

An Open, Transparent, and Honest Conversation

Like many other Norwalkers and millions across the country, the pandemic resulted in professional and financial hardship for me and for my family. The press would have a difficult time finding people in our community that have not struggled to make ends meet at least once in their lives. The press has politicized this information so that you will judge my character based on the only negative thing in my life... a moment of financial hardship during a historic pandemic.

What you will not see in the article is that I have already taken responsibility for my worst moment. The defaulted loan is in the process of being resolved through mediation. As to the rental dispute, I did not persecute my father even though the Court suggested I should have. Where our society today says an eye for an eye, my Christian upbringing tells me to forgive transgressions rather than impose an unnecessary burden of shame and persecution.

If in my worst moments, the worst that the press could speak of, I was accountable, humble and forgiving you can be sure that as your mayor I will exhibit the same traits.

I am personally disgusted that my family matters have become a part of this campaign while the focus should be on the issues Norwalk faces from the failures of the current administration, not personal family history. In the two weeks remaining before election day, I believe it is a great disservice to Norwalk by not focusing on the serious issues facing Norwalk. By doing so the press is shielding Harry from accountability and the failures of the past 8 years.

In calling for an open and transparent government for Norwalk, I would be remiss if I didn't provide an open and transparent breath of fresh air that you can all expect from me when I am elected Mayor. First the facts:

Following the debate between Harry Rilling and Myself on October 18th, I received a call from Abigail Brone on Tuesday, October 19th at 2 pm, informing me The Hour was alerted that morning by a source pointing to the lawsuits and something that The Hour should write a hit piece on. Convenient timing, as by all accounts my campaign is making an impact and these lawsuits are not new and public records. Someone was waiting in the dark to pounce on my campaign to halt any momentum. I gave my statement, which to Abigail's credit she wrote a well-written, straightforward article, and posted most of my comments. I will add to the story and give the full record.

Tonight, I received an email from Nancy asking clearly biased and uninformed questions regarding the article in The Hour designed to twist the facts and personally attack my character and credentials. These questions are as follows:

On a trivial matter, Nancy asks - *In addition, I was sent information some weeks back. Your Riddle for Mayor website said in October that you were currently a director for Altium Wealth Management. The*

SEC info from July indicates that you hadn't been with Altium since the previous November. Why was your website saying you were?

In setting up my website, my team copied the bio from my 2020 congressional run and forgot to update said bio to remove the "currently a director". I hardly think of this as hard-hitting journalism, but I have come to expect this type of attention, as I do not have skeletons in my closet to attack like most politicians. If Nancy had done proper research, she would have found my LinkedIn page stating my correct job history.

Nancy on Norwalk asks - The interest rate on the Sofi loan is 14.93%. You are claiming financial expertise as part of your credentials to be Norwalk Mayor. Why did you take out this loan in July 2019, well ahead of the financial disturbances created by the pandemic? Why did you agree to a high interest rate?

As someone who is not in the financial industry, I can assume Nancy is not informed what a Personal Unsecured Loan is. These short-term loans typically carry an interest rate as low as 10% and as high as 28%. A simple google search would reveal this fact and due to the nature of an **unsecured** loan, i.e., no collateral, a higher interest rate is assigned. Considering my credit score was in the mid-700s at the time, this short-term bridge loan (as they are known) was actually a very good interest rate. I expected to repay this loan within a matter of 6 months to a year.

As everyone is aware, I ran an uphill battle against Jim Himes for US Congress in the 2020. I began my campaign in the summer of 2019 and self-funded the start of the campaign to begin groundwork (website, video, pictures, etc.). I believed in that campaign and mission wholeheartedly, as I took on a personal financial risk and personally guaranteed the loan to fund the start of my campaign. The campaign fully expected to raise funds in excess of that amount, which would repay the loan. The campaign began to get legs underneath it by January 2020, and before we could even walk the pandemic began, completely changing the game, and severely restricting my ability to fundraise.

As millions of Americans were suffering personally, professionally, and financially due to COVID, I knew firsthand how valuable savings were to keeping current on everyday bills. Unfortunately, as my pay was frozen in April of 2020 upon the issuance of Government Stay at Home orders, and culminating with my position being eliminated in November of 2020, I exhausted my savings to cover my cost of living. I was forced into a position of deciding whether to fall behind on all my bills or default on this loan.

As a result, I defaulted and rather than working with someone during a financial hardship due to Covid, SoFi immediately hired giant predatory debt collector Zwicker & Associates, of which they have a 1.1 rating on the BBB website. I am resolving the lawsuit through mediation and the debt will be paid in full.

The Hour's claim that I am "embroiled" in financial lawsuits is misinforming the public of the natural recourse for the unsecured debt default process.

Nancy asks - I've looked up the court documents referenced in today's daily newspaper story. Why did you co-sign a lease in Stamford while owning a home in Norwalk? Have you co-signed any leases that are currently active?

It is no secret Nancy is a left-leaning journalist and to her credit, she provides an amazing amount of coverage for Norwalk politics for which I thank her. However, clearly in her enthusiasm to parse words and report on negative news for a Republican candidate, Nancy obviously did not look up the court documents and read the decision nor the evidence of the case. Clearing any ambiguity and confusion as to the nature of this lawsuit, here are the facts of the case for which Nancy habitually cherry picks facts, leaving out important context.

While running for Congress in 2020, my name was canvassed all over Fairfield County, including a heavy representation in Stamford. I was served with this lawsuit at the beginning of November right before the election. Unbeknownst to me, my father had obtained an apartment in 2016 by him signing his name, my name and my sister's name to the lease agreement and ran a credit report without my knowledge or permission, as well as put the utilities in my name without my knowledge or permission.

A year prior, I became a first-time homeowner in South Norwalk on December 10, 2015, on Sheridan Street and maintain that residence today. This fact was conveniently left out of the article. The Stamford apartment is a two-bedroom unit on 35 West Broad Street that my sister and father both occupied and the owner knew I was not a tenant, admitted in open court she never spoke, met, had my phone number, emailed, or had any contact with me from the get-go. ***Further, every single rent statement was billed in my father's name and my sister's name.***

For the last 5 years my father has dealt with medical issues while he was traveling to and from his business centers in Stamford and Washington D.C., and was responsible for two rental apartments. Towards the end of the lease in Stamford he fell behind on a few months of rent and agreed to move out of the apartment in September of 2017. I was unaware of his financial troubles until the lawsuit, and he fully expected to pay off the balance owed after he moved out.

For 3 years, the owner never called or emailed my father with regards to the past due rent until we were both served with the lawsuit in November 2020. Conveniently this was orchestrated right before the 2020 election, and oddly my sister was left out of the lawsuit, even though she was a tenant with my father.

On first contact with the owner's attorney, my father immediately agreed to a payment plan if the owner agreed to remove my name, as this was a non-negotiable point for myself and my father. The owner agreed with the payment plan offered, but denied the settlement offer by refusing to take me off the suit. This is the only reason the case went to trial. As I was quoted in The Hour, "During

the hearing for the motion to dismiss, the Judge reviewing the facts said he would most likely be discharging me from the lawsuit in the final order, but for some reason did not."

I am in the process of appealing the ruling and cannot make further comments on the case. I fully expect to clear my name and be discharged from all liability.

Nancy's question *Why would you co-sign a lease in Stamford while owning a home in Norwalk? Have you co-signed any leases that are currently active?*

Simple straightforward answer, I wouldn't and was completely caught off guard by this lawsuit and no, I do not have any other leases to my name.

To Nancy's credit, an hour later she sent a follow-up email, *I see upon further review that you state you didn't sign the lease. However, Judge Spader wrote, "When coupled with the utilities also being in Jonathan's name, it is hard to believe that Jonathan was not aware that he was guaranteeing Peter's debts. Jonathan can seek legal remedies against his father criminally or civilly if he truly believes his father acted without his consent. He has not done so since 'learning' of his being included on the lease when this action was commenced last year." Any response to that?*

This question is clearly cherry picking from Judge Spader's complete statement and missing context. Judge Spader's personal assumptions using conjecture and rejecting the obvious facts, written testimony, and oral testimony by all parties. Again, Nancy is enthusiastically trying to twist the facts to paint a negative picture and grasping at straws. Here is the full [Court Order](#) and the full excerpt which Nancy refers to:

"As the Court noted above, at trial, the parties were largely credible. Peter wouldn't call his actions "fraud" but he admitted to misusing his son's social security number and placing debts in his son's name. Jonathan was also credible, however, the Court does not believe that he had no knowledge of his father's actions. Speaking personally, as a son, the undersigned would have allowed my father to use my name and credit if he was in a position where he had to. The defendants "knew what they were doing" as they needed to obtain an apartment and Peter Riddle was not creditworthy. It doesn't matter that Jonathan did not occupy the premises, he was on the lease and if there was not explicit permission from Jonathan for him to do so, as a dutiful son, the permission was implied. The defendants just did not expect this matter to get to the point where the plaintiff would pursue them in Court for their nonpayment. When coupled with the utilities also being in Jonathan's name, it is hard to believe that Jonathan was not aware that he was guaranteeing Peter's debts. Jonathan can seek legal remedies against his father criminally or civilly if he truly believes his father acted without his consent. He has not done so since "learning" of his being included on the lease when this action was commenced last year."

Contrary to Judge Spader's assumptions and personal views, what he would do as a son is not and was not my actions, nor would I allow anyone to use my good name and my good credit to obtain debts. Credit is our lifeblood in America and I try to protect that from all dangers.

When you have a platform as strong as mine and an unshakeable moral foundation unafraid to challenge the status quo and call out the failures of this administration, the disgusting state of politics is threatened by me shining a light in the darkness. I am thoroughly disgusted by what passes for local, state, and national political reporting that always seems to misinform voters and twist the facts right before an election. My moral fiber refuses to stoop to the level of personal attacks against my opponent and I will not make family history an issue of this campaign.

I invite the press to look equally as hard and objectively at Harry Rilling's record as mayor and the many failures of his administration. Case in point, the monument to his biggest failure in office, the Tyvek Temple on Wall Street.

My business experience, past hardships, and understanding of the world, make me uniquely qualified to take on the needs and issues facing Norwalk. While our current mayor was sitting at home during the COVID shutdown, receiving a full taxpayer-funded salary, I felt what it was to experience loss of income, job insecurity, and financial hardship due to government intervention and overreach. I know what it means to have to shut down your business, and how vital it is to keep your doors open each and every day. As your Mayor, I will be a fighting force for you, the taxpayer, the business owner, and most importantly, our children's future.