

**SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF MONROE**

<p>FAVO FUNDING LLC,</p> <p style="text-align: center;">Plaintiff,</p> <p style="text-align: center;">-against-</p> <p>Harmy's Cheese Store &amp; More, LLC <b>and</b> Michael Harmison,</p> <p style="text-align: center;">Defendant(s).</p>	<p>X</p>
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**Index No.** \_\_\_\_\_

**SUMMONS**

To the above-named Defendant(s):

YOU ARE HEREBY SUMMONED and required to serve upon Plaintiff's attorney an answer to the complaint in this action within twenty days after the service of this summons, exclusive of the day of service, or within thirty days after service is complete if this summons is not personally delivered to you within the State of New York. In case of your failure to answer, judgment will be taken against you by default for the relief demanded in the annexed complaint.

Plaintiff designates MONROE County as the place of trial. The basis of the venue is designated in the Agreement between the parties.

Dated: March 13, 2026  
New York, NY

By: /s/ Steven Zakharyayev  
Steven Zakharyayev, Esq.  
10 W 37th Street, FL 10  
New York, NY 10018  
(201) 716-0681  
*Attorneys for Plaintiff*

TO DEFENDANT(S):

Harmy's Cheese Store & More, LLC  
6378 Osage Beach Pkwy, Osage Beach, MO, 65065

Michael Harmison  
6378 Osage Beach Pkwy, Osage Beach, MO, 65065

**SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF MONROE**

FAVO FUNDING LLC

Plaintiff,

-against-

Harmy's Cheese Store & More, LLC and Michael  
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**VERIFIED COMPLAINT**

X

Plaintiff, FAVO FUNDING LLC, by its attorney Steven Zakharyayev, Esq. as and for its complaint against Defendant(s) herein, alleges as follows:

1. Plaintiff FAVO FUNDING LLC ("Plaintiff") is a New York limited liability company engaged in the receivable financing business.
2. Upon information and belief, Harmy's Cheese Store & More, LLC ("Defendant-Seller") is a foreign limited liability company.
3. Defendant Michael Harmison ("Defendant-Guarantor") is an individual residing in the State of Missouri and upon information and belief is a principal of defendant-seller.
4. Pursuant to a receivable purchase agreement and personal guaranty dated JULY 18, 2024 (the "Agreement"), Plaintiff purchased a percentage of the Defendant-Seller's total future accounts receivable up to the sum of \$79,365.00 ("Purchased Amount") in exchange for an upfront purchase price of \$55,500.00 ("Purchase Price") A copy of the merchant agreement is attached as EXHIBIT A.
5. The Agreement contains the parties' express consent to the jurisdiction of the courts located in the State of New York.

6. Pursuant to the Agreement, Plaintiff was authorized to collect via an ACH electronic debit of the Future Receivables, until such time that Plaintiff collected the total amount of purchased receivables.
7. Critical to facilitating this transaction, the Agreement contains Defendant-Seller's express covenant not to revoke its ACH authorization to Plaintiff or otherwise take any measure to interfere with Plaintiff's ability to collect the Future Receivables.
8. Contrary to Defendant-Seller's express covenant set forth above, Defendant-Seller materially breached the terms of the Agreement on SEPTEMBER 16, 2025 by changing the designated bank account without Plaintiff's authorization, by placing a stop payment on Plaintiff's debits to the account or by otherwise taking measures to interfere with Plaintiff's ability to collect the Future Receivables. A copy of the remittance history is attached as EXHIBIT B.

**AS AND FOR A FIRST CAUSE OF ACTION**  
**(Breach of Contract as to Defendant-Seller)**

9. The Agreement provides that Defendant-Seller shall be in default of the Agreement if, *inter alia*, it breaches any covenants contained therein or makes any representation or warranty proving to have been incorrect, false or misleading in any material respect.
10. As a result of Defendant-Seller's breach of the provisions set forth above, Defendant-Seller has defaulted under the Agreement.
11. Pursuant to the Agreement, in the event of Defendant-Seller's default, Plaintiff may declare the total amount of receivables purchased and not delivered as immediately due and owing to Plaintiff, including costs and fees. Plaintiff now has a balance of \$22,641.99 in undelivered Future Receivables.
12. Subtracting the amount of receivables Plaintiff has previously collected from Defendant-Seller under the Agreement from the total Future Receivables purchased by Plaintiff, there is presently due and owing from Defendant-Seller to Plaintiff the amount of \$22,641.99 with interest thereon from SEPTEMBER 16, 2025.

**AS AND FOR A SECOND CAUSE OF ACTION**  
**(Breach of Guaranty as to Defendant-Guarantor)**

13. The Agreement contains Defendant-Guarantor's separately executed and unconditional guarantee of payment in the event of default under the Agreement by Defendant-Seller ("Guaranty").
14. As a result of Defendant-Seller's breach and default under the Agreement as set forth above and pursuant to the Guaranty, there is presently due and owing from Defendant-Guarantor to Plaintiff the amount of \$22,641.99 with interest thereon from SEPTEMBER 16, 2025.

**WHEREFORE**, Plaintiff demands judgment against defendants on the respective causes of action in the amount of \$22,641.99, plus interest from SEPTEMBER 16, 2025 and costs and attorneys' fees, for such other and further relief as this Court may deem just and proper.

Dated: March 13, 2026  
New York, NY

*By: /s/ Steven Zakharyayev*  
\_\_\_\_\_  
STEVEN ZAKHARYAYEV, ESQ  
10 W 37th Street, FL 10  
New York, NY 10018  
(201) 716-0681  
*Attorneys for Plaintiff*

**SUPREME COURT OF THE STATE OF NEW YORK  
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FAVO FUNDING LLC,

Plaintiff,

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**VERIFICATION BY A PARTY**

x

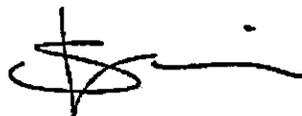
STATE OF NEW YORK)

COUNTY OF SUFFOLK)

SHAUN QUIN, being duly sworn, hereby deposes and states the following:

I am a(n) PRESIDENT of FAVO FUNDING LLC in the within action. I have read the foregoing Verified Complaint and know the contents thereof; the same is true to my own knowledge, except as to matters therein stated to be alleged on information and belief, and as to those matters, I believe them to be true.

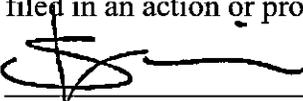
The foregoing statements are true under penalties of perjury.



SHAUN QUIN

**PURSUANT TO NEW YORK CPLR RULE 2106**

I, Affirm this 17 day of March, 2026 under penalties of perjury, under the laws of New York, which may include a fine or imprisonment, that the foregoing is true and I understand that this document may be filed in an action or proceeding in a court of law.



SHAUN QUIN