Exhibit B

Statement of Cassie Will Darnall

Your Honor,

My name is Cassie Will Darnall. I am 53 years old, born and raised in San Jose, California. I hold advanced degrees from San Diego State University and Santa Clara University. Since 2022, I have taught in the Union School District. I am also the mother of an 11-year-old son, [redacted], and the sole caregiver for my 86-year-old mother. Both rely on me for care and stability.

In 2019, while completing my MBA, I managed Rosswood Properties, which provided serviced housing for technology companies. That year, we secured a 200-unit contract with Apple worth approximately $6 million. To meet the demands of that contract, I made significant investments, leveraging my home to cover leases, deposits, and furnishings. The loan against my home totaled about $900,000.

When the COVID-19 pandemic struck, the contract collapsed almost overnight. I ultimately lost the home my father had passed down to me, and with it, a piece of my family history. I was terrified of losing my current home as well, and of failing both my son and my mother. Under that pressure, I made the grave mistake of applying for a PPP loan and falsifying documents. I accept full responsibility for that decision. It was not a calculated scheme, but an act of fear and desperation.

Throughout my life, I have valued honesty and integrity. For over 20 years, I have volunteered with local pet shelters, churches, and schools, supporting those in need. My professional record has been spotless, and I have often been recognized for my reliability and commitment. That history makes my actions here all the more shameful and out of character. I will live with this regret for the rest of my life.

At the time, I turned to alcohol to cope with stress and fear, which impaired my judgment and contributed to my poor decision-making. Still, I truly believed I would repay the loan in full, even if it took a lifetime. In business school, I had been taught about using leverage and “other people’s money” as strategies for survival. Through that misguided lens, borrowing dishonestly seemed like a way to keep everything afloat.

I did not realize the full weight of my actions until it was too late.

My business, finances, and career are gone, yet I remain grateful to be employed today as a Behavior Specialist with the Center for Social Dynamics–Autism Services.

Beyond my mistakes, I am a mother and daughter with serious responsibilities. My son, who has obsessive-compulsive disorder, depends on me for stability. I devote at least 15 hours a week coordinating his schooling and therapy. His other parent struggles with mental health challenges, which makes my role even more essential. My elderly mother also depends on me daily for meals, financial management, and medication oversight. Without my support, both would be left vulnerable.

Your Honor, I am not seeking to avoid consequences. I accept responsibility and am committed to restitution. I only ask that you consider the extraordinary circumstances

that led to this mistake, the people who depend on me, and the steps I have taken to rebuild my life. I now attend weekly therapy sessions—both individually and with my son—to strengthen our coping and decision-making skills. I have also drafted a repayment plan and intend to pay back these debts along with any fines imposed.

I am dedicated to making this right and ensuring it never happens again.

Respectfully,
Cassie Will Darnall

Honorable Judge:

My name is Sandra Will. Cassie Will is my daughter and only child. I am writing because she has a sentencing hearing in your court soon.
I am a retired school teacher and administrator and Cassie's Dad was an instructor at Foothill Community College until he retired. Cassie's Dad passed away in 2005 and left just the two of us. In 2012 Cassie adopted a baby boy, [redacted] (what a blessing) and enriched our lives.
Cassie attended West Valley Community College, then went on to San Diego State and Santa Clara University for her Master's degree.
Cassie and her spouse were divorced in 2018. It was a difficult and expensive divorce as many often are.
When her business failed and covid became a worldwide condition, everything changed for everyone.
I don't know anything about the PPP process but I do remember it was advertised on TV constantly.
I am 86 years old and Cassie is my only living blood relative except for a few nephews and nieces who live on the east coast. Cassie is my whole life now. She helps me stay well both physically and mentally and, she has a great sense of humor and humility and love that enriches my life every day. I will be lost and alone without her.
She is a wonderful mother and her son adores and admires her and at his age, she is the world to him. She takes him to every after school activity, every little league game, basketball, football, soccer, etc. and to the baseball spring training camp in Arizona every year. Her backyard is a small baseball camp for him and his friends.
She recently had a difficult surgery and the experience of her illness was very hard on me and [redacted]. He was shaken and afraid and he stays close to her now.

Thank you,

Sandra Will

Dear Honorable Judge:

My name is Esther Moomjian, and I have had the privilege of being Cassie's best friend for 30 years. In that time, she has become more than just a friend—she is my chosen sister.

Her son is like my own nephew, andI have watched him grow up. I've watched Cassie raise him with patience, love, and unshakable devotion. He is a sensitive, bright, and loving child who absolutely *needs* his mother.

Without her, he would be lost. The emotional toll of separation would be devastating for him—especially considering the mental health challenges he already navigates. The reality is, I believe this could have a long-term traumatic impact on him. I mean, he wouldn't just be losing his mom. He'd be losing his safe place, his anchor.

Cassie has a huge, generous and compassionate heart. She's one of those rare people who shows up for everyone, no matter what she's going through herself. She is also very entertaining and has many friends.

I've seen her lend her last dollar to someone in need, and I've watched her sit quietly with strangers just to make sure they don't feel alone in a hard moment. That's who Cassie is. She lives with empathy, and she gives with her whole heart.

What happened after COVID was heartbreaking. After many years of hard work, Cassie had finally built something incredible—her business, Rosswood Properties, was thriving. After years of dedication, grit, and sacrifice, she landed a life-changing contract. She invested everything she had—her time, her money, her childhood home—to make it work. And then, like so many others, the pandemic ripped it all away.

I remember those months. She tried so hard to hold it all together. She didn't tell anyone the full extent of how bad things had gotten, because that's how she is—proud, strong, and never wanting to be a burden. She truly believed, based on what the government and media were saying, that things would turn around quickly. That she could keep her home and pay back the loans within a few months.

What she did was an act of desperation. She didn't do it out of greed or with bad intent. She was trying to keep a roof over her son's head. She thought she could fix it. And I know she *would have*—if things had gone even a little differently.

I know Cassie feels horrible about the decision she made. I have sat with her and witnessed her regret. But, I also believe that she made the decision she did at the time with no ill intent.

I know she carries that guilt every single day. But she is also committed—truly committed—to making it right. She's ready to repay everything she owes, and more than that, she wants to help others as part of her retribution. That's what sets her apart: even now, even in this moment of deep regret, she is still thinking about how she can serve and uplift others.

I would also like to share that Cassie's ex-wife is a very challenging person. I have seen firsthand how emotionally taxing and unstable that dynamic can be. Leaving Cassie's son in her care for any extended time would be not only mentally detrimental for him—but potentially traumatizing. His emotional well-being depends on the stability and nurturing that only Cassie provides.

Please, I am asking you from the depths of my heart: give Cassie the chance to make amends without being taken away from the people who need her most. She is not a danger to society—she is a human who made a desperate mistake in a moment of crisis. Her heart, her intentions, and her character are good and true. I know she will make this right.

Sincerely,

ECM
Cassie's Best Friend & Devoted "Auntie" to [redacted] and adopted animals; Kody and Tiger.

Kari Oliver
[redacted]
San Jose, CA 95124
[redacted]

Dear Honorable Judge,

I am writing to provide a character reference for Cassie Will Darnell, whom I have known for six years. I understand that Cassie is appearing before you in court, and I would like to express my support for her.

I met Cassie on the first day of Kindergarten for both of our sons. It was an emotional time for both of us—my last child was starting school, and it was Cassie's first. Our shared experience immediately connected us. Cassie's intentionality with her son, [redacted], stood out to me most. She radiated excitement and pride as she watched him embark on this new journey. Over the past six years, Cassie has become one of my closest friends and confidantes. Her greatest accomplishment is being [redacted] mother. She dedicates herself fully to making memories and striving to be the best mom she can be. My children know her as "Aunt Cassie," and she treats them as if they were her own. She has made a significant impact on my family's lives. [redacted] is also very emotionally connected and bonded to her. He still prefers to do activities and events with her present as he does not like to be without her. The separation of Cassie from [redacted] would be devastating and life-altering for [redacted]. I truly believe it would change the trajectory of his life. She is his number one support system and safe place in life.

I am aware of the charges that Cassie is facing, and I know that she has taken full responsibility for her actions. Cassie has expressed to me her remorse and regret for her decisions. I also own a small business, and during the pandemic, Cassie and I shared our struggles in trying to stay afloat. I understood the difficulties she was dealing with and how stressful and desperate she felt at the time. The pandemic was a frightening and uncertain period, and Cassie made decisions that she believed were necessary for her survival. I genuinely believe that she is a person of good character who made a mistake and is committed to making amends. She has become someone I can count on and rely upon. I have come to know her as a person of integrity, honesty, and strong moral character.

Cassie has lived her life to the fullest, continuously striving to be a positive member of society. She is an avid volunteer at her son's school, dedicating countless hours to ensure he has the best learning environment possible. She is actively involved in all of her son's sporting events, leaving a positive impact wherever she goes. Cassie frequently hosts playdates for her son and his friends, organizing group outings, baseball games, kickball games in her yard, neighborhood tag, swim parties at the

local pool, and much more. She is an active member of her community and is often sought out for advice and support in neighborhood events. Cassie enhances the lives of those around her just by being herself. I believe Cassie feels profound remorse for her actions. I also believe that she did what she thought was necessary to survive at the time without fully understanding the severity of her actions. I am confident she will continue to be the best mother she can be, a positive member of society, and will make valuable contributions to her community.

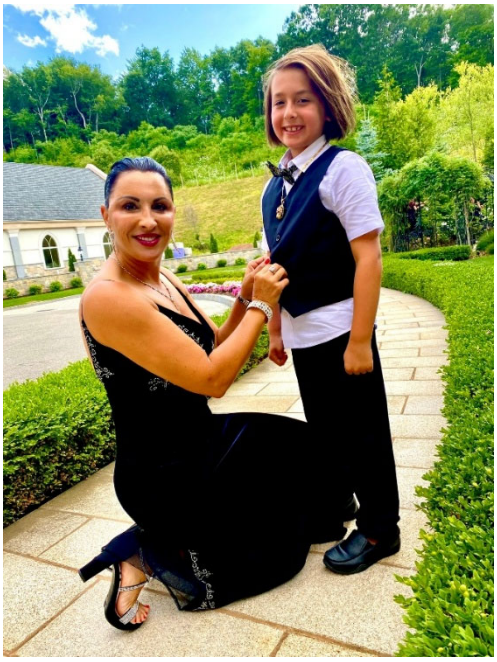
Thank you for considering my letter. I am available to answer any questions or provide further information if needed.

Sincerely,

Kari Oliver

United States v. Cassie Will-Darnall
CR 24-00292-PCP
Defense Mitigation Photos










D'BACKS
INSIDER




Merry


Carnival
Kitchen




HOPE
you FEEL
BUTTER?
Butter
Girl Power
Get Better Soon
FEEL
Butter


Jeep
Calaveras County Fair & Jumping Frog Jubilee
Fun Jump
2023
Distance:


KIDS SAVING
THE RAINFOREST
WILDLIFE
ANIMAL SANCTUARY


Welcome to
Lowrance Field

