

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

COMMODITY FUTURES TRADING)	
COMMISSION)	
Plaintiff,)	
)	11-cv-10949-LPZ-MKM
v.)	
)	Hon. Lawrence P. Zatkoff
ALAN JAMES WATSON, MICHAEL POTTS,)	
and CASH FLOW FINANCIAL, LLC,)	
)	
Defendants,)	
And)	
)	
THE JEDBURGH GROUP,)	
)	
Relief Defendant.)	
_____)	

**RECEIVER'S RESPONSE TO OBJECTIONS TO THE
PROPOSED INVESTOR CLAIMS PROCEDURE**

Phillip S. Stenger, temporary Receiver ("**Receiver**") for Cash Flow Financial, LLC, by and through his attorneys, Stenger & Stenger, P.C., files this *Response to Objections to the Proposed Investor Claims Procedure* (the "**Receiver's Response**") and moves this Court to enter the **Claims Procedure Adoption Order** without further proceedings before this Court.

I.

BACKGROUND

On March 10, 2010, the Commodity Futures Trading Commission (the "**Commission**") filed a multi-count complaint against Alan James Watson ("**Watson**"), Michael Potts ("**Potts**") and Cash Flow Financial, LLC ("**CFF**"), alleging that from November 28, 2007 through the time of filing the complaint, the defendants fraudulently solicited and accepted at least \$45 million

from more than 600 individuals and entities to participate in a commodity pool to trade commodity futures contracts and securities.

In the CFF scheme, Watson and Potts solicited pool participants through “Executive Club Members” (“**ECMs**”) who acted under Watson’s and Potts’ direction in identifying and soliciting new participants and were compensated in a manner similar to a multi-level marketing program. In addition to ECMs who were compensated directly from CFF, other Marketers received compensation from a separate entity called New Life Inc. (“**New Life**”) which was conducted by ECM Mark Miller. New Life received compensation from CFF in exchange for marketing CFF to investors. New Life would, in turn, pay a portion of the compensation it received from CFF to individuals who marketed or sold or referred CFF to others, who were called Communication Consultants or “CC”, “Sub CC” or “Sr CC” (collectively referred to herein as “**Marketers**”).

The CFF Operating Agreement stated that the CFF pool participant funds would be traded using a trading program selected by Watson and approved by a vote of two-thirds of the members; however no such approval process was ever implemented and Watson invested the money in many different, unapproved schemes, many of which turned out to be fraudulent schemes in their own right, resulting in almost a complete loss of the investment. The pool participants believed the funds would be invested with a Florida entity specializing in commodities trading, known as “Trade, LLC”. However, of the approximately \$45 million that was raised, only \$8.1 million was actually invested in Trade, LLC for commodities trading. Trade, LLC itself also turned out to be a fraudulent scheme which did not return trading profits

to CFF as promised and itself is subject to lawsuits by the Securities and Exchange Commission and the Commodity Futures Trading Commission, and was ordered into receivership in Florida.¹

On or about March 11, 2011, by Order of this Court, Phillip S. Stenger was appointed temporary Receiver for the assets of Defendants Watson, Potts and CFF. Since his appointment, the Receiver has undertaken many activities, including marshaling assets of approximately \$4.8 million.

At the time the Receiver was appointed, the accounting and business records of CFF (including investor records) were incomplete, confusing, misleading and in many cases nonexistent. As a result, the Receiver has used his best efforts to largely recreate the accounting and business records of CFF using available company records and bank records, including wire transfer receipts and cancelled checks. Reconstructing the accounting records has helped the Receiver ascertain what he believes to be the net investment (amount invested less amount returned, from whatever source as further defined in the Investor Claims Procedure) of each investor (hereinafter referred to as the “**Adjusted Net Investor Claim**” or “**ANIC**”). Using the accounting the Receiver created from bank records as well as other information available to the Receiver, the Receiver has calculated a preliminary ANIC for each known investor.

In an effort to establish a procedure for the return of available funds back to the known investors of this fraud, the Receiver filed his *Revised Motion and Memorandum Requesting Approval of the Proposed Investor Claims Procedure* (“**Claims Procedure Motion**”) with this Court on April 5, 2013, [Dkt. No. 78], simultaneously with his *Motion to Establish Procedure for Notice and Opportunity to Object to the Proposed Investor Claims Procedure* (“**Objection**

¹ *Securities and Exchange Commission vs. Trade-LLC, et al*, United States District Court, Southern District of Florida, Case No.: 10-CV-80737; *Commodity Futures Trading Commission vs. Philip W. Milton, et al*, United States District Court, Southern District of Florida, Case No.: 10-CV-80738.

Procedure Motion”) [Dkt. No. 77]. On June 12, 2013, this Court entered its Order Approving the Objection Procedure Motion (“**Objection Procedure Order**”) [Dkt. No. 81].

The Proposed Investor Claims Procedure, which is attached as Exhibit A to the Claims Procedure Motion [Dkt. No. 78], provides that distribution will be based on each Investor’s pro rata share of total Adjusted Net Investor Claims of all Investors (See Proposed Investor Claims Procedure, Sec. II., p. 13, (xiv)). ANIC is generally defined in the Proposed Investor Claims Procedure as total investment less distributions or payments from all sources (See Proposed Investor Claims Procedure, Sec. I., Definitions, (i)).

Any individual who received marketing compensation is considered a Marketer (See Proposed Investor Claims Procedure, Sec. I., Definitions, (xxi)), regardless of whether or not they were aware of the fraud scheme. Marketers who received less than \$5,000 in marketing compensation are referred to as “Insubstantial Marketers”, (See Proposed Investors Claims Procedure, Sec. I., Definitions, p. 4, (xv)) and for purposes of the distribution their ANIC would be reduced by 50%. All other marketers (i.e. those Marketers who received more than \$5,000 in marketing compensation) are “Excluded Parties” (See Proposed Investor Claims Procedure, Sec. I., Definitions, p. 3, (xii)). Excluded Parties are not included in the definition of “Investors” and therefore will not be permitted to participate in the distribution (See Proposed Investor Claims Procedure, Sec. I., Definitions, p. 4, (xvi) and Sec. II., p. 13 (xiv)). The treatment of Marketers is also explained in the Summarizing Letter sent to all interested parties. (See the Claims Procedure Motion, [Dkt. No. 78], pp. 9-10, and Summarizing Letter, attached as Exhibit D to Claims Procedure Motion, paragraph 9.)

The Objection Procedure Order established an Objection Bar Date of July 26, 2013 for the submission of any *properly filed* “Claims Procedure Objections”. A “properly filed” Claims

Procedure Objection was defined as a written objection sent to the Court Clerk of this Court, along with a copy to the Receiver, so that it was *received* by both the Court Clerk and the Receiver on or before the Objection Bar Date. According to the Objection Procedure Order, any objections not received by both the Court Clerk and the Receiver by the Objection Bar Date are to be conclusively deemed waived. In addition, the Objection Procedure Order required the Receiver to publish the Objection Procedure Notice once in *USA Today*, to mail a copy of the proposed Investor Claims Procedure and Summarizing Letter to all known potential investors in CFF, and to post the proposed Investor Claims Procedure, Summarizing Letter and Objection Procedure Notice on the Receiver's website.

In accordance with the Objection Procedure Order, the Receiver published the Objection Procedure Notice in *USA Today* on June 25, 2013. (See the attached Verification of Publication dated June 26, 2013, **Exhibit A**.) On June 25, 2013, also in accordance with the Objection Procedure Order, the Receiver mailed a copy of the Proposed Investor Claims Procedure Order, the Summarizing Letter and the Objection Procedure Order to each known potential investor in CFF via first class United States mail. (See the attached Proof of Service dated June 25, 2013, **Exhibit B**.) And on June 12, 2013, in accordance with the Objection Procedure Order, the Receiver posted a copy of the Claims Procedure Motion, including all exhibits thereto, the Summarizing Letter, the Objection Procedure Motion, the Objection Procedure Order and the Objection Procedure Notice on its website at www.cffreceiver.com. (See the attached Affidavit of Receiver, **Exhibit C**.)

II.

OBJECTIONS

The Receiver has received a total of four (4) objections to the Proposed Investor Claims Procedure (“**Objections**”). Two (2) of the Objections, by John and Janice Berrevoets and Ronald Morefield, were “properly filed” and were sent both to the Court Clerk and the Receiver in a timely manner in accordance with the Objection Procedure Order; while two (2) objections, by Sher Komisar and Beverly McAnallen, were submitted to the Receiver before the Objection Bar Date of July 26, 2013, but were not filed with the Court. The objection of Beverly McAnallen, which was not properly filed with the Court, has since been withdrawn (See attached withdrawal of objection, **Exhibit D**).

A. Objection by John W. Berrevoets and Janice K. Berrevoets (Dkt. No. 87)

John W. Berrevoets and Janice K. Berrevoets (hereinafter referred to as “**Berrevoets**”) properly filed a timely objection on July 22, 2013 with both the Court Clerk and the Receiver in accordance with the terms of the Objection Procedure Order (**Exhibit E – “Berrevoets Objection”**).

The Receiver worked with the Berrevoets in regards to their objection and the Berrevoets Objection has been resolved. On January 11, 2014, the Berrevoets stipulated to withdraw their objection to the Proposed Investor Claims Procedure (**Exhibit F – “Stipulation to Withdraw Objection”**).

B. Objection by Ronald L. Morefield (Dkt. No. 88)

Ronald Morefield (“**Morefield**”) submitted a timely objection on July 24, 2013 to both the Court Clerk and the Receiver prior to the Objection Bar Date (**Exhibit G – “Morefield’s Objection”**). In his objection, Morefield does not object to the treatment of his own claim in the objection procedure. Rather Morefield’s Objection is provided on behalf of the Executive Club Member (“**ECM**”), or Marketer, who referred him to CFF, namely Sher Komisar (“**Komisar**”).

Morefield objects to the proposed Investor Claims Procedure to the extent that it computes the claims for Marketers (or ECMs) differently than other investors.

As an initial matter, the Receiver believes that Morefield's Objection to his treatment of Komisar should be denied as Morefield does not have standing to raise an objection on behalf of Komisar.

Morefield's Objection is that without a finding of guilt on behalf of Marketers, their claims should not be reduced (or limited) simply because they received marketing compensation. The Proposed Investor Claims Procedure provides that those individuals designated as "Marketers" are "Excluded Parties" and should have no claim in the Receivership, unless the Marketer received \$5,000 or less in commissions from CFF, in which case they would be referred to as an "Insubstantial Marketers" and their claim would be reduced by 50% (See Investor Claims Procedure, p. 4). The Receiver based this recommendation on the overall fairness to the investors. Since investors will likely receive just a small portion of their investment back through the distributions, the exclusion of the claims of those who participated in the development, implementation or marketing of the scheme is reasonable, since it permits the Receivership estate to be distributed to those who are most innocent. The Sixth Circuit upheld a very similar distribution procedure as being fair and equitable in *SEC v. Basic Energy & Affiliated Res., Inc.*, 273 F.3d 657, 670-71 (6th Cir. 2001). It is the position of the Receiver that this is the most fair and equitable manner to distribute any remaining funds.² The ECMs and other Marketers were in the best position to question or investigate the fraudulent nature of this scheme by meeting with Watson and Potts and having direct contact with them. Innocent or not,

² "In an equity receivership such as this, the Court has the power to fashion any distribution plan that is fair and equitable." *SEC v. Wang*, 944 F.2d 80, 84-85 (2d Cir.1991) ("*Wang*"); see also *S.E.C. v. Basic Energy & Affiliated Res., Inc.*, 273 F.3d 657, 670-71 (6th Cir.2001) ("*BEAR*"); see also *SEC v. Alanar, Inc.*, 1:05-CV-01102-DFHTAB, 2009 WL 1664443 (S.D. Ind. June 12, 2009).

the ECMs and other Marketers helped to perpetuate this scheme by singing its praises to other innocent investors. It is the Receiver's position that these actions should not be rewarded, and that the distribution should favor the most innocent investors.

C. Objection Sent to Receiver by Sher Komisar, Not Filed with the Court

Sher Komisar ("**Komisar**") submitted a timely objection to the Receiver via email on July 25, 2013; however the objection was not filed with the Court Clerk in accordance with the Objection Procedure Order (**Exhibit H – "Komisar's Objection"**). Komisar is also the ECM who is the subject of Morefield's Objection. Komisar submits an objection to the proposed reduction of ECM claims based on the amount of commissions she received. Komisar's Objection alleges that she was equally duped by Watson and was therefore also a victim in this matter. She urges the Court not to treat all ECMs alike, and that the Court should somehow differentiate between the ECMs based on their own motivations and actions and to treat those ECMs whose motivations were purely selfless, differently than those ECMs who made significant profits in this scheme.

As a threshold matter the Receiver objects to Komisar's Objection as it was not timely filed with the Court Clerk pursuant to the Objection Procedure Order. Therefore the Receiver requests that Komisar's Objection be conclusively deemed waived. Notwithstanding this objection, the Receiver provides the following response.

Komisar's Objection is based on the proposed reduction of claims for ECMs and other identified Marketers who received commissions for their efforts in recruiting investors into the CFF scheme. As indicated above, the Receiver has proposed a reduction of 50% of an ECM's claim if they received less than \$5,000 in commission payments, and a 100% reduction of an ECM's claim if they received \$5,000 or more in commissions. (See Proposed Investor Claims

Procedure) The Receiver's reasoning behind this proposal is simple. There simply won't be enough money to pay back each investor for their losses. A return of funds of less than 12% is anticipated. Therefore it is fair and equitable to compensate those investors who did not receive any marketing compensation prior to or at a greater percentage than ECMs who did receive marketing compensation. Regardless of how pure their intent might have been, the ECMs did market and encourage other individuals to invest their money in this scheme.

Since investors in the scheme will only receive pennies on the dollar back in return for their investment, it is fair and equitable to reduce or eliminate the distribution to those who received marketing compensation, regardless of whether those marketers were aware of the fraud.

This proposed method of classifying claims is very similar to that presented in *SEC v. BEAR*, where the court upheld the classification distinctions of insubstantial marketer and non-marketer for distribution purposes. 273 F.3d at 667. The court in *SEC v. Levine*, 881 F.2d 1165, 1173 (2d Cir. 1989), also held that it was appropriate to prioritize claims of various claimants,³ as did the court in *SEC v. Certain Unknown Purchasers of Common Stock Of and Call Options For Common Stock of Santa Fe Internat'l Corp.*, 817 F.2d 1018, 1021 (2d Cir. 1987), which adopted a distribution scheme that treated investors differently due to the limited size of the fund.⁴ The Receiver believes that the proposed Investor Claims Procedure is fair and equitable

³ "The district court found no fault however, with the SEC plans' exclusion of the Arden Way claimants from the class of persons entitled to make claims against the disgorged assets. The court noted that those claimants asserted 'general-type damages ... much less directly linked to Levine's activities than the harm he caused contemporaneous investors,' and that [t]herefore, the *Arden Way* claimants do not enjoy a similar priority to Levine's disgorged assets." *Levine*, 881 F.2d at 1173.

⁴ "Judge Conner did not abuse his discretion in approving the settlement agreement. The size of the disgorgement pool was limited. In total, Claims Fund A and B provided less than \$5 million to recompense over 1,900 potential claimants. It is apparent that Judge Conner believed that the most grievously injured claimants should receive the greatest share of the fund. Unnecessary dilution of the pool was to be avoided. "*Santa Fe*, 817 F.2d at 1021.

in that it provides the greatest return to the most innocent investors, while still allowing those Marketers with minimal involvement to participate to a lesser extent. As the Court held in *Wang*, "...once the district court satisfies itself that the distribution of proceeds in a proposed SEC disgorgement plan is fair and reasonable, its review is at an end." 944 F.2d at 85.

The Receiver is also aware that some ECMs made significant profit from this scheme. It is the Receiver's intent to investigate all options for recovery of any monies due back into the Receivership Estate, including potential recoveries from those ECMs and Marketers who benefitted significantly from this fraudulent scheme.

CONCLUSION

The proposed Investor Claims Procedure as set forth in the Receiver's Claims Procedure Motion is not only fair and equitable, but takes into consideration the unique aspects of this fraudulent scheme, including the inaccurate and incomplete accounting records, the multi-layered marketing scheme and the amount of potential restitution available to investors. The Receiver believes that the proposed Investor Claims Procedure provides the most equitable option for the return of funds to the most innocent investors who lost hundreds of thousands of dollars in this deceptive scheme.

WHEREFORE, the Receiver respectfully requests that this Court enter the Claims Procedure Adoption Order without further hearings before this Court.

Respectfully submitted:

Stenger & Stenger, P.C.
Attorneys for the Receiver

Dated: January 28, 2014

By: /s/ Laura D. Duston
Laura D. Duston (P66541)
Business Address:

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Grand Rapids, MI 49546
Telephone: (616) 940-1190
Facsimile: (616) 940-1192
Email: laura@stengerlaw.com

CERTIFICATE OF SERVICE

Laura D. Duston, an attorney, hereby certifies that on January 28, 2014, she caused to be served a copy of the foregoing *Receiver's Response to Objections to the Proposed Investor Claims Procedure* and Exhibits thereto via electronic filing on the following ECF parties:

Allison Baker Shealy
U.S. Commodity Futures Trading Commission
Division of Enforcement
1155 21st Street, N.W.
Washington, D.C. 20581
ashealy@cftc.gov

Peter A. Caplan
United States Attorney's Office
211 W. Fort Street, Suite 2001
Detroit, MI 48226-3211
peter.caplan@usdoj.gov

Harry H. Wise, III
Attorney for The Jedburgh Group
250 West 57th Street, Suite 1316
New York, NY 10107
hwiselaw@aol.com

and by e-mail and by First Class Mail to the following non-ECF parties:

Alan J. Watson
Inmate ID #79104-083
FCI Ashland
P.O. Box 6001
Ashland, KY 41105
Newemail4aj@gmail.com

Michael S. Potts
Pro Se Defendant
590 Centerville Road, Unit 311
Lancaster, PA 17601
Mspotts1@gmail.com
ms_potts@comcast.net

Dated: January 28, 2014.

/s/ Laura D. Duston

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Attorney for Receiver Phillip S. Stenger
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CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT A
to

RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE

Verification of Publication



7950 Jones Branch Drive • McLean, Virginia 22108
(703) 854-3400



VERIFICATION OF PUBLICATION

COMMONWEALTH OF VIRGINIA COUNTY OF FAIRFAX

Being duly sworn, Toussaint Hutchinson says that he is the principal clerk of USA TODAY, and is duly authorized by USA TODAY to make this affidavit, and is fully acquainted with the facts stated herein: on Tuesday, June 25, 2013 the following legal advertisement– COMMODITY FUTURES TRADING COMMISSION v. ALAN J. WATSON, MICHAEL POTTS, AND CASH FLOW FINANCIAL, LLC And THE JEDBURGH GROUP – was published in the national edition of USA TODAY.

Principal Clerk of USA TODAY
June 26, 2013

This 26th day of June month
2013 year.

Notary Public



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LEGAL NOTICE

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION

COMMODITY FUTURES TRADING COMMISSION

Plaintiff,

v.

ALAN J. WATSON, MICHAEL POTTS, and
CASH FLOW FINANCIAL, LLC

Defendants.

And

THE JEDBURGH GROUP,

Relief Defendants.

Case No.: 11-cv-10949
Honorable Lawrence P. Zatkoff

CLAIMS PROCEDURE NOTICE TO ALL INVESTORS IN CASH FLOW FINANCIAL, LLC

Notice: Notice is hereby given that the court-appointed Receiver in the above-referenced matter, Phillip S. Stenger, has recommended an Investor Claims Procedure for adoption by the Court. Investors and interested parties are invited to express their views, including objections to the proposed Investor Claims Procedure.

Objection Procedure: Interested parties will be given the opportunity to file written objections, comments, or recommendations concerning the proposed Investor Claims Procedure. To be considered by the Court, any such objections, comments, or recommendations must be sent in writing to the Clerk of the United States District Court for the Eastern District of Michigan, Southern Division (hereinafter referred to as the "Court Clerk"), 231 West Lafayette Blvd, Room 564, Detroit, MI 48226, with a copy to the Receiver (including any attachments thereto) c/o Stenger & Stenger, P.C., 2618 East Paris Ave, SE, Grand Rapids, MI 49546-2425 or by e-mail at cfreceiver@stengerlaw.com. All objections must be received by both the Court Clerk and the Receiver no later than July 28, 2013 ("Objection Bar Date"). Any objections, comments, or recommendations not received by both the Court Clerk and the Receiver by the Objection Bar Date shall conclusively be deemed waived.

A copy of this Notice, the Proposed Investor Claims Procedure and the Objection Procedure Order may also be obtained from the Court Clerk or downloaded from the Receiver's website, www.cfreceiver.com.

Investors are strongly urged to carefully study this Notice and the proposed Investor Claims Procedure and to consult with their attorneys or other advisors to understand their rights and obligations under the proposed Investor Claims Procedure to determine if they should object to the proposed Investor Claims Procedure.

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CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT B

to

**RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE**

Proof of Service

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

COMMODITY FUTURES TRADING)
COMMISSION)

Plaintiff,)

11-cv-10949-LPZ-MKM

v.)

ALAN JAMES WATSON, MICHAEL POTTS,)
and CASH FLOW FINANCIAL, LLC,)

Defendants,)

And)

THE JEDBURGH GROUP,)

Relief Defendant.)

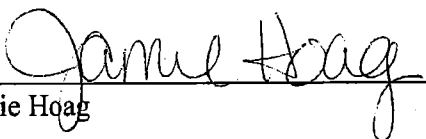
PROOF OF SERVICE

STATE OF MICHIGAN)

) ss.

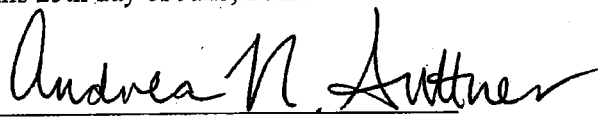
COUNTY OF KENT)

Jamie Hoag, a paralegal with Stenger & Stenger P.C., being first duly sworn, deposes and says that a *Summarizing Letter*, a copy of the *Order Approving Objection Procedure* and a copy of the *Proposed Investor Claims Procedure* was sent to those individuals listed on the attached **Exhibit A** on the 25th day of June, 2013 by U.S. First Class Mail.

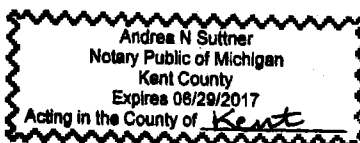


Jamie Hoag

Subscribed and sworn to before me
this 25th day of June, 2013.



Andrea N. Suttner, Notary Public
Kent County, Michigan
My Commission Expires: 6/29/2017



File No.	Name	City, ST	Zip	2nd Co-Owner	2nd Co-City, State, Zip	3rd Co-Owner	3rd Co-City, State, Zip	4th Co-Owner	4th Co-City, State, Zip
CF000001	21 Gable, Inc	Ravenna OH	44286						
CF000002	Aaron Beier	South Sioux City NE	68776						
CF000003	Karen Acker	Aspen CO	81611						
CF000005	Jason Agresti	Woodside NY	11377						
CF000006	Alan C Fox Revocable Trust	Los Angeles CA	90024						
CF000007	Albert Misseldine Family Trust	Adrian MI	48221						
CF000008	Dawn Alder	Grand Haven MI	49417						
CF000009	Thomas E Aldrich	Otland FL	32865						
CF000010	Matthew Aldrich	Otland FL	32805	Judith Falcon	Deltona FL 32738				
CF000011	Sebastien Allaire	Oakland Park FL	33334						
CF000012	Diane Allen	Canada	LE5 0A8						
CF000013	Erin Linda Allen	Grand Lodge MI	48837						
CF000014	Jerry Ahls	Prescott AZ	86305						
CF000015	Siti Fataimah Ahmad	Wahat CA	91789						
CF000016	AnStar Enterprises, Inc (Paul Stbner)	Johnson City TN	37604						
CF000017	Greg Anderson	Grandville MI	49418						
CF000018	Raymond Duane Anderson	Dade City FL	33528						
CF000019	John Andes III	Rocky River OH	441162936	Janice Andes	Rocky River OH 44116-2936				
CF000020	David Atkinson	Ocala FL	34476						
CF000021	Ronald Ayers	Ulster PA	18850	Kathleen Ayers	Ulster PA 18850				
CF000022	Burt Baber	Grand Rapids MI	48506						
CF000023	Randy Bagley	Shunk PA	17768						
CF000024	Zena Bagley	Shunk PA	17768						
CF000025	James Bagley	Folsville PA	18606	Bryan Smith	Shunk PA 17768				
CF000026	Danielle Bagley	Hillgrove PA	18619						
CF000027	Peggy Bagley	Shunk PA	17768						
CF000029	Matthew Bajek	Doylestown PA	19001	Donna Bajek	Doylestown PA 18001				
CF000031	Elizabeth Bajek	Doylestown PA	18901						
CF000033	Kendall Bajek	Doylestown PA	18901						
CF000034	Walter Bajek	Wood Bridge NJ	07095						
CF000035	Douglas Baker	Hickory Corners MI	49060						
CF000036	Ryan Baker	Grand Rapids MI	48504						
CF000037	Bruce Baker	Big Rapids MI	49307						
CF000038	James Balch	West Chester PA	19380						
CF000040	Aaron Balch	West Chester PA	19380						
CF000041	Gabriel Balch	Honolulu HI	96818						
CF000043	Sharon Banks	Manchester PA	17345						
CF000044	Mindy Baransky	Provincetown MA	02657	Barcroft Village LLC	Provincetown MA 02657				
CF000045	James E Barnes	Florence KY	41042	Emma Barnes	Florence KY 41042				
CF000046	Kevin Barnes	Michigan IN	46544						
CF000047	Brad Barnum	Kalamazoo MI	49009						
CF000048	Michael Barnum	Granger IN	46530						
CF000049	Rebecca Barnum	Kalamazoo MI	49009						
CF000050	Clyde Barnl	Gowrie IA	50543	Donna Shriver	Gowrie IA 50543				
CF000051	Clyde Bartel	El Paso TX	79930						
CF000054	Carlos Bascerra	Onaka NE	68122						
CF000055	Graia Becker	Elkhart IN	46516						
CF000056	Michael Beeher	Elkhart IN	46516						
CF000057	Tami Beeher	Franklin MA	02038						
CF000058	Beem Investment Group LLC	Salem OH	44460						
CF000063	Virginia Begalla	Nashville TN	37220	Iley Behr	Nashville TN 37220				
CF000064	Wendy Behr	Dakota City NE	68731						
CF000065	Scott Beier	Dakota City NE	68731						

CF000128	Lawrence Brinard	East Tawas MI	48730	Harvest Funding, LLC	East Tawas MI 48730		
CF000129	Edie Brand	Las Vegas NV	861085455	Reach Up 2007, LLC	Las Vegas NV 89108-5455		
CF000130	Carol Brand	Oakville Ontario	LEH 529				
CF000131	Don Brimmer	Lamdale CA	90260				
CF000132	Curtis Brockover	Los Alamos NM	87544				
CF000133	Judith Brosky	Westport MA	02790	Maurice Brosky	Westport MA 02790		
CF000134	Patricia Brown	Lebanon OR	97355				
CF000135	Kelly Brown	Behl OH	45106				
CF000136	Robert Browning	Kansas City MO	64156				
CF000137	Ledra Marino	Lititz PA	17543				
CF000138	Trent Brumbaugh	Marietta GA	30062				
CF000139	Trent Brumbaugh	Marietta GA	30062	Kelly Brumbaugh	Marietta GA 30062		
CF000140	Glen Brunner	Buena Park CA	90621				
CF000141	Virginia Buble	Avoca IA	51521				
CF000142	Nicholas Bulon III	Youngstown OH	44511				
CF000143	Jeanie Buck	Edmund OK	73013				
CF000144	Chase Buck	Treyor IA	51575				
CF000145	Dan Buckalew	Tucson AZ	85715	Judith Buckert	Tucson AZ 85715		
CF000146	John Buckert	Sioux City IA	51108				
CF000147	Douglas Buckholdt	Johnson IA	50131				
CF000148	Denise Buckholdt	Arlington Heights IL	60004	Brenda Burman	Arlington Heights IL 60004		
CF000149	Richard Burman	Tucson AZ	85747				
CF000150	Burwell Investments, LLC	South Haven MI	49680				
CF000151	David Burrows	Santa Monica CA	90404				
CF000152	Clifford Burton	Marco Island FL	34145				
CF000153	Cecil Busboom	Dexter MI	48130				
CF000154	Erin Bush	Dexter MI	48130	Aaron Bush	Addison MI 48220		
CF000155	Erin Bush	Addison MI	48220				
CF000156	W & R Investments	Tulsa OK	74104				
CF000157	Erin Cable	Denver NC	28037	James Cable	Battle Creek MI 49537		
CF000158	Silva Caleros	North Eastham MA	02651				
CF000159	Marsha Campbell	Buford GA	30519				
CF000160	Carlene Enterprises	Zellenople PA	16063				
CF000161	Victor Capozzi	Leslie Quebec Canada	H8R3H6				
CF000162	Dominic Cappuccilli	Romulus MI	48174	Darlene Cappuccilli	Romulus MI 48174		
CF000163	Joseph Caputo	Rio Rancho NM	87124				
CF000164	Gloria Caputo	Rio Rancho NM	87124				
CF000165	Jeffery Carley	Treyor IA	51575	Stephanie Carley	Treyor IA 51575		
CF000166	Ronald Carlson	Mesa AZ	85207				
CF000167	Debra Carlson	Sergeant Bluff IA	51054				
CF000168	Ronnie Carlson	Sergeant Bluff IA	51054				
CF000169	Carmen Carter	Bellevue NE	68005				
CF000170	Dennis Carrington	York PA	17404				
CF000171	John Carter	Flat Rock MI	48134				
CF000172	Chris Caywood	Centra TX	73005				
CF000173	James Cayo	Danville PA	17621				
CF000174	Ronald Chagman	Red Deer Alberta	T4P1L4				
CF000175	Kenneth J Chard	Fr Wright KY	41011	Kathy L Chard	Fr Wright KY 41011		
CF000176	Richard Chesnut	Carl Junction MO	64834				
CF000177	Anthony Chisall	Arlington WA	98223				
CF000178	Mark Chen	Parkland FL	33067				
CF000179	Ho Tong Chin	Burnt Denessalam					
CF000180	Harold Chipman	Big Rapids MI	49307	Arlene Chipman	Big Rapids MI 49307		

CF000277	Gerald Deer	Brampton Canada	L7A2V						
CF000278	Virgil Defries	Linwood KS	66052						
CF000279	Helen Defries	Linwood KS	66052						
CF000281	Jodi DeLange	Kentwood MI	48508	Jon DeLange				Kentwood MI 48508	
CF000282	Estate of Douglas DeHelsen	Harbor City CA	90710						
CF000284	Divine Mober's Ministry Corp.	Woodside NY	11377						
CF000285	Brett DeYoung	Holland MI	48423						
CF000286	Lisa DeYoung	Winston Salem NC	27127						
CF000287	Alan Dillenbach	New Holland PA	17157						
CF000288	Michael Dillenbach	Gilbert AZ	85295						
CF000289	Judith Dillworth	Roanoke VA	19001						
CF000290	Dimensions Entertainment, Inc	New York NY	10032						
CF000291	Jennifer Dindler	Cincinnati OH	45244						
CF000292	Kyle Dindler	Amelia OH	45102	Timothy Dindler				Amelia OH 45102	
CF000293	Tam Dindler	New Richmond OH	45179671						
CF000303	Proverbs 13 22 Investments LLC	Bloomington IL	66108						
CF000304	Kipp Dindler	Warren OH	44484						
CF000305	Connie Dobrensky	Lincoln NE	68510						
CF000307	Sean Doi	Canfield OH	44406						
CF000308	Robert Donaldson	Canfield OH	44406						
CF000311	Ryan Donaldson	Jackson MI	48202						
CF000312	Phyllis Donnelly	Newark NJ	07107						
CF000313	Doreen Kempadoo	Union City MI	48094						
CF000314	Sharon Dorr	Lincoln NE	68510						
CF000316	Jeff Dostal	Minerva OH	44657	Sandra Dragonoff				Minerva OH 44657	
CF000317	Vernon Scott Dragonoff	Edgmont PA	19028						
CF000318	Mary Drayton	Marble Falls TX	78654						
CF000319	Stephen Drury	Roanoke VA	24018						
CF000321	Richard Duddy	Scottville MI	48454	Jim Durfee				Scottville MI 48454	
CF000322	Bernice Durfee	Berlin Center OH	444018662	Richard Durin				Berlin Center OH 44401-86	
CF000323	Patricia Durkin	Harrison Township MI	48045						
CF000326	Rita Dushaj	Sioux City IA	51106						
CF000327	Dennis Dvorak	Sioux City IA	51106						
CF000328	Madonna Dvorak	Lawrence GA	30044						
CF000330	Victoria Earnest Enterprises	Alliance OH	44601						
CF000331	Judith Edenweller	Rockwall TX	75032						
CF000332	Sharon Edmunds	Tucson AZ	85704						
CF000333	Danny Edwards	Troy OH	45373						
CF000334	Herbert Edwards	Willow Grove PA	18900						
CF000335	Joseph Ehrigott	Yuma AZ	85365						
CF000336	Debra Eig	Walter Park FL	32794545						
CF000337	Leanne Ellie Investments Trust	Las Vegas NV	89134						
CF000338	Daryl Elliott	Glendale AZ	85310						
CF000340	Estate of Kenneth Elliott	Tewksbury MA	01876	Diana Elliott				Tewksbury MA 01876	
CF000341	Randall Elliott	Marion OH	43302						
CF000342	Gary Ellis	Lancaster PA	17602						
CF000343	Cliff Ellis	Lancaster PA	17602						
CF000344	Chad Ellis	Lancaster PA	17602						
CF000345	Ryan Ellis	Lancaster PA	17602						
CF000346	Lucille M Ellis	Mason OH	45040						
CF000347	Michael Elasser	West Chester OH	45069						
CF000348	Jenna Elasser	Liberty Township OH	45044						
CF000350	Norma Elasser	Omaha NE	68132						
CF000352	Danielle Emick	Omaha NE	68132						
CF000353	Andrea Emick	Omaha NE	68132						
CF000354	Garrison Emick	Omaha NE	68132						
CF000355	Ellen Emick	Newark NJ	07107						
CF000356	Erubines Ministry, Inc.	Bedford MI	48017						
CF000357	Glenn Ennis	Bedford MI	48017						
CF000358	Terry R Ensign Jr	Columbia SC	29201						
CF000359	Bondana Erne								

CF000360	Larry Eshleman	Lancaster PA	17601						
CF000361	Larry Eshleman	Lancaster PA	17601						
CF000362	Abi Eshleman	Lancaster PA	17603						
CF000363	Marietta Evans	Chester Springs PA	19425						
CF000364	Jack Evers	Rowley IA	52329						
CF000365	Excella Services, LLC	Starling Heights MI	48310						
CF000366	Exotic Imports, Inc.	Sandy UT	84092						
CF000367	Gordon Farquhar	Waterloo, Ontario, Canada	N2L 2X2						
CF000368	Pamela Farmer	Tyler TX	75707						
CF000370	Lucia Fasella	New York NY	10032						
CF000371	Donald Feans	Laguna Hills CA	92653						
CF000373	Doris Feaster	Aston PA	19014						
CF000374	Rich Feaster Jr	Willow Street PA	17584						
CF000376	Richard Feaster Sr	Aston PA	19014						
CF000377	Charlote Feay	New Boston MI	48164						
CF000378	Patrick Fennell	Wysox PA	18654						
CF000379	FES Holdings, LLC	Robbinsville NJ	08681						
CF000380	Melinda Fisher	El Reno OK	73036						
CF000382	Shelby Fisher	El Reno OK	73036						
CF000383	Patricia Fisher	Jacksonville FL	32258						
CF000384	Thomas Fisher	Jacksonville FL	32036						
CF000387	Nancy Flowers	Temperance MI	48162						
CF000388	James M Ford	Johnson City TN	37604						
CF000389	Donald J Forry	Shrewsbury PA	17351						
CF000390	Michelle Forwood	New Providence PA	17560						
CF000391	Cynthia Frakes	Amherst OH	44011						
CF000392	Venus Franklin	Los Angeles CA	90093						
CF000393	Ned Freemond	Birmingham AL	35203						
CF000394	Way Ellen Freymuth	Omaha NE	68134						
CF000395	Charles Freymuth	Omaha NE	68134						
CF000397	Susan Frye	Omaha NE	68134						
CF000398	Wilbur Fukui	Newbury Park CA	91320						
CF000400	Jared Funk	Playa Del Rey CA	90283						
CF000401	Nadia Gabrielli	Shenandoah IA	51601						
CF000402	Donald Garcia	Lilburn GA	30047						
CF000403	Garden of Freedom	Aliso Viejo CA	92656						
CF000404	Jon Garrett	Brooklyn MI	48230						
CF000405	Helen Gail	Annville PA	17003						
CF000406	Christian Gentilini	Ludington MI	49431						
CF000407	Scott Gerdies	New York NY	10032						
CF000408	Kyle Gerdies	Omaha NE	68135						
CF000409	Kyle & Jocelyn Gerdies	Omaha NE	68118						
CF000410	Kyle & Alexandra Gerdies	Omaha NE	68118						
CF000411	Kyle & Aaron Gerdies	Omaha NE	68118						
CF000412	Kyle & Isabel Gerdies	Omaha NE	68118						
CF000413	Magd Ghali	Las Vegas NV	89129						
CF000414	William Gibson	Ridg Hawthorne Ontario	L0L1T0						
CF000415	IPS Group LLC	Phoenix AZ	85060						
CF000416	Lisa Gledhill	North Eastham MA	02657						
CF000418	Global Wealth Services, LLC	Grand Rapids MI	49504						
CF000419	God's Purpose Ministries, Inc	Los Angeles CA	90016						
CF000420	Sharon Gee	Herbelle AL	35640						
CF000421	Wallace Gee Jr	Herbelle AL	35640						
CF000422	Sammie Golden	Hesperia MI	49421						
CF000424	Harry Golegram	Alliance OH	44601						
CF000426	Richard Solcgram	Akron OH	44306						
CF000428	Bernadette Gonzales	Longmont CO	80504						
CF000429	Harris Gordon	Yardley PA	19067						
CF000430	Michael Gorman	New Castle IN	47362						
CF000431	Gorman Investment & Personal Property	New Castle IN	47362						
CF000432	Mark Graff	Sioux City IA	51104237						

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CF000515	Kazuyuki Hidaka	Fishers IN	46037	Sayuri Hidaka	Fishers IN 46037		
CF000516	Carolea Hight	Henet CA	92543				
CF000517	James Hightower	Belleville MI	48111				
CF000518	Luba Hill	Peaslee NJ	08070				
CF000519	William Hillebrand	Prescott AZ	85305	Kathy Hillebrand	Prescott AZ 85305		
CF000520	Nancy Jo Hiljer	Aurora CO	80013				
CF000521	Arlene Hilbrand	Salem OH	444601494	Robert Hilbrand	Salem OH 44460-1494		
CF000522	Gregory Hinnen	Horseneads NY	14845	Bryan Smith	Shunk PA 17768		
CF000523	Alauko Hirano	Farmington Hills MI	48335				
CF000524	Susan Hoadley	Dearborn MI	481241708	Tim Hoadley	Dearborn MI 48124		
CF000525	Joyce Hoeksma LLC	Montague MI	48437				
CF000526	Rick Hoffman	Dyersville IA	52040				
CF000527	Estate of Dick Hoffmeyer	Columbus OH	43230				
CF000528	Daniel Thomas Holmes	Tallmadge OH	44278				
CF000529	Kathleen Holub-Dury	Marble Falls TX	78654				
CF000530	Cynthia Hongsemaier	Mount Morris IL	61054				
CF000531	Bruce Hongsemaier	Mount Morris IL	610541511				
CF000532	Wilma Hongsemaier	Mount Morris IL	61054				
CF000533	Relf Houser	Troyer IA	51575				
CF000534	Mike Houston	Cape Coral FL	33981				
CF000535	Leslie Howe	Troy OH	45373				
CF000536	Vivian Howe	Troy OH	45373				
CF000537	Clara Howitt	Lasalle Ontario	N9H2K3				
CF000538	Giorgia Howitt	Lasalle Ontario	N9H2K3				
CF000539	Caroline Howitt	Lasalle Ontario	N9H2K3				
CF000540	Rich Howitt	Lasalle Ontario	N9H2K3				
CF000541	William Hicmak	Clarks Summit PA	18411				
CF000542	John Huchala	Orlando FL	32803				
CF000543	William Gary Huff	Delaware OH	430152777				
CF000544	Joe Huffman	Alliance OH	44601				
CF000545	Julian Huffman	Alliance OH	44601				
CF000546	Anne Hulbert	Glendale AZ	853088834				
CF000547	Mark Hulet	South Jordan UT	84085				
CF000548	James Hurley	Sebring FL	33870				
CF000549	Robert Husser	Portage MI	48924				
CF000550	John Hutchinson	Denver CO	80218	Constance Hutchinson	Yukon OK 73089		
CF000551	Gene Hynes	Memphis TN	38103				
CF000552	Imperial Financial, LLC	East Tawas MI	48730				
CF000553	Robert Jacoby	Duarte CA	910102632				
CF000554	Jon Jacoby	Cape May NJ	08204				
CF000555	Estate of Josephine Jager	South Sioux City NE	687762936				
CF000556	Estate of Josephine Jager	South Sioux City NE	68776	Robert Jager	South Sioux City NE 68776		
CF000557	JQM Investment Group	Gladstone MO	64118				
CF000558	Jefferson Property Management	Roscommon MI	48653				
CF000559	Ernie Jenerette	Galvins Ferry SC	29544	Hilton Jenerette	Galvins Ferry SC 29544		
CF000560	Cynthia Jenerette	Lugoff SC	29078				
CF000561	Michael Jennings	Sioux City IA	51108				
CF000562	Andrew Jimbo	West Bloomfield MI	48373				
CF000563	Chiharu Jimbo	West Bloomfield MI	48373				
CF000564	Enka Jimbo	West Bloomfield MI	48373				
CF000565	Jodi DeLange LLC	Kentwood MI	48508				
CF000566	John & Lois Kiki Revocable Trust	Menasha WI	53552				
CF000567	Rusty Johns	Lubon OH	44452				
CF000568	Daniel Johnson	Kalamazoo MI	49009				
CF000569	Ronald Johnson	Amelia OH	45102				
CF000570	Jeremy Johnson	Union City MI	48184				
CF000571	Michael Johnson	Charlotte NC	28227				
CF000572	Ludith Johnstone	Tucson AZ	85749				
CF000573	Nancy Jones	Calgary AB	720066				
CF000574	Michael Jones	Frisco TX	75034				
CF000575	Michael Jones	Frisco TX	75034				

CF000687	James Lawrence	Cuyahoga Falls OH	44223						
CF000688	Sharon Leiss-Walker	Jackson MI	49202						
CF000691	Leanne Levett	Winter Park FL	327934546						
CF000694	Leanne Levett (FBO Cristanne N. Levett)	Winter Park FL	327934545						
CF000695	Leanne Levett (FBO Bryce Ware)	Winter Park FL	327934545						
CF000696	Leanne Levett (FBO Marivella Levett)	Winter Park FL	327934545						
CF000697	Glen Lieser	Enid OK	73703						
CF000698	Linda Lind A Helming Hand, RNP	Jackson CA	95642						
CF000699	Janet Liponi	Pine Grove CA	95685						
CF000700	Judith Liponi	Naftown CT	06470						
CF000701	David Livelberger	Wrightsville PA	17368						
CF000702	Bruce Livergood	Boynton Beach FL	33426						
CF000703	Steve Livergood	Lantana FL	33462						
CF000704	Loch Ave Investments, LLC	Mobile AL	36608						
CF000705	George Lock	Mansfield OH	44907	Judith Lock			Mansfield OH 44907		
CF000706	Brian Lockhart	Monument CO	80132						
CF000707	Glenn Alan Lowenthal	Atlanta GA	30339						
CF000708	Danny Long	Livingston TX	77389						
CF000709	Robert Lordens	Center Tufonboro NH	038160155						
CF000710	Mathias Lord	Charlotte NC	28262						
CF000711	Julian Carol Lorenzi	Rochester MI	48307						
CF000712	Yvonne Lorenzi	Madison Heights MI	48071						
CF000714	Colby Love	South Jordan UT	84095						
CF000715	Pamela Lowry	Brodwyn MI	48230						
CF000716	James Lucas	Rancho Cucamonga CA	91739	Dorina Lucas			Rancho Cucamonga CA 91739		
CF000721	Michael Lynch	New Town CT	064702550						
CF000722	John Dale Mabrey	Gladstone MO	64118						
CF000723	Timothy MacDonald	Hughsville PA	17737						
CF000724	Frank Maguire	Treyvor IA	51575						
CF000725	Patricia Maliero	Sioux Falls SD	57105						
CF000727	Edward Maliss	Oxford AL	36203						
CF000728	Richard Mann	Kalamazoo MI	49009	Virginia Mann			Kalamazoo MI 49009		
CF000730	Manna Systems Corporation	Tacoma WA	98405						
CF000731	Glenn Marsh	Mapleton IA	51034						
CF000733	Sherill Maske	Sioux City IA	51106						
CF000734	Kenneth Martin	Robbville NJ	08691						
CF000735	Michael Martin	Maumee OH	43537						
CF000736	Wayne Martinez	Houston TX	77044						
CF000737	Sally Martinez	Alta Loma CA	91701						
CF000739	Nancy Mealy-Martinez	Houston TX	77044	Wayne Martinez			Houston TX 77044		
CF000740	Sergey Mayenovsky	Southfield MI	48076						
CF000742	Claude Massie	Helway MO	65663						
CF000743	Thomas Masters	Gallena OH	43021						
CF000744	Julius Masudal	Lake Forest CA	92630						
CF000745	Charlotte Masudal	Lake Forest CA	92630						
CF000747	Judy Mathis	Kansas City MO	64116						
CF000748	Paul Matthews III	Matlucck NY	11952						
CF000748	Amy Mattingly	Kalamazoo MI	49004						
CF000750	Beverly McAnahan	Buder PA	16001						
CF000753	William McBride	Sioux City IA	51104						
CF000756	Thomas McBride	Dunbury IA	51019						
CF000760	William McCarty	Gillett PA	16925	Catherine McCarty			Gillett PA 16925		
CF000761	Patricia McClain	Hampstead NC	28443						
CF000762	Patrick McClellan	Dover PA	17315						
CF000763	Jack McClung	Oklahoma City OK	731022220						
CF000764	Michael McConnell	Tacoma WA	98405						
CF000765	Charles McConquodale	Mobile AL	36608	Cassy McConquodale			Mobile AL 36608		
CF000767	Yrene McCracken	Ocala FL	34481						
CF000769	Jason McDermott	Sacramento CA	95835						
CF000770	John E McGrath JR	Leesville SC	29070						
CF000771	Robert McGrath	Neoshoches TX	75964						

CF000772	John McGrath III	Hampstead NH	103841						
CF000775	Jason McWhain	Dacula GA	30019	Jennifer McWhain				Dacula GA 30019	
CF000776	Judy McIntyre	Cleveland OH	44111						
CF000777	Amy Mealy	Youngstown OH	44512						
CF000778	Donald Mealy	Grand OH	44420						
CF000779	Larry Mealy	Grand OH	44420						
CF000780	Nancy Mealy-Martinez	Houston TX	77044						
CF000782	Samanah Mees	Duluth GA	30096						
CF000783	Midwest Capital Planning Agency	Cochitong OH	43812						
CF000784	John Miller	Flat Rock MI	48134						
CF000785	Steve Miller	Sioux City IA	51103						
CF000787	Carla Miller	Sioux City IA	51108						
CF000788	John Miller	Roseland OH	43460	Kathleen Miller				Roseland OH 43460	
CF000789	Frank Miller	Cody KS	67701						
CF000790	Rex Miller	Atwood KS	67730						
CF000791	Sally Miller	Atwood KS	67730						
CF000792	Anna Miller	Widham NY	12486						
CF000793	Gregory Miller	Unity MI	54488	Susan Miller				Unity MI 54488	
CF000795	Michael Miel	Columbia PA	17512						
CF000796	Michael Miel	White Rock BC Canada	VUBH1						
CF000797	Ellen Mispelon	Clinton Township MI	48038	Gary Mispelon				St Clair Shores MI	
CF000799	Albert Misseldine	Adrian MI	48221						
CF000800	Bill Mix	Monroe VA	98272						
CF000801	A. Thomas Moden	Wolcott CT	06716						
CF000802	Rachel Monahan	Marion OH	43302						
CF000803	Monument Asset Consulting, LLC	San Antonio TX	78232						
CF000804	Moore Ridge Holdings, LP	Littleton CO	80127						
CF000805	Maria Moore	Charlotte NC	28273						
CF000806	Larry Morchost	Hornick IA	51026						
CF000808	Douglas Morhorst	Sioux City IA	51108						
CF000809	Ron Morefield	Woodbridge VA	22153						
CF000812	Marsha Morefield	Woodbridge VA	22153						
CF000814	Wyvetta Morgan	Beavira OH	45163						
CF000817	Paul Moritz	Omaha NE	681302065						
CF000818	David Morris	Perinola OH	44264						
CF000819	Timothy Morschick	Portage MI	48024	James Mose				Portage MI 48024	
CF000820	Philemon Masuya	Detroit MI	48207						
CF000821	J.R. Mullen	Pittsburgh PA	15243						
CF000822	J.R. Mullen	Pittsburgh PA	15243	Linda Eremia				Pittsburgh PA 15243	
CF000824	Mark Mullet	Alliance OH	44601						
CF000825	Lana Mullet	Alliance OH	44601						
CF000827	Joanna Muncaster	Sacramento CA	95822						
CF000829	John Muncaster	Orangevale CA	95662						
CF000830	John Muncaster	Orangevale CA	95662	Linda Muncaster				Orangevale CA 95662	
CF000831	Linda Muncaster	Orangevale CA	95662						
CF000832	Keith Murphy	Long Valley NJ	07853	Brenda Murphy				Long Valley NJ 07853	
CF000834	Tamara Murphy	Alliance OH	44601						
CF000835	Tamara Murphy	Alliance OH	44601	Daniel Murphy				Alliance OH 44601	
CF000836	Daniel Murphy	Alliance OH	44601						
CF000837	Scott Murray	Grealey CO	80631						
CF000838	Erik Myers	Marshall MI	48068						
CF000839	Katie Myers	Marshall MI	48068						
CF000840	Ryan Neel	Columbiana OH	44408						
CF000841	Shawn Neel	Farview Park OH	44126						
CF000843	Allan Neel	Lisbon OH	44452						
CF000844	Brian Neesen	Omaha NE	68135						
CF000845	Nicholas Neesen	Omaha NE	68135						
CF000846	Erica Neesen	Omaha NE	68135						
CF000847	Daniel Neff	Parkside PA	18844						
CF000848	Rick Neff	Washington Boro PA	17582						
CF000850	New Freedom Investment, Inc.	Robbinsville NJ	08891						

CF000952	New Heights Capital, LLC	Oakland Park FL	33334						
CF000953	NexGen, LLC	Bellevue NE	68005						
CF000954	Linda Nielson	Marshall MI	49068						
CF000955	Mary Allen Nixon	Saltsville OH	45778						
CF000956	Michael Nocito D.C. P.C.	Downington PA	19335						
CF000957	Craig Nordmoose	Mount Vernon OH	43050						
CF000958	Marianne Nordmoose	Columbus OH	43213						
CF000959	Ronald Nordmoose	Columbus OH	43213						
CF000960	Brian Nordmoose	New Albany OH	43054						
CF000961	Gary Nordmoose	Cincinnati OH	45239						
CF000962	Charles Norman	Cincinnati OH	45247						
CF000963	North County Mission, LLC	Buena Park CA	90620						
CF000964	Karel Norton	Atlanta MI	48011						
CF000965	Donald Norton	Battle Creek MI	48017						
CF000966	Joseph J. Noto	Battle Creek MI	48017						
CF000967	Jane Noto	Battle Creek MI	48017						
CF000968	Dennis Noto-Sinha	Battle Creek MI	48017						
CF000969	Mark Notzon	Decatur MI	48045	Card Cosby					
CF000970	Mariene Noudett	Butler PA	16001						
CF000971	Paul Nyce	Swatmore PA	19081						
CF000972	James Niehoff	Rialto CA	92377						
CF000973	James Niehoff	Parsons KS	67357						
CF000974	Phyllis Oas	Cape Coral FL	33991						
CF000975	Oasis Gold LLC	Omaha NE	68118						
CF000976	Thomas O'Brien	Warrington PA	18976						
CF000977	Sarah Oestreich	Warrington PA	18976						
CF000978	Jean Oestreich	Warrington PA	18976						
CF000979	Jean Olson	Sarasota FL	34234						
CF000980	OPT Investment Club, LLC	Katy TX	77494						
CF000981	Raymond Osafin	Dowling MI	49030						
CF000982	Michael Ovadia	Concord CA	94519						
CF000983	Patrick Colby Overton	El Reno OK	73036						
CF000984	Diana Pace	Gird OH	44420						
CF000985	Barbara Palmer	Millersport OH	43068015						
CF000986	Patrick Parizek	Omaha NE	68127						
CF000987	Thomas M. Parizek	Omaha NE	68127						
CF000988	Robert Park	Hudson MI	48247						
CF000989	Mary Park	Hudson MI	48247						
CF000990	Dennis Parker	Delton MI	49046						
CF000991	James Parker	Akron OH	44312						
CF000992	Kathy Parker	Tucson AZ	857487903						
CF000993	Jennifer Parker	Tucson AZ	85749						
CF000994	Richard G. Parker	Tucson AZ	85750						
CF000995	Melanie Parker	Ruston WA	98407						
CF000996	Adam Parker	Tucson AZ	85750						
CF000997	Richard L. Parker II	Delton MI	49046						
CF000998	Carolyn Farman	San Jose CA	95119						
CF000999	Roy Parsons	Abilene TX	79602						
CF001000	Ryan Patel	Swansea TX	76227	Marissa Patel					
CF001001	Raman Patel	Dallas TX	752471104						
CF001002	Sybil Marie Patel	Dallas TX	752471104						
CF001003	Paul Nyce & Associates, Inc.	Swatmore PA	19081						
CF001004	Bruse Payne	Liberty Township OH	45044						
CF001005	Joyce Payne	Liberty Township OH	45044						
CF001006	David Payne	West Chester OH	450691014						
CF001007	Dennis Pehrson	Muskegon MI	49441						
CF001008	Jon Fairclough	Fochester Hills, MI	49306						
CF001009	Madeline Palchat	Stour City IA	51108						
CF001010	Jenetta Penner	Escondido CA	92026						
CF001011	Susan Penner	Redding CA	96003						
CF001012	Richard Penner	Redding CA	96003						
CF001013	Joel Penner	Orange City IA	51041						

CF000929	Monte Perry	Onaha NE	68137						
CF000931	Ronald Perry	Florence KY	41042						
CF000932	Gajendra Persaud	Woodside NY	11377	Amrita Persaud	Woodside NY 11377				
CF000933	Judith Peters	Sioux City IA	51105						
CF000935	Arthur Pierce	Tucson AZ	85713	Lorraine Pierce	Tucson AZ 85713				
CF000936	Justin Pittmann	Treyner IA	51575						
CF000937	Tamara Pittmann	Treyner IA	51575						
CF000938	Justin Pittmann	Treyner IA	51575	Tamara Pittmann	Treyner IA 51575				
CF000940	Jordynne Pittmann	Treyner IA	51575						
CF000944	Matthew Polio	Chambersburg PA	17201						
CF000945	Alan Pompei	Yorkers NY	10701						
CF000946	Kimberly Poorman	Uden PA	17744	Ronald Poorman	Uden PA 17744	Bryan Smith			Shunk PA 17768
CF000947	James Poppy	Clermont FL	34711						
CF000948	Adam Poppy	Minneola FL	34715						
CF000949	Theresa Poppy	Clermont FL	34711						
CF000950	Sherry Porter	Onaha NE	68134						
CF000952	Carol Porter	Boynton Beach FL	33426						
CF000953	Estate of Randall H Porter	Onaha NE	68134						
CF000955	David Powell	Onaha NE	68105						
CF000956	Poynter Beck, LLC	Birmingham AL	35202						
CF000957	Victor Proden	Las Vegas NV	89121						
CF000958	Mel Proud	Battle Creek MI	48014						
CF000960	Michael Proulx	Battle Creek MI	48014						
CF000961	Prudens Verita, Inc.	Berndt MN	56801						
CF000962	Purple Ribbon, Inc.	Whiteville NC	28472						
CF000963	Puritan Properties, LP	Pittsboro NC	27312						
CF000964	Christopher Raab	Rochester MI	48307						
CF000965	Anthony Ragusa	Adrian MI	49221						
CF000966	Ida Rainey	Little Rock AZ	72210						
CF000967	Erik Randes	Smyrna TN	37167						
CF000968	Christina Raymond	Kalamazoo MI	49009						
CF000969	RCR Life Settlements for Profits, LLC	Bradenton FL	34202						
CF000971	Red 41 Boat, LLC	Holland MI	48423						
CF000972	Red Sky II, LLC	Gilard OH	44420						
CF000973	Bryan Redash	Las Cruces NM	88011						
CF000974	Nicholas R Renbert	Malvern OH	44648/30						
CF000975	Carlos Rendon	Monterey Park CA	91755	Bessy Rendon	Monterey Park CA 91755				
CF000976	Robert Reynolds	Bandera TX	78003	Kimberly Reynolds	Bandera TX 78003				
CF000977	RN & H Equities, LLC	South Jordan UT	84095						
CF000978	Sid Richards	Palmer AK	99645						
CF000979	Debbie Richards	Palmer AK	99645						
CF000982	Lisa Richards	Deper UT	84020						
CF000983	Debbie Richards (foa Hannah Richards)	Palmer AK	99645						
CF000984	Debbie Richards (foa Sidney Richards)	Palmer AK	99645						
CF000985	Justin Richardson Jr.	Liberty Township OH	45011						
CF000986	Floyd Riggs	Las Vegas NV	89115						
CF000987	Matthew Riggs	Alliance OH	44601						
CF000988	Herbert Roberts	Southern Pines NC	28388						
CF000989	Cynthia Roberts	Chalfont PA	18914						
CF000990	Mary Jo Roberts	Adrian MI	49221	John Roberts	Adrian MI 49221				
CF000992	Cynthia Roberts (foa Kayla Roberts)	Chalfont PA	18914						
CF000993	Cynthia Roberts (foa Victoria Roberts)	Chalfont PA	18914						
CF000994	Deborah Rodman	Kansas City MO	64108						
CF000995	Ralph Rodriguez	San Antonio TX	78232						
CF000996	Judson Rogers	Allen TX	75002						
CF000997	Valerie Rogers	South Rockwood MI	48173						
CF000999	Christopher Rogron	Grand Lodge MI	48837						
CF001001	Jennifer Romine	New York NY	10012						
CF001002	Thomas Roon	Kalamazoo MI	49009						
CF001003	Dale Rooda	Belle River Ont	N0R1A0						
CF001004	Betty Ross	Belle ID	83713						

CF001005	Gary Ross	Tucson AZ	65747						
CF001006	Eric Ross	Arlington VA	22204						
CF001007	Rabeca Rowe	Alliance OH	44601						
CF001008	Dan Roycroft	Builer PA	16001						
CF001009	Peter Ruben	Maple Glen PA	19002						
CF001010	Ruth Runyan	Battle Creek MI	49017	Estate of Melvin Runyan				Battle Creek MI 49017	
CF001011	John Rupp	Cherry Hill NJ	08002						
CF001012	Michelle Rufen	Charlotte NC	28212						
CF001013	Robert Rudin	Jackson MI	48203	Deborah Rudin				Jackson MI 48203	
CF001014	Peggy Ruff	Lancaster PA	17602						
CF001015	Kathleen Rygiel	Orlando FL	32805						
CF001016	Judith Sabers	Fort Pierre SD	57532						
CF001019	Richard Salerno	Cincinnati OH	45247						
CF001021	Dr. Mairam Saman	Fair Oaks CA	95628						
CF001022	Mary Saman	Fair Oaks CA	95628						
CF001023	Michiyuki Sasa	St Louis MO	63103						
CF001025	David Saucier	Duluth GA	30096	Shirley Saucier				Duluth GA 30096	
CF001026	Rick Sauerman	Albuquerque NM	87122						
CF001027	Barbara Sayers	Columbus OH	43223						
CF001028	Jeff Scatillo	Kenilworth NJ	07033						
CF001029	Anthony Scarnecchia	Poland OH	44514						
CF001032	Kathleen Scarnecchia	New Middletown OH	44442						
CF001033	Pauletta Schaffer	Salem OH	44460						
CF001034	Kelley Schadt	Justin TX	76247						
CF001036	Brian Schenk	Marion OH	43302						
CF001037	H. Melvin Scheuing	Maytown PA	17550						
CF001039	Ronald Schlaack	South Haven MI	49090						
CF001041	Helen Schlaack	South Haven MI	49090						
CF001042	Robert Schmidt	Treyvor IA	51575						
CF001043	Held Ross	Arlington VA	22204						
CF001044	Christopher Schuhr	Evans City PA	16033						
CF001045	Edward Schoenhut	Arlington VA	22201						
CF001046	Art Schroeder	Alliance OH	44601						
CF001047	Jerry Schroeder	Alliance OH	44601						
CF001049	Colin Schultze	Vicksburg MI	49097	Megan Schultze				Vicksburg MI 49097	
CF001050	Curtis Schwarztopf	Omaha NE	68135						
CF001051	Ann Scoryers	Flower Mount TX	75022						
CF001052	Gilbert Scott	Ozark MO	65721						
CF001053	SCS Management Group, LLC - Chuck Hall	Metairie LA	70003						
CF001054	Daniel Sezer	Prescott AZ	86505						
CF001055	Jeremy Seaver	Kansas City MO	64155						
CF001059	Richard Segawa	Gardena CA	90247						
CF001059	Terry Selman	Bennington NE	68007						
CF001060	Jennifer Sestina	Brooklyn MI	48230						
CF001061	Angela Sestina	Stonewood WV	26301						
CF001062	Steve S. Seefina	Stonewood WV	26301						
CF001063	Lila Sue Seefina	Jackson MI	49203						
CF001064	Sestina Investments & Personal Property Family Limited Partnership	Brooklyn MI	48230						
CF001065	Stephen Sestina, Jr.	Brooklyn MI	48230						
CF001066	Stephen Sestina Sr.	Jackson MI	48203						
CF001068	Patricia Shaughnessy	Salem MA	01970						
CF001069	Laurel Shaughnessy	Salem MA	01970	Patricia Shaughnessy				Salem MA 01970	
CF001070	Shirdi Sal Holding, LLC	Dallas TX	75247/104						
CF001071	Ronald Shreiner	Lutz PA	17543						
CF001072	Ronald Shreiner	Lutz PA	17543	Emma Shreiner				Lutz PA 17543	
CF001073	Emma Shreiner	Lutz PA	17543						
CF001074	Warren Shulman	Oklahoma City OK	73134						
CF001075	Estate of Arnold Shulman	Oklahoma City OK	73134						
CF001077	Sean Siegel	Atlanta GA	30305						
CF001078	S. Chavez Silverman	Pacific Grove CA	93950						
CF001079	Marc Shvetski	Carroll OH	44406						

CF001081	Mildred Sim	Buena Park CA	96520	Enrique Sim	Buena Park CA 90520			
CF001082	Cheston Simmons	West Chester PA	19380					
CF001083	Steve Simoneaux	Plainville MI	48060	Joanne Simoneaux	Plainville MI 48060			
CF001084	Steve Simoneaux	Plainville MI	48060					
CF001085	Joanne Simoneaux	Plainville MI	48060					
CF001086	Krishna Singh	Sugarland TX	77478					
CF001087	Virginia Sirota	Talmadge OH	44278					
CF001088	Joyce Sizal	Lebanon PA	17046					
CF001089	John Sivack	Plainville GA	30733					
CF001090	Hazel Skaggs	Westfir OR	97492					
CF001091	Cystal Smith	Gretna NE	68028					
CF001092	Robert Smith	Canton PA	17724	Beverly Smith	Canton PA 17724			
CF001093	Beverly Smith	Canton PA	17724					
CF001094	Mark Smith	Macomb MI	48044					
CF001095	Bernard Smith	Virginia Beach VA	23454					
CF001096	Bryan Smith	Shunk PA	17768	Mariah Smith	Shunk PA 17768			
CF001097	Jay Smith	Midlothian VA	23112	Tammy Woodliff	Midlothian VA 23112			
CF001098	David Snyder	Manitou Beach MI	49253					
CF001099	Michael B. Solt	Beverly Hills MI	48025	Kimberly Solt	Beverly Hills MI 48025			
CF001100	Richard Solt	Beverly Hills MI	48025					
CF001101	Soren Sorenson	Neola IA	51559					
CF001102	Daniel E. Spaulman	Las Cruces NM	88911	JoAnn Spaulman	Las Cruces NM 88011			
CF001103	Louise Spaulman	Chambersburg PA	17201					
CF001104	Jonathan Spaulman	Chambersburg PA	17202					
CF001105	Speelman Charitable Family Foundation	Las Cruces NM	88011					
CF001106	Sports Dimensions Inc.	New York NY	10032					
CF001107	Joseph Staley	Huntsville AL	35911					
CF001108	Alan Stamp	Sturanton VA	24401					
CF001109	Joel Stamp	Chesapeake VA	23320					
CF001110	Barbara Stamp	Salem OH	44460					
CF001111	Willard Stamp	Salem OH	44460					
CF001112	Bonnie Steele	Howell MI	48843					
CF001113	Krista Steele	Salina TX	76154					
CF001114	Bernice Steele	San Antonio TX	78266					
CF001115	Mary Steele	San Antonio TX	78266	Donald Steele	San Antonio TX 78266			
CF001116	Gertrude Stevens	Burlington NJ	08016					
CF001117	Stewart Consulting LLC	New Holland PA	17557					
CF001118	Paul Stibner	Johnson City TN	37604					
CF001119	William A. Stitt	W Conshohocken PA	19428					
CF001120	Priscilla Stitt	W Conshohocken PA	19428	Priscilla Stitt	W Conshohocken PA 19428			
CF001121	William A. Stitt	W Conshohocken PA	19428					
CF001122	William E. Stitt	W Palm Beach FL	33401					
CF001123	David Stitt	Villanova PA	19065					
CF001124	George Stoddard	Apple Valley CA	92308					
CF001125	Todd Stofka	North Wales PA	19454					
CF001126	Robert Stokes	Tavares FL	32778					
CF001127	Robert Stokes	Tavares FL	32778	Paula Stokes	Tavares FL 32778			
CF001128	Stokes Groves of Euless Inc.	Tavares FL	32778					
CF001129	Stone Solid Capital, LLC	Bloomfield Hills MI	48302					
CF001130	Gary Stoudt	Louisville OH	44641					
CF001131	Dennis Straus	Lutz PA	17543					
CF001132	Pam Straus	Lutz PA	17543					
CF001133	Robert Strum	Seneca SC	29672					
CF001134	Carol Strum	Seneca SC	29672					
CF001135	Donald Strum	Pleisto CA	93720					
CF001136	Matthew Sturdevant	North Sioux City SD	57040					
CF001137	Joseph Surtivant	Portland OR	97217					
CF001138	Doyle Sutzman	Twinsburg OH	44087					
CF001139	Ernie Sutzman	Manhus OH	44255					
CF001140	Donald Suggs	Glendale AZ	85308					
CF001141	Alan Sunday	Marshall MI	49068					
CF001142								
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CF001165								

CF001166	Edward Sunday	Marshall MI	49068						
CF001167	Ryke Sunday	Marshall MI	49068						
CF001168	Alexis Sunday	Marshall MI	49068						
CF001169	Janice Sunday	Marshall MI	49068						
CF001170	Judy Mathis	Kansas City MO	64116	Eddie Mathis	Kansas City MO 64116				
CF001171	Sunset River - Russell Wells	Madison Heights MI	48071						
CF001172	Ray Szpach	Harrison Township MI	48045						
CF001173	Brian Scott Talbot	Willow Street PA	17564						
CF001175	David Talmage	Grandville MI	49418						
CF001176	Estate of Ray Talmage	Battle Creek MI	49017						
CF001177	Kimberly Talmage	Galesburg MI	49053	Estate of John Talmage	Galesburg MI 49053				
CF001178	Talmage Investments P.P. Family Limited Partnership	Hickory Corners MI	49060						
CF001179	Craig Tate	La Mesa CA	91941						
CF001180	Margo Taylor	Mahem PA	19355						
CF001181	TDA Partnership	San Antonio TX	78266						
CF001182	Randall Pearson	Spasburg PA	17579						
CF001183	Doug Tellinghuisen	Wesley Chapel FL	33545						
CF001184	Janice Tellinghuisen	Wesley Chapel FL	33545						
CF001186	Dale Tellinghuisen	Columbus OH	43228						
CF001188	Brian Tellinghuisen	Tampa FL	33610						
CF001189	Temple of Knowledge	Westerville OH	43081						
CF001190	Stanley Tepper	Hedgesville WV	25427						
CF001191	The Paycheck Protection Co.	Marion OH	43302						
CF001192	Connie Tompkins	Council Bluffs IA	51502533						
CF001193	Richard Tidwell	Norcross GA	30071						
CF001194	Timashanika Inc.	Carfield OH	44406						
CF001195	Georgia Todd	Williamsburg VA	23185						
CF001198	Trinity Consulting Solutions, LLC	Vancouver WA	96695						
CF001199	Roger Troyer	Mantua OH	44255	Verda Troyer	Mantua OH 44255				
CF001200	Elizabeth Ullom	McPherson KS	67460						
CF001202	Donald Ulfrey	Charlotte MI	48813	Joann Ulfrey	Charlotte MI 48813				
CF001203	Stephen Van Camp	Alliance OH	44601						
CF001205	Albert C. Van Kirk	Hudson OH	44236						
CF001206	Sandra Van Kirk	Hudson OH	44236						
CF001210	Theodora Van Ruyven	White Rock BC, Canada	V4B 1H1						
CF001211	Dan Vander Wal	Holland MI	49424						
CF001212	David J Vander Wal II	Holland MI	49424						
CF001213	Jeffery K Vamon	New Smyrna Beach FL	32168						
CF001214	Mary Vagh	New Boston MI	48164						
CF001215	Gay Vela	Sonoma CA	95476						
CF001216	Bright Vezetis	Gadsden AL	35901	Curt Vezetis	Gadsden AL 35901				
CF001218	Susan Vieregger	Omaha NE	68137						
CF001220	William Vinson	Packney MI	48169						
CF001222	Viola Quest LLC	Grand Lodge MI	48837						
CF001223	Nancy Volpe	Benton Harbor MI	49022						
CF001226	Lee Volz	New London WI	54981						
CF001228	Anthony Von Pongraz	Newark OH	43055	Efin Von Pongraz	Newark OH 43055				
CF001227	Em Von Pongraz	Newark OH	43055						
CF001230	Barbara Von Pongraz	Burnet TX	78611						
CF001231	Maria Von Pongraz	Palatine IL	600679051						
CF001232	Vortex Enterprises, Inc	Bendora TX	78033						
CF001233	Daniel Wallace	St. Joseph MO	64506	Ann Wallace	St. Joseph MO 64506				
CF001234	Loma Ward	Los Angeles CA	90062						
CF001235	John And Patricia Ward	Edmond OK	73012						
CF001236	Estate of Theresa Ward	Columbus OH	43207	Tamara Van Soide	Columbus OH 43207				
CF001237	William Scott Ware Jr.	Branford FL	32108						
CF001238	Melissa Levell Ware	Branford FL	32008						
CF001240	Ronald Wariko	Tallmadge OH	44278						
CF001243	Adam Wariko	Kent OH	44240						
CF001244	Kristopher Wariko	Cuyahoga Falls OH	442212314						
CF001245	Washington Commissary Corp.	Detroit MI	481241706						

CF001246	Thomas Wassenaar	Battle Creek MI	49037						
CF001247	Tenence Watanabe	Omaha NE	68118						
CF001248	Marilyn Watkins	Lugoff SC	29078						
CF001250	John Watson	Brownsville TN	38012						
CF001259	Mable Wawzyk	Lake Alfred FL	33850						
CF001260	Donald Weiss	Altamonte Springs FL	32714						
CF001262	Carol Weisskopf	Harbor City CA	90710						
CF001263	Kenneth Wells	Battle Creek MI	49015						
CF001264	Russell Wells	Madison Hts MI	48071						
CF001265	David Wells	Katy TX	77494						
CF001266	Whadda Productions, Inc	Boea Raton FL	33428						
CF001267	Don Whitley	Harvey LA	70058						
CF001268	Estate of Alberta Wilber	Starwood MI	49346						
CF001269	Jacquelyn Willardson	Salt Lake City UT	84118						
CF001270	Sandra Williams	Garden Ridge TX	78266						
CF001271	Paul Williams	Garden Ridge TX	78266						
CF001273	Jackie Williams	Whiteville NC	28472						
CF001274	Byron Williams III	Arlington TX	76016						
CF001275	Russell Williamson	Tyler TX	75707						
CF001276	Scott Williamson	Alliance OH	44601						
CF001277	Marjio Wilson	Lexington KY	40503						
CF001278	Richard Wilson	Graham WA	98358						
CF001279	Clay Wilson	Long Beach CA	90804						
CF001280	Scott Wiles	Albena KS	66710						
CF001281	Winscapes, Inc.	FL Lauderdale FL	33324						
CF001282	David Witt	West Covina CA	91790						
CF001283	Kristyn Wolf	Howell MI	48843						
CF001284	Reid Wonder	Danbury IA	51019						
CF001286	Jane Wonder	Danbury IA	51019						
CF001288	Greg Wonder	Danbury IA	51019						
CF001289	Carlen Wong	Holly MI	48442						
CF001290	Albert & Brownie Wood Trust	Columbus OH	43223						
CF001291	Robert Woodfill	Hastings IA	51540						
CF001292	Robert Woodfill	Hastings IA	51540						
CF001293	Donna Woodfill	Hastings IA	51540						
CF001294	Bonnie Woodfill	Omaha NE	68154						
CF001295	Daniel Woodfill	Huntington Beach CA	92649						
CF001297	Diane Woodfill	Huntington Beach CA	92649						
CF001299	Douglas Woods	Treyner IA	51575						
CF001304	Joyce Woods	Treyner IA	51575						
CF001306	David Woods	Papillion NE	68046						
CF001307	Doug Woods (Ibo Alexis Woods)	Treyner IA	51575						
CF001308	Paul D Woods (Ibo Michell Woods)	Treyner IA	51575						
CF001309	Doug Woods (Ibo Tyler Woods)	Treyner IA	51575						
CF001310	Paul Woods (Ibo Tyler Woods)	Treyner IA	51575						
CF001311	Wynet, Inc.	Geneva FL	32732						
CF001315	Mary Yacuparo	Newport NC	28570						
CF001316	Toshiko Yamagata	Novi MI	48377						
CF001317	David Yee	Stirling Heights MI	48313						
CF001319	Sandra Ylaine	Metairie LA	70003						
CF001320	David L Ylberding	Cherokee IA	51012						
CF001322	American Capital Resources	Indianapolis IN	46240						
CF001323	AmorOne	New York NY	10032						
CF001324	Anderson Consulting MI, LLC	Rochester Hills MI	48306						
CF001325	Art Plus	New York NY	10032						
CF001326	Arthur Schroeder Trust	Alliance OH	44601						
CF001327	AS 1 International, Inc	Glendale AZ	85308						
CF001329	Barnum Consulting, LLC	Granger IN	46630						
CF001330	Chris Bentley	Melbourne FL	32901						
CF001331	Victor Capozzi	Lesalle Quebec Canada	H8B3H6						
CF001332	Cardale Products	Georgetown KY	40324						

CF001333	Compass Computer Group, Inc.	Twinsburg OH	44087						
CF001334	Cunningham Commodities	Chicago IL	60604						
CF001335	John Dattola	Gardena CA	90247						
CF001336	Jodi Delange	Kentwood MI	48508						
CF001337	Dinos Gym Investments LLC	Annella OH	45102						
CF001338	Dreamscape Enterprises, LLC	Howell MI	48843						
CF001339	Lawrence Durbin	Tamarac FL	33321						
CF001341	Randall Elliott	Twinsbury MA	01876						
CF001342	Frank Erdman	Media PA	18083						
CF001343	Faithful Stewards Corporation	Wan Chai Hk Hong Kong							
CF001344	Chistian Gentilini	New York NY	10032						
CF001345	Grand Time, LLC	Pleasant Hill CA	94523						
CF001346	Greenway Group, LLC	East Tawas MI	48730						
CF001348	Thomas Helwig	Spring Grove PA	17362						
CF001350	Higher Life Estates, Inc.	Barrie, Ontario, Canada	4N1 8N1						
CF001351	Higher Life Solutions International	Canada	LAN8N1						
CF001352	Mark S Hoffmeyer	Blaine MN	55449						
CF001353	Karen Hoffmeyer	Columbus OH	43235						
CF001354	Patricia A. Jacoby	Cape May NJ	08204						
CF001355	Chleko Jimbo	West Bloomfield MI	48373						
CF001356	Jones Family Revocable Trust	Fresco TX	75034						
CF001357	Estate of O Robert Jordan	West Chatham MA	02689						
CF001358	Karmos, Coleman Tailor, Inc	Southfield MI	48075						
CF001359	Lela Corp	New York NY	10092						
CF001360	Steven LeMert	Prescott AZ	86305						
CF001361	Charles Litten	Midlothian VA	23112						
CF001362	James Livergood	Lantana FL	33462						
CF001363	Management Alliance Co., LLC	Galesburg MI	49053						
CF001364	Kenneth Martin	Robbinsville NJ	08691						
CF001365	Catherine McCarty	Gillett PA	16925						
CF001366	Michael McDaniel	Berndt MN	56601						
CF001367	MSC Management Corp.	North Wales PA	19454						
CF001368	Mining for Silver LLC	Kalamazoo MI	49009						
CF001369	Gerald Moritz	Omaha NE	68135						
CF001370	MSW Enterprises, LLC	Atlanta GA	30324						
CF001371	Tom Nead	Marina Del Rey CA	90292						
CF001372	New Life Club LLC	Hagerstown IN	47346						
CF001373	New Life Inc	Hagerstown IN	47346						
CF001374	James Overstreich	Warrington PA	18976						
CF001375	Travis Oliver	Mount Morris IL	61054						
CF001376	Raman Patel	Dallas TX	75247						
CF001378	Pauline E. Haldeman Trust	The Villages FL	32162						
CF001380	Terry Penny	Gilbert AZ	85296						
CF001381	David Peckins	Midham NY	12498						
CF001382	PICS INTL LLC	Hagerstown IN	47356						
CF001383	Victor Proden	Las Vegas NV	89121						
CF001384	Madeleine Elizabeth Raab	Rochester MI	48307						
CF001385	Rapture Communication	North Wales PA	19454						
CF001386	Realty Executives United	Metamora MI	48465						
CF001387	John Rowell	Plymouth MI	48170						
CF001388	Rhino Settlement Services, Inc	Lancaster PA	17603						
CF001390	RJ Obrien & Associates, LLC	Chicago IL	60606						
CF001391	Victoria Roberts	Chalfont PA	18814						
CF001392	Bryan Sconyers	Flower Mound TX	75022						
CF001393	Stephen E. Seefria	Jackson MI	48203						
CF001394	John C Smith	Bulker PA	16001						
CF001395	Carl David Spedman	Chambersburg PA	17201						
CF001396	Paul Shiner	Johnson City TN	37604						
CF001397	Brian Tallinghulsen	Tampa FL	33647						
CF001398	Jeffrey Tomlin	Kansas City MO	64155						
CF001400	Estate of William Van Alen Jr.	Conshohocken PA	19428						

CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT C
to

RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE

Affidavit of Receiver

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DISTRICT

COMMODITY FUTURES TRADING COMMISSION,

Plaintiff,

v.

ALAN JAMES WATSON, MICHAEL POTTS, and
CASH FLOW FINANCIAL LLC,

Defendants,

And

THE JEDBURGH GROUP,

Relief Defendant.

CASE NO. 11-cv-10949
Judge Lawrence P. Zatkoff

AFFIDAVIT OF PHILLIP S. STENGER

STATE OF MICHIGAN)
) ss.
COUNTY OF KENT)

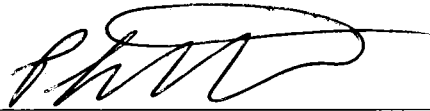
PHILLIP S. STENGER, being duly sworn, says:

1. I am a resident of the State of Michigan, over the age of 18 years, competent to make this Affidavit, and the statements herein are based upon my personal knowledge, unless otherwise stated.

2. I make this Affidavit in my capacity as Temporary Receiver (“**Receiver**”) in the captioned matter, in support of the Receiver’s Response to Objections to the Proposed Investor Claims Procedure (the “**Receiver’s Response**”).

3. As stated in the Receiver's Response, a copy of the Claims Procedure Motion, including all exhibits thereto, the Summarizing Letter, the Objection Procedure Motion, the Objection Procedure Order and the Objection Procedure Notice were all posted on the Receiver's website at www.cffreceiver.com on June 12, 2013.

4. If sworn as a witness, I can competently testify from personal knowledge as to the truth of the statements set forth in this Affidavit.

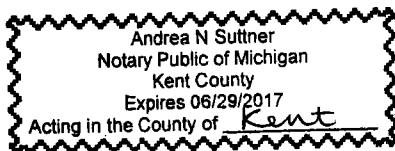


Phillip S. Stenger
Receiver

Subscribed and sworn to before me
this 28 day of January, 2014.



Andrea N. Suttner
Notary Public, Kent County, Michigan
My Commission Expires: 06/29/2017



CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT D
to

RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE

Withdrawal of Objection by Beverly McAnallen

Laura Duston

From: Beverly McAnallen [REDACTED]
Sent: Tuesday, November 19, 2013 3:20 PM
To: Laura Duston; Beverly McAnallen
Subject: RE: Cash Flow Financial, LLC Receivership

I, Beverly A. McAnallen do hereby withdraw my objection to the investor claims procedure associated with the Cash Flow Financial, LLC Receivership. Thank you very much for your consideration. 11/18/2013. Truly yours, Beverly A. McAnallen [REDACTED]
[REDACTED]

Beverly A. McAnallen
[REDACTED]
[REDACTED]

With God all things are possible!

CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT E

to

**RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE**

Berrevoets Objection

Re: Commodity Futures Trading
Commission v. Alan J. Watson
Case NO. 11-10949

July 17, 2013

Clerk of the United States
Eastern District of Michigan
Southern Division
231 West Lafayette Blvd.
Room 564
Detroit, Mi. 48226

cc: Stenger & Stenger P.C.
2618 East Paris Ave S.E.
Grand Rapids, Mi 48546

to the Clerk of the United States District Court:

We have an objection to the
proposed Investor claims procedure.

We have two accounts: NO CF00075,
which is from John's IRA, in the
amount of \$ [REDACTED], which we have
not paid taxes on. We also have an
account NO. 000250 in the amount of
[REDACTED] which is in John & Janice
Bennetts names. We have not paid
taxes on this amount. We feel these
two accounts should be kept separate
with separate checks so that John
can roll his IRA money back
into his account

CF000075

We also are concerned that by combining accounts into one, the amounts that investors would be receiving would be less than if they were kept separate. Attached are supporting copies.

Sincerely,

John W Berrevoets
John W. Berrevoets

Janice K Berrevoets
Janice K. Berrevoets

[REDACTED]

[REDACTED]

John & Janice Berrevoets

[REDACTED]

CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT F
to

RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE

Stipulation to Withdraw Berrevoets Objection

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

COMMODITY FUTURES TRADING
COMMISSION

Plaintiff,

v.

ALAN JAMES WATSON, MICHAEL POTTS,
and CASH FLOW FINANCIAL, LLC,

Defendants,

And

THE JEDBURGH GROUP,


Relief Defendant.

11-cv-10949-LPZ-MKM

Hon. Lawrence P. Zatkoff

**STIPULATION TO WITHDRAW OBJECTION TO PROPOSED
INVESTOR CLAIMS PROCEDURE**


The Receiver, Phillip S. Stenger, Stenger & Stenger, P.C. ("Receiver") and the Claimant, John and Janice Berrevoets, ("Berrevoets") hereby **STIPULATE AND AGREE** that the Berrevoets objection to the Proposed Investor Claims Procedure (Dkt. No. 87), is hereby withdrawn by the Berrevoets, in its entirety.


John Berrevoets

Dated: 1-11, 2014


Janice Berrevoets

Dated: 1-11, 2014


Phillip S. Stenger, Receiver

Dated: 1-27, 2014

CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT G
to

RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE

Morefield Objection

Ronald L. Morefield

[REDACTED]

Clerk of the United States District Court
for the Eastern District of Michigan, Southern Division
231 West Lafayette Blvd., Room 564
Detroit, Michigan 48226

Cc: Receiver
c/o Stenger & Stenger, P.C.
2618 East Paris Ave, SE
Grand Rapids, Michigan 48546

Re: *Commodity Futures Trading Commission v. Alan James Watson, et al.*
Case No. 11-cv10949 (U.S. District Court, Eastern District of Michigan)

To Whom It May Concern:

I am writing this objection of behalf of the **ECM** who introduced me to Cash Flow Financial, LLC, **Sher Komisar**.

I have read the proposed Investor Claims Procedure in the above-referenced action. I have an objection to way in which the **ANIC** is computed for **ECMs** and **Marketers**.

As I read the procedure, **ECMs** and **Marketers** who received in excess of \$5,000 will have an **ANIC** of zero dollars and those who received less than \$5,000 will have their **ANIC** reduced by 50%.

To me, this implies a presumption of guilt and culpability to **ECMs** and **Marketers** that may, in fact, may not be present. I cannot speak to the actions of other **ECMs**, and I certainly can't speak to the culpability of **ECMs** who withdrew more money from CFF than they invested, but I can say, without hesitation, that **Sher Komisar** in no way acted deceitfully or with any other intent that to share what she believed to be a good investment opportunity with the people she knew. In fact, she did as much due diligence as possible to ensure the viability of the investment. Each **ECM** and **Marketer** should be considered individually.

In the absence of formal legal proceedings against the individual **ECMs** and **Marketers**, it seems rather straightforward that following the simple formula of:

$$ANIC = Total\ invested - total\ withdrawn - total\ ECM\ commissions$$

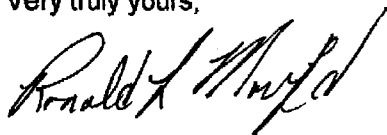
Is the most equitable way to deal with **ECMs** and does not penalize them with, what in my opinion is a presumption of guilt. Their losses are just as real as anyone else in this matter.

CFM0080A

I know that in Ms. Komisar's case, she has lost approximately [REDACTED] in the CFF fiasco. I have lost even more, but harbor no ill will toward her.

Thank you for your reconsideration in the matter.

Very truly yours,

A handwritten signature in black ink, appearing to read "Ronald L. Morefield". The signature is written in a cursive, flowing style with a large, prominent "R" and "M".

Ronald L. Morefield
Claimant

CFTC v. Watson, et al.
Case No. 11-CV-10949

EXHIBIT H

to

**RECEIVER'S RESPONSE TO OBJECTIONS TO THE PROPOSED INVESTOR
CLAIMS PROCEDURE**

Komisar Objection

To:

Receiver
c/o Stenger and Stenger, P.C.
2618 East Paris Ave, SE
Grand Rapid, Michigan 48546

From :

Sher Komisar
[REDACTED]
[REDACTED]

Victim ID# [REDACTED]

My Name is Sher Komisar and I was what you call an ECM for a period of about 6 months.

If I am not following the correct format here I beg your indulgence but I lost my significant other of 22 years, Alan Pomper, in a tragic cycling accident a mere 2 weeks ago and it is very hard for me to read documents quite yet let alone write the following.

You ask if I object to the decision by the court regarding the Claims Procedure and the decision to distribute only 50% of the available distribution or and no funds at all to those ECMs who received more than \$5,000 in commission. I do solemnly object.

I object as I know what my role and intention was in all of this and what it wasn't very clearly, although I cannot speak for the hearts and minds of the other ECMs; but my actions should convey my intentions, my caring, my innocence and therefore display that not only was I equally a victim of this profound scam that CFF Club turned out to be but perhaps doubly so. For this, though, the courts need to perhaps to hear my story from the beginning.

I was introduced to AJ Watson by someone over a phone call in 2007, I believe. I was hesitant to trust anything that was being said about this so-called Club but I was willing to listen. AJ appeared to be a caring, gentle person and with 8 or 9 children I was unable to believe that he was a deliberate scam artist or that he had malice in him; so I felt enough of a comfort zone to continue listening. He spoke of his background in finance but little did I know that he had very little knowledge of anything in the financial world or investment. What strengthened the image of AJ of course was this connection to Trade LLC and their seemingly solid crew...with a newly licensed D.C. based lawyer, Greg Center among them. I said to myself why would anyone go through law school, pass the bar, get accepted into a good law firm in D.C. and then perpetrate a scam which could lose them their right to practice law ever again. It made no sense as well, like AJ Watson's 9 children. Why would AJ put all those children that he expressed so much love for at risk. It made no sense. I listened intently on phone calls with the head of Trade LLC who seemed knowledgeable, self assured, a bit difficult...'but so are many highly intelligent people', I said to myself. Yet it still took me almost a year to invest even a penny of my own money, the little that I had, let alone let friends and family know about the opportunity ...and that only after a good friend of mine Ron Morefield, who

had studied and has recently practiced Day Trading from home for a period of his life, went to visit the offices of Trade LLC in Florida. In fact I urged him to please go to the offices and tell me what he could learn. I trusted him and his knowledge to give me a thorough report. While there Ron watched the trading process carefully and was even assured by some supposed big local investor in Trade LLC who praised the talents of this group of day traders in the Trade LLC offices (probably a paid actor now in retrospect or perhaps another eventual victim) .

Ron actually visited the offices of Trade LLC a second time motivated by his growing interest in investing money himself. He returned with a friend of his Marcia to the organized gathering by AJ Watson and the CFF Club in March 2007, I believe , which was organized to introduce interested investors face to face with AJ Watson and the crew at Trade LLC. The attendees were even bussed to the offices of Trade LLC to see their operations which served to ensnare them further in the web of a fatal comfort zone.

I would have attended myself but my funds were very low as usual and I trusted Ron's ability to dissect what was going on. I didn't think my presence would have added anything anyway.

Ron came back feeling very good about what he saw and experienced and said he wanted to invest. It was at this point only that I thought that it was safe to invest myself. This of course was the beginning of the end.

The only way I able to invest tragically at that time was because my family had transferred to my name the only inheritance left from my mother's estate when she passed.. dividend stocks from my a business my grandfather helped build at the start of the 20th century. Not an enormous amount but my family knew of my dire financial straits and recognized the role that I played in caring for my mother for years before her passing and were kind enough to turn these shares over to me for my survival. This transfer, sadly, came about right about the time that Ron came back from the gathering in Florida. I looked at all of this as fortuitous.

I liquidated some of the dividend shares and started by investing \$5,000...I was still so cautious. I withdrew \$500 at one point to assure myself that one can withdraw one's money out any time after a 30 or 60 day waiting period and in fact a \$500 check came to me in the mail. I continued listening intently to the CFF calls especially those that featured the head of Trade LLC because my main concern of integrity and veracity at that point was not AJ but Trade LLC, as I had a measure of trust in AJ. Again , where is guy with 8 or 9 children (I never got the number right)going to run to...and he always exuded this All-American way about him and desire to help people financially. I could hardly imagine AJ slipping out of the country in the middle of the night with his huge family to take refuge in Peru or somewhere like that.

It was Trade LLC that was the issue because I would grill AJ over and over again...'Now, AJ, any investor monies coming in to CFF Club are all going to Trade LLC , Right!?' And AJ would always answer with a resounding 'Yes'. Little did I know that over time AJ was lying to all of us and that investor monies were going hither and yon at the slightest beckoning of every scam artist in the nation who said they had the next best deal for the Club.

After investing the \$5,000 I invested more...\$1,500 and then \$18,000 and \$10,000 another \$10,000...I can't remember all of this right now but it was then and then only that I took the next most damaging step... I started sharing what I thought was an opportunity for those in financial trouble and many up in years like myself, to help assure their finances in their old age.

I set up a \$6,000. IRA for both myself and my significant other, Alan Pomper, whom I lost tragically two weeks ago, who too was looking at an impoverished old age. I remember feeling even more of a comfort zone when AJ

informed as that an IRA company was working open to the CFF Club investments as why, I asked myself, would an established IRA company even engage with a company that was fraudulent. Another confusing sign along this fatal path I followed naively. You could ask why I would set up IRAs and one in my Alan's name with my funds if I had an ounce of malice or DOUBT in my heart as to the credibility of CFF Club.

Yet in my sharing of CFF Club I would always say to everyone... 'please, check this out yourselves...don't take my word for anything...I can only recount my experiences so far. Please, listen to the calls with AJ especially when the head of Trade LLC is on the call...make up your own minds!' Once they decided to invest, I worked diligently to support them through the process of investing..hundreds of hours instructing, informing, etc...I never hard sold anyone. I wouldn't dare not knowing what their financial situation was and how much they could live on without the funds they put into the Club.

The few people I shared this with directly told me that they wanted to introduce the opportunity as well. I told them we would split 50/50 any commissions that result from investors. I think there 4 or 5 people like that that I called my so-called Sub ECMs. I also took responsibility for the guiding and training their investors through the process, the Sub ECMs did nothing to support the process, I took helped their introduction in any way I could, getting questions answered by AJ, etc...which led to communicating with AJ almost daily on all of this, hundreds of hours of work and time, etc...

After all of this I received in all around \$11,000 in commissions, approximately \$3,500. of which went directly to Sub ECMs...so in total I made \$3,000 back on my approximately \$62,000 investment which included the \$5,000 I gave to my Alan to set up an IRA for him and \$2,500 that I gave to a friend David Peskin. David was a few years older than Alan and I but whom I was concerned for as he had only a little to live on in his older years, even though our picture of the future wasn't rosy yet either. I encouraged his ex-wife to invest \$2,500 and I would invest \$2,500 in order to meet the minimum to get him in as an investor.

I ask the court and Stenger and Stenger...'Would I have put up all that money of my only inheritance, my only asset on the world, around \$62,000 which is and was half of what I am worth in total..as I own no home at 64 years of age, have no assets other than what remains of inheritance from my grandfather, have no Social Security. Would I have set up my significant other, Alan, in an IRA with my money...and even a friend, David Peskin, with my funds liquidated from those precious dividends from my grandfather, if I had an inkling of doubt or worse, blind greed in my heart.

(By the way, the amount reflected on the Victim List states \$37,611.68. By all my calculations my loss after all commission received from CFF Club not even deducting what I sent to the Sub ECMs should have been more like \$44, 270.33. With the distributions of commissions to my Sub ECMs it would have be closer to \$47,859.73.)

I also never removed any of my funds other than a request for \$500, as I mentioned above, in order to establish for myself that the system of withdrawal worked before sharing CFF with anyone other than Ron who was already aware of the Club through his visits to Trade LLC and who was helping me analyze CFF Club and Trade LLC.

I happen to know that there were ECMs who withdrew significant amounts of their investment with the so-called gains added...and even withdrew even more than their original investment and who made huge commissions based on this Ponzi scheme. What did they know that I didn't, I ask the Court? I was in it for the long haul, trusting that I finally had found something positive for my life and my ability to help others. I also would never have felt comfortable removing my funds when others who learned of the Club through me were investing their funds. In

fact I kept putting more and more of my own monies from my liquidated dividend shares into the Club. I wasn't hedging my bets on the backs of the people who trusted me.

Then there is the chapter with Mindy Beransky and her sideline Club, the name of which escapes me right now, which AJ put his stamp of approval on. Mindy he said would be accepting investment funds in her Club and that all the monies would be invested in Trade LLC only...same promise as AJ made to us.

As some the sub ECMs were calling with people on the phone wishing to invest in the Club at a point in time when AJ said he would no longer be accepting any more funds into the CFF Club, I introduced these people to Mindy but only after I tried investigating her and her background. She lied to me profoundly about her background which I learned only later.. but much worse than AJ lied about his background. AJs injustice to all of the investors, his family and himself in the end was in lying about where the investor monies were going..where they were being invested. As we now know perhaps a third of our precious funds were going to Trade LLC

I put in \$1,000 of my money first in Mindy Beransky's Club before I let anyone put any money in. I felt compelled to check it out by whatever means that I could.

After news broke that the CFF Club was not doing what they said they were, that there was a mountain of fraud, I contacted Mindy Beransky immediately and demanded that she return every penny sent to her by the few people who had come into her Club under my guidance. She told me to have the individuals contact her personally so I reached out to all that came in through me. I hammered away at Mindy until all monies were returned save, sadly, to one person who I was trying to reach diligently but who was travelling at that time. I believe that the only monies that Mindy Beransky returned to investors who forwarded money to her were those funds that were sent in by the people that I introduced because I hounded her to death.

After all hell broke loose I was on the phone constantly with all the people that were in my group, most of which I didn't know as they came from the Sub-ECMs that I was working with, I was on the phone day and night with them, trying to assure them that we should be getting funds back...to please be patient...etc...This was all I could do at the time. I tried communicating with AJ as much as he would take my calls but then things went silent with AJ. I finally even reached out to Keith Freeman whose name became associated with trying to stop the hemorrhaging of monies through his organization's efforts, or so I was told by him.

I don't fully understand the charges against Keith Freeman and the Jedburgh Group. It seemed to me that they were the only agent of protection for the investors at the time. AJ's lawyer Scholley, again a lawyer of note in Florida...accolades to his name and practice...go figure...was not looking our way, the investors and it does trouble me profoundly that he did not see this coming, that he did not see the fraud that AJ was committing by investing our monies in all kinds of fraudulent deals that we the investors had no knowledge of as we were repeatedly being told that monies were only going into Trade LLC.

Keith Freeman, whatever his charges, kept me from going crazy. He would give me little bit of support and understanding of what was taking place that helped me keep my head up and my eyes straight and hopeful that at least the majority of peoples' investments would be returned to them.

I suffered an enormous amount in this ordeal not only financially but emotionally and psychologically. It was an experience from hell but now this loss of my partner is even worse and my finances put me at risk of eviction, as he was the main earner and paid the rent while I handled other expenses. And when I look back at the amount of

time that went in to this insane Ponzi scheme, time that I could have spent with my Alan since his life was to end so soon and so abruptly, I feel so sick.

I urge the Court and Stenger and Stenger to consider not being so eager to label ECMs all the same. I think this is why I am pouring out my soul at this time when my soul is hurting so with loss of my Alan; for even if I was to be reimbursed the little that is coming back from what the Receiver has been able to secure, the pain of not being understood after all of this suffering from the Club and being put in the same category as an ECM who pumped as much money out of the Club's fraudulent system as possible is profoundly unjust and not what I think of as American justice.

I know it is easier for the Receiver and the Court to have a one formula fits all for the reimbursement of what little funds there are. I know that it is more complicated to look at the different ECMs and consider the differences in motivation and action; but is the law of our land a dead mechanical thing or is it alive with the hearts and minds of those who conduct it in the Courts and in Receiverships that are meant to listen to and protect us as individuals in a just America.

I was a victim along with all the other victims and perhaps there were other ECMs like myself. I don't know because I didn't know other ECMs and how they were conducting themselves. So, please, I urge the Court to consider them as individuals in your review process as well.

Respectfully,

Sher Komisar

A black rectangular redaction box covering the signature area.