models simultaneously to cross-verify results.
- **Wayback Machine Check:** Specifically review historical website data for client’s businesses to identify scrubbed information.

- **Analyze Results:**
 - Verify no criminal history/arrests.
 - Verify no major civil judgments/liens.
 - Note "Digital Footprint" (visibility of assets).
- **Save Report:** Export full AI report to client file (Word/PDF).

Phase 2: Conflict Check (Microsoft Copilot)

- **Prompt Copilot:** "Search all files, emails, and calendar entries for [Client Name] and [Spouse/Business Names]."
- **Verify Scope:** Ensure Copilot is searching *all* directories, not just the active folder.
- **Document Findings:** Save screenshot or text summary of "No Conflicts Found" to file.

Phase 3: Closing Binder Preparation

- **Solvency Affidavit:** Draft affidavit based on incoming financial data.
- **Financial Statement:** Insert current balance sheet.
- **Tax Returns:** Insert last 2 years of returns.
- **AI Report:** Insert the clean background check report.

Document 5: **Internal Memo to Staff on Deliverables**

MEMORANDUM

TO: Legal Staff / Paralegals **FROM:** Supervising Attorney **RE:** New Protocol: AI Background Checks and Closing Binders **DATE:** [Current Date]

Subject: Implementation of Enhanced Due Diligence Protocols

Effective immediately, we are standardizing our intake process for all new asset protection engagements to include the protocols discussed in our recent firm meeting.

1. Mandatory AI Background Checks We are no longer relying solely on standard Google searches or client self-reporting. For every new prospect, you must utilize the EstateView platform.

- **Why:** Standard searches are regional and often miss data. The AI searches cross-reference multiple databases and reduce hallucinations by using three engines (Gemini, Claude, ChatGPT).
- **Speed:** This process should take less than 5 minutes.
- **Action:** If a report comes back with adverse history (arrests, fraud allegations), notify me immediately *before* we officially engage.

2. The "Closing Binder" Requirement For any transaction involving significant asset transfers (e.g., funding a trust with >50% of net worth), we must create a Closing Binder.

- **Purpose:** To create an affirmative defense against Fraudulent Conveyance claims.
- **Contents:** The binder must contain the AI Background Report, the signed Solvency Affidavit, and the client's Financial Statement.

3. Copilot Conflict Checks When running conflict checks via Microsoft Copilot, you must explicitly instruct the AI to search **emails and calendar entries**, not just document folders.

Please update the client intake workflow to reflect these steps immediately.

Document 6: **Research Summary Memo**

RESEARCH MEMORANDUM

TO: Client File [Client A] / Supervising Attorney **FROM:** EstateView AI **RE:** Solvency Affidavits and Fraudulent Conveyance Defense **DATE:** [Current Date]

(Attorney Note: This analysis is preliminary and will be confirmed in supplemental correspondence. ATTORNEY REVIEW REQUIRED: All conclusions require verification by supervising professional.)

Issue Whether the compilation of a "Closing Binder" containing an AI-generated background check, solvency affidavit, and financial statement serves as an effective defense against future claims of fraudulent conveyance under the Uniform Voidable Transactions Act (UVTA).

Summary of Law Under the UVTA (formerly UFTA), a transfer is voidable if made with "actual intent to hinder, delay, or defraud" any creditor of the debtor.

- **Badges of Fraud:** Courts look to "badges of fraud" to infer intent, including transfer of substantially all assets, insolvency shortly after transfer, or concealment of assets.
- **Affirmative Defense:** A transferee who takes in good faith and for a reasonably equivalent value has a defense.

Strategic Analysis The protocol discussed (and implemented for Client A) is designed to negate the element of "intent to defraud" by creating a contemporaneous evidentiary record.

1. **AI Background Report:** Demonstrates that the firm and client performed due diligence to ensure no *existing* creditors were being avoided. The use of multi-model AI (Gemini/Claude) provides a higher standard of care than simple internet searches.
2. **Solvency Affidavit:** Provides sworn testimony that the client retained sufficient assets to pay debts.
3. **Timing:** By locking this evidence in a "Closing Binder" at the time of the transfer, we prevent the "hindsight bias" often seen in litigation years later.

Conclusion While no strategy creates absolute immunity, the "Closing Binder" protocol significantly increases the burden of proof for a future creditor by documenting solvency and lack of adverse history at the precise moment of transfer.

Verification Checklist

- Verify specific state adoption of UVTA vs. UFTA for Client A's jurisdiction.
- Confirm solvency affidavit includes statutory language specific to the jurisdiction.

User Question (2026-01-24 17:12:14): Internal Staff Checklist

AI Response:

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Document 1: Comprehensive Client Letter

[Current Date]

VIA EMAIL AND FIRST-CLASS MAIL

Client A [Address Block]

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Enhanced Due Diligence and Background Review As we discussed, effective asset protection requires that we establish a clear record that your planning is not intended to defraud any creditors. To that end, our firm utilizes advanced Artificial Intelligence (AI) technology, specifically the EstateView platform, to conduct comprehensive due diligence.

We have completed an initial AI-driven background check for your file. This process leverages multiple AI engines (including Google Gemini, Claude, and ChatGPT) to cross-reference public records, corporate registrations, and historical internet data via the "Wayback Machine."

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Action Items To proceed, please provide the following by **[Date + 1 Week]**:

- A current rough draft of your assets and liabilities (Balance Sheet).
- Copies of your two most recent personal income tax returns.

We look forward to moving forward with this planning.

Sincerely,

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[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL

[Name of CPA/Financial Advisor] [Address Block]

cc: Client A

Re: Client A – Coordination of Asset Protection Funding

Dear [Advisor Name]:

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Solvency Analysis and Due Diligence To ensure the transfers to the new trust structures are not construed as fraudulent conveyances, we are compiling a "Closing Binder" similar to what is used in corporate transactions. We have already conducted an AI-driven background check (via EstateView) which confirms the client has no adverse legal history.

Coordination Requests To complete this evidentiary record, we require your assistance with the following:

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We view this "Closing Binder" approach as a best practice to deter future creditor challenges. Your input is vital to ensure the financial data accurately reflects the client's position.

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Recap of Key Points

- **Due Diligence:** Our initial AI background check was clear, though we noted your assets are currently quite visible in public records.
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Shenkman, Gassman & Tietz, P.A.

Document 4: Internal Staff Checklist

MEMORANDUM

TO: Staff / Paralegals **FROM:** Attorney **RE:** Client A - Due Diligence and Closing Binder Protocol **DATE:** [Current Date]

Phase 1: Enhanced AI Background Check (EstateView)

- **Input Data:** Enter Client Name, City, Age, and known entities into EstateView.
- **Run Multi-Model Search:** Execute search using Gemini, Claude, and ChatGPT models simultaneously to cross-verify results.
- **Wayback Machine Check:** Specifically review historical website data for client's businesses to identify scrubbed information.
- **Analyze Results:**
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Phase 3: Closing Binder Preparation

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- **Financial Statement:** Insert current balance sheet.
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- **AI Report:** Insert the clean background check report.

Document 5: Internal Memo to Staff on Deliverables

MEMORANDUM

TO: Legal Staff / Paralegals **FROM:** Supervising Attorney **RE:** New Protocol: AI Background Checks and Closing Binders **DATE:** [Current Date]

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Verification Checklist

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- Confirm solvency affidavit includes statutory language specific to the jurisdiction.

User Question (2026-01-24 17:12:49): Internal Memo on Deliverables

AI Response:

MEMORANDUM

TO: Legal Staff / Paralegals **FROM:** Supervising Attorney **RE:** Client A – Engagement Scope and Deliverables **DATE:** [Current Date]

Engagement Scope and Complexity Assessment

Scope: We have engaged Client A for asset protection planning. A critical component of this engagement is the implementation of our new "Enhanced Due Diligence" protocols to insulate the transaction from future fraudulent conveyance claims. This involves not just drafting the trust instruments, but compiling a formal "Closing Binder" (similar to a corporate closing) to memorialize the client's solvency and clean legal history at the time of funding.

Complexity: Moderate. While the drafting of the trust instruments is standard, the evidentiary requirements for the Closing Binder require strict adherence to the new AI-driven protocols. Failure to execute these steps could compromise the defensive value of the planning.

Special Considerations:

- **Privacy:** The client's assets are currently highly visible in public records. We need to discuss/implement privacy strategies (e.g., LLCs, non-descript naming) to reduce their "digital footprint."
- **AI Utilization:** This file requires the use of EstateView for background checks and Microsoft Copilot for conflict checks (specifically searching emails/calendars).

Identification of All Potential Deliverables

Phase 1: Intake & Due Diligence (Immediate)

- **AI Background Report:** Full report generated via EstateView using multi-model verification (Gemini/Claude/ChatGPT). *Must include Wayback Machine search for scrubbed data.*
- **Conflict Check Certification:** Documentation that Microsoft Copilot searched all directories, including Outlook emails and calendars, with zero conflicts found.

Phase 2: The "Closing Binder" (Primary Deliverable)

- **Solvency Affidavit:** Custom drafting required. This must be based on the financial data provided by the client/CPA.
- **Financial Statement:** Collection and inclusion of the client's current Balance Sheet.
- **Tax Documentation:** Collection of the last two years of income tax returns.
- **Trust Funding Instruments:** Assignments, deeds, and transfer documents (standard workflow).

Phase 3: Coordination

- **Advisor Coordination Letters:** Correspondence to the CPA and Financial Advisor to verify financial data (Drafts committed in client letter).

Estimated Timeline and Fees

- **Intake/Checks:** Complete within **24 hours**.
- **Data Collection:** Client deadline is **[Date + 1 Week]**.
- **Drafting Solvency Affidavit:** Draft within **2 business days** of receiving financial data.
- **Execution & Funding:** Target completion within **3 weeks** of engagement start.

Fee Structure: Standard hourly rates apply to the due diligence and background investigation phases.

Resource Allocation Guidance

- **Paralegal (Primary):**
 - Execute EstateView background check and save report.
 - Execute Copilot conflict check.
 - Draft initial Solvency Affidavit.
 - Manage the "Closing Binder" assembly.
 - Follow up with Client and CPA for financial statements.
- **Supervising Attorney:**
 - Review AI Background Report for "red flags" (arrests, judgments).
 - Review Solvency Affidavit against provided financials.
 - Final sign-off on funding.

Notes on Client Timing Needs

- **Privacy Focus:** The client is sensitive to asset visibility. Please prioritize the discussion regarding privacy structures during the drafting phase.
- **Proactive Stance:** There is no pending litigation, but the client wishes to establish this structure proactively. We must ensure the Closing Binder is contemporaneous with the transfers to prevent "hindsight bias" in any future potential challenges.

User Question (2026-01-24 17:13:13): Research Summary Memo

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Document 1: Comprehensive Client Letter

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL AND FIRST-CLASS MAIL

Client A [Address Block]

Re: Asset Protection Planning and Enhanced Due Diligence Protocols

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Enhanced Due Diligence and Background Review

As we discussed, effective asset protection requires that we establish a clear record that your planning is not intended to defraud any creditors. To that end, our firm utilizes advanced Artificial Intelligence (AI) technology, specifically the EstateView platform, to conduct comprehensive due diligence.

We have completed an initial AI-driven background check for your file. This process leverages multiple AI engines (including Google Gemini, Claude, and ChatGPT) to cross-reference public records, corporate registrations, and historical internet data via the "Wayback Machine."

- **Summary of Findings:** The report returned a positive profile with no adverse legal history or pending judgments.
- **Privacy Observations:** The analysis did identify that your asset structure—specifically your real estate holdings and entity registrations—is highly visible to the public. As part of our engagement, we will discuss strategies to reduce this "digital footprint" to enhance your privacy.

Fraudulent Conveyance Protection: The "Closing Binder" Protocol

To insulate your trust structures from future challenges, we will treat the funding of your trusts with the rigor of a corporate closing. We will compile a formal "Closing Binder" that serves as an affirmative defense against any future allegations of fraudulent conveyance. This binder will include:

1. **The AI Background Report:** Evidence that we performed due diligence and found no pending claims.
2. **Solvency Affidavit:** A sworn statement confirming you retain sufficient assets to meet obligations after the transfer.
3. **Financial Statement:** A current balance sheet evidencing your net worth.
4. **Tax Documentation:** Copies of relevant income tax returns.

Conflict Check Confirmation

We have also utilized Microsoft Copilot to conduct an exhaustive internal conflict check, searching our entire database of documents, emails, and calendars. We have confirmed there are no conflicts of interest that would prevent us from representing you.

Action Items

To proceed, please provide the following by **[Date + 1 Week]**:

- A current rough draft of your assets and liabilities (Balance Sheet).
- Copies of your two most recent personal income tax returns.

We look forward to moving forward with this planning.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

(Drafted by EstateView AI)

DISCLAIMER: This letter is based on our conversation and is for informational purposes. It does not constitute formal legal advice. Please review carefully and contact me if any details require clarification or correction.

Document 2: Letter to Client Advisors

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date]

VIA EMAIL

[Name of CPA/Financial Advisor] [Address Block]

cc: Client A

Re: Client A – Coordination of Asset Protection Funding

Dear [Advisor Name]:

We are currently working with our mutual client, Client A, to implement the asset protection strategies we recently discussed. As we move toward the funding phase, I am writing to coordinate the gathering of necessary financial data to support the integrity of the plan.

Solvency Analysis and Due Diligence To ensure the transfers to the new trust structures are not construed as fraudulent conveyances, we are compiling a "Closing Binder" similar to what is used in corporate transactions. We have already conducted an AI-driven background check (via EstateView) which confirms the client has no adverse legal history.

Coordination Requests To complete this evidentiary record, we require your assistance with the following:

- 1. **Current Financial Statement:** Please provide a current schedule of assets and liabilities. We need to demonstrate that Client A remains solvent and retains sufficient assets to meet living expenses following the proposed transfers.
- 2. **Tax Returns:** Please forward copies of the two most recent filed income tax returns.

We view this "Closing Binder" approach as a best practice to deter future creditor challenges. Your input is vital to ensure the financial data accurately reflects the client’s position.

I look forward to working with you on this matter.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

Document 3: One-Week Follow-Up Reminder Letter

[LETTERHEAD] **Shenkman, Gassman & Tietz, P.A.** 123 Legal Avenue Fort Lee, NJ 07024

[Current Date + 7 Days]

VIA EMAIL

Client A [Address Block]

Re: Follow-Up – Asset Protection Planning

Dear Client A:

I hope this note finds you well. I wanted to follow up on our discussion last week regarding your asset protection planning and the due diligence steps we are taking to secure your structures.

Recap of Key Points

- **Due Diligence:** Our initial AI background check was clear, though we noted your assets are currently quite visible in public records.
- **Closing Binder:** We are proceeding with the creation of the Closing Binder to document your solvency at the time of these transfers.

Action Items for Your Review To keep our momentum, please check on the status of the following items we discussed:

- Current Balance Sheet (Assets/Liabilities)
- Recent Income Tax Returns
- Confirmation of your privacy preferences regarding entity naming

Once we have the financial data, we can draft the Solvency Affidavit for your signature.

Please let me know if you have any questions or if I can assist in gathering this information.

Sincerely,

Shenkman, Gassman & Tietz, P.A.

Document 4: Internal Staff Checklist

MEMORANDUM

TO: Staff / Paralegals **FROM:** Attorney **RE:** Client A - Due Diligence and Closing Binder Protocol **DATE:** [Current Date]

Phase 1: Enhanced AI Background Check (EstateView)

- **Input Data:** Enter Client Name, City, Age, and known entities into EstateView.
- **Run Multi-Model Search:** Execute search using Gemini, Claude, and ChatGPT models simultaneously to cross-verify results.
- **Wayback Machine Check:** Specifically review historical website data for client's businesses to identify scrubbed information.
- **Analyze Results:**
 - Verify no criminal history/arrests.
 - Verify no major civil judgments/liens.
 - Note "Digital Footprint" (visibility of assets).
- **Save Report:** Export full AI report to client file (Word/PDF).

Phase 2: Conflict Check (Microsoft Copilot)

- **Prompt Copilot:** "Search all files, emails, and calendar entries for [Client Name] and [Spouse/Business Names]."
- **Verify Scope:** Ensure Copilot is searching *all* directories, not just the active folder.
- **Document Findings:** Save screenshot or text summary of "No Conflicts Found" to file.

Phase 3: Closing Binder Preparation

- **Solvency Affidavit:** Draft affidavit based on incoming financial data (Due: [Date]).
 - **Financial Statement:** Insert current balance sheet.
 - **Tax Returns:** Insert last 2 years of returns.
 - **AI Report:** Insert the clean background check report.
-

Document 5: Internal Memo to Staff on Deliverables

MEMORANDUM

TO: Legal Staff / Paralegals **FROM:** Supervising Attorney **RE:** New Protocol: AI Background Checks and Closing Binders **DATE:** [Current Date]

Subject: Implementation of Enhanced Due Diligence Protocols

Effective immediately, we are standardizing our intake process for all new asset protection engagements to include the protocols discussed in our recent firm meeting.

1. Mandatory AI Background Checks We are no longer relying solely on standard Google searches or client self-reporting. For every new prospect, you must utilize the EstateView platform.

- **Why:** Standard searches are regional and often miss data. The AI searches cross-reference multiple databases and reduce hallucinations by using three engines (Gemini, Claude, ChatGPT).
- **Speed:** This process should take less than 5 minutes.
- **Action:** If a report comes back with adverse history (arrests, fraud allegations), notify me immediately *before* we officially engage.

2. The "Closing Binder" Requirement For any transaction involving significant asset transfers (e.g., funding a trust with >50% of net worth), we must create a Closing Binder.

- **Purpose:** To create an affirmative defense against Fraudulent Conveyance claims.
- **Contents:** The binder must contain the AI Background Report, the signed Solvency Affidavit, and the client's Financial Statement.

3. Copilot Conflict Checks When running conflict checks via Microsoft Copilot, you must explicitly instruct the AI to search **emails and calendar entries**, not just document folders.

Please update the client intake workflow to reflect these steps immediately.

Document 6: Research Summary Memo

RESEARCH MEMORANDUM

TO: Client File [Client A] / Supervising Attorney **FROM:** EstateView AI **RE:** Solvency Affidavits and Fraudulent Conveyance Defense **DATE:** [Current Date]

(Attorney Note: This analysis is preliminary and will be confirmed in supplemental correspondence. ATTORNEY REVIEW REQUIRED: All conclusions require verification by supervising professional.)

Issue Whether the compilation of a "Closing Binder" containing an AI-generated background check, solvency affidavit, and financial statement serves as an effective defense against future claims of fraudulent conveyance under the Uniform Voidable Transactions Act (UVTA).

Summary of Law Under the UVTA (formerly UFTA), a transfer is voidable if made with "actual intent to hinder, delay, or defraud" any creditor of the debtor.

- **Badges of Fraud:** Courts look to "badges of fraud" to infer intent, including transfer of substantially all assets, insolvency shortly after transfer, or concealment of assets.
- **Affirmative Defense:** A transferee who takes in good faith and for a reasonably equivalent value has a defense.

Strategic Analysis The protocol discussed (and implemented for Client A) is designed to negate the element of "intent to defraud" by creating a contemporaneous evidentiary record.

1. **AI Background Report:** Demonstrates that the firm and client performed due diligence to ensure no *existing* creditors were being avoided. The use of multi-model AI (Gemini/Claude) provides a higher standard of care than simple internet searches.
2. **Solvency Affidavit:** Provides sworn testimony that the client retained sufficient assets to pay debts.
3. **Timing:** By locking this evidence in a "Closing Binder" at the time of the transfer, we prevent the "hindsight bias" often seen in litigation years later.

Conclusion While no strategy creates absolute immunity, the "Closing Binder" protocol significantly increases the burden of proof for a future creditor by documenting solvency and lack of adverse history at the precise moment of transfer.

Verification Checklist

- Verify specific state adoption of UVTA vs. UFTA for Client A's jurisdiction.
- Confirm solvency affidavit includes statutory language specific to the jurisdiction.