

Editor's Note: The allegations that are drawn from the publicly filed complaint in the case of *Pacifico v. Calyon et al.*, No. 100992-2009 (N.Y. Sup. Ct. filed Jan. 26, 2009), are footnoted or sourced to the *Pacifico* complaint in the Law Review Article. The defendants in that case filed answers denying the referenced allegations of the complaint. Subsequent to the Law Review Article's publication, the plaintiff in *Pacifico* voluntarily discontinued the case with prejudice.