

October 26, 2010

Mr. Bradley W. Skolnik
Stewart & Irwin, P.C.
251 E. Ohio St., Suite 1100
Indianapolis, IN 46204-2147

Re: Billing through October 15, 2010

Dear Mr. Skolnik:

This letter documents the time and effort expended on the Alanar project from July 1, 2010 through October 15, 2010. In addition, the attached time summaries describe, in detail, the work performed and the reason for such work.

Work performed during the period noted above includes but is not limited to:

- Assistance with the preparation of *Receiver's Eighteenth Report of Receipts and Expenditures and Report of Acts and Transactions*, filed July 21, 2010
- Assistance with the preparation of *Receiver's Nineteenth Report of Receipts and Expenditures and Report of Acts and Transactions*
- Procedures related to the termination of the Guardian Services, LLC IRAs including but not limited to:
 - Reconciliation of IRA balances and;
 - Analyzing IRA forms returned by investors, including the processing of IRA termination requests
- Ongoing communications related to outstanding Category B and Other bond issues including but not limited to:
 - Verification of various bond payoff amounts, as requested by bond issuers;
 - Reconciliation of cash activity in bond proceed and repayment accounts;
 - Meetings with certain bond issuers regarding payment of amounts outstanding, and
 - Assistance with foreclosure initiation procedures

- Procedures related to various tax matters including but not limited to:
- Preparation of the following returns:
 - Form 5500 for the Alanar, Inc. 401(k) plan;
 - Form 1041 for the Receivership;
 - Form 1065 for Guardian Services, LLC; and
 - Form 1120 for Alanar, Inc.
 - Procedures related to the Individual Retirement Accounts (IRA) held by Guardian Services, LLC
 - Procedures related to the Alanar, Inc. 401(k) plan

A summary of our billing for the period July 1, 2010 through October 15, 2010 in the amount of \$41,652.00 is as follows:

	For the period July 1, 2010 - Oct. 15, 2010	
	Hours	Amount
Chris Bloomer	3.75	\$ 690.00
Cindy McCullough	8.75	1,408.75
Erika Gaffin	97.25	25,285.00
Howard Gross	31.00	9,915.74
Jill Downton	10.00	650.00
Katie Adkins	7.75	806.00
Lisa Alberico	1.75	342.14
Nathan Romer	1.00	162.50
Richard Smith	9.00	1,198.88
Sam Pollom	4.25	684.25
	<u>174.50</u>	<u>41,143.26</u>
Out-of-pocket costs		<u>508.74</u>
Total		<u>\$ 41,652.00</u>
Average hourly rate - current invoice		<u>\$ 235.78</u>
Average hourly rate since inception of engagement		<u>\$ 170.15</u>

Sincerely,



BGBC Partners, LLP

Enclosure

BGBC Partners, LLP

300 N. Meridian Street, Suite 1100

Indianapolis, IN 46204

Phone: (317) 633-4700 FAX: (317) 860-1065

Invoice Date: October 26, 2010

Invoice Number: 001123481

Client Number: 85641 453

SEC vs. ALANAR, INC.
MR. BRADLEY W. SKOLNIK, ESQUIRE
STEWART & IRWIN, PC
251 E. OHIO STREET, SUITE 1100
INDIANAPOLIS, IN 46204

For Professional Services rendered through October 15, 2010.

Litigation Support Services rendered in connection with SEC vs. Alanar, Inc. as requested.

174.50 hours per enclosed time records. 41,143.26

Reimbursement of out-of-pocket expenses. 508.74

Total Invoice Amount \$ 41,652.00

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Services				
Client Meeting/Req for Info Meeting w/Brad Skolnik to sign tax return	CHRIS BLOOMER	10/4/2010	0.25	46.00
	Total for Client Meeting/Req for Info		0.25	46.00
Tax Preparation prep no activity return	CINDY McCULLOUGH	7/28/2010	0.50	80.50
Tax Preparation	CINDY McCULLOUGH	8/17/2010	1.00	161.00
Tax Preparation	CINDY McCULLOUGH	8/18/2010	0.25	40.25
	Total for Tax Preparation		1.75	281.75
Staff Assistance - T/R Discussion with Cindy regarding interest income and disposal of assets	LISA ALBERICO	8/17/2010	0.25	48.88
	Total for Staff Assistance - T/R		0.25	48.88
Library Research - T/R additional research regarding IRA distributions, Roth IRA distributions, and the required withholding and reporting related to both	SAM POLLOM	7/6/2010	1.25	201.25
Library Research - T/R read Motion to Terminate 401(k) Plan; prepared email to Howard	SAM POLLOM	8/10/2010	0.75	120.75
Library Research - T/R research regarding 401(k) plan origination and set-up	SAM POLLOM	9/15/2010	1.75	281.75
Library Research - T/R continued research into 401(k) plan issue; prepared email to Howard	SAM POLLOM	9/16/2010	0.50	80.50
	Total for Library Research - T/R		4.25	684.25
Technical Review - T/R	LISA ALBERICO	8/18/2010	0.50	97.75
Technical Review - T/R	LISA ALBERICO	8/18/2010	0.75	146.63
Technical Review - T/R	LISA ALBERICO	8/18/2010	0.25	48.88
Technical Review - T/R	HOWARD GROSS	8/19/2010	0.25	71.88
Technical Review - T/R no activity F/O 12/09 C	HOWARD GROSS	8/19/2010	0.25	71.88
Technical Review - T/R	HOWARD GROSS	8/19/2010	0.50	143.75
Technical Review - T/R Guardian 12/09 F/O	HOWARD GROSS	8/19/2010	0.25	71.88
Technical Review - T/R	HOWARD GROSS	8/20/2010	1.75	503.13

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Technical Review - T/R 1041, 12/09 F/O	HOWARD GROSS	8/23/2010	0.50	143.75
Technical Review - T/R Review 2009 workpapers	CHRIS BLOOMER	9/22/2010	1.25	230.00
Technical Review - T/R Review 2009 workpapers	CHRIS BLOOMER	9/23/2010	0.25	46.00
Technical Review - T/R Review & updates to 2009 Form 5500 & workpapers	CHRIS BLOOMER	10/4/2010	1.50	276.00
Technical Review - T/R 5500 F/O, 12/09	HOWARD GROSS	10/5/2010	0.25	71.88
Technical Review - T/R 5500 F/O 12/09	HOWARD GROSS	10/5/2010	0.50	143.75
Total for Technical Review - T/R			8.75	2,067.16
Extension Preparation of 5500 extension form	CHRIS BLOOMER	7/29/2010	0.25	46.00
Total for Extension			0.25	46.00
1041 Return Preparation	CINDY McCULLOUGH	7/14/2010	3.75	603.75
1041 Return Preparation	CINDY McCULLOUGH	8/17/2010	2.25	362.25
1041 Return Preparation	CINDY McCULLOUGH	8/18/2010	0.50	80.50
1041 Return Preparation	CINDY McCULLOUGH	8/23/2010	0.50	80.50
Total for 1041 Return Preparation			7.00	1,127.00
5500 Preparation Initial Review	RICHARD SMITH	8/10/2010	0.25	33.06
5500 Preparation 5500 prep	RICHARD SMITH	8/11/2010	5.75	760.44
5500 Preparation 5500 Prep	RICHARD SMITH	8/12/2010	0.50	66.13
5500 Preparation Finish spreadsheet, review notes, update docs, complete return	RICHARD SMITH	10/1/2010	2.00	264.50
5500 Preparation Discuss account balances w/Richard for 5500 preparation	CHRIS BLOOMER	10/1/2010	0.25	46.00
Total for 5500 Preparation			8.75	1,170.13
Professional Assistance flight search to Detroit	KATIE ADKINS	9/15/2010	1.00	104.00
Professional Assistance Search docs and book Detroit flights/ck out transportation	KATIE ADKINS	9/16/2010	2.00	208.00
Professional Assistance Search addtl for CPA in Terre Haute	KATIE ADKINS	9/17/2010	1.00	104.00
Professional Assistance Route mapping for Detroit trip/12 churches	KATIE ADKINS	9/20/2010	1.50	156.00

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Professional Assistance Rental car search/Detroit	KATIE ADKINS	9/22/2010	1.00	104.00
Professional Assistance Trip planning-Names of churches/copies for Advent	KATIE ADKINS	9/27/2010	1.00	104.00
Professional Assistance Scheduling Meeting time for B Skolnik/Bloomer 5500s	KATIE ADKINS	10/1/2010	0.25	26.00
Total for Professional Assistance			7.75	806.00
Other Misc. Litigation Services phone call with B. Skolnik regarding foreclosures, phone call with J. Southwood regarding status of IRA terminations, finalizing 2009 activity for tax return preparation, quarterly Receivership report, IRA termination requests	ERIKA GOWAN	7/6/2010	6.25	1,625.00
Other Misc. Litigation Services Skolnik	HOWARD GROSS	7/6/2010	0.25	81.25
Other Misc. Litigation Services IRA termination approvals, withholding requirements for Roth IRAs, review letter from V. Olson regarding termination of 401(k)s	ERIKA GOWAN	7/7/2010	6.50	1,690.00
Other Misc. Litigation Services Gowan meeting issues	HOWARD GROSS	7/7/2010	0.25	81.25
Other Misc. Litigation Services IRA terminations	ERIKA GOWAN	7/8/2010	7.00	1,820.00
Other Misc. Litigation Services IRA termination requests, review 2009 Receivership info for tax preparation	ERIKA GOWAN	7/12/2010	6.25	1,625.00
Other Misc. Litigation Services IRA terminations	ERIKA GOWAN	7/13/2010	5.50	1,430.00
Other Misc. Litigation Services Meeting w/Skolnik, Rusnak	HOWARD GROSS	7/15/2010	1.50	487.50
Other Misc. Litigation Services status meeting, quarterly Receivership report	ERIKA GOWAN	7/15/2010	5.75	1,495.00
Other Misc. Litigation Services quarterly Receivership report, assets collected and distributions to investors for SEC	ERIKA GOWAN	7/16/2010	6.25	1,625.00
Other Misc. Litigation Services 6/10 F/S report review	HOWARD GROSS	7/16/2010	0.25	81.25
Other Misc. Litigation Services quarterly Receivership report, info for SEC	ERIKA GOWAN	7/19/2010	4.75	1,235.00
Other Misc. Litigation Services IRA distributions, reconciliation of Receivership activity	ERIKA GOWAN	7/20/2010	1.25	325.00

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Other Misc. Litigation Services reconciliation of activity from inception of Receivership	ERIKA GOWAN	7/21/2010	4.25	1,105.00
Other Misc. Litigation Services Tasha - Followup email	HOWARD GROSS	7/26/2010	0.25	81.25
Other Misc. Litigation Services 1st Monumental payoff	ERIKA GOWAN	7/27/2010	0.25	65.00
Other Misc. Litigation Services Gethesame - Skolnik	HOWARD GROSS	7/27/2010	0.25	81.25
Other Misc. Litigation Services phone call with B. Skolnik regarding foreclosures, settlement offers	ERIKA GOWAN	7/28/2010	0.25	65.00
Other Misc. Litigation Services IRA distributions	ERIKA GOWAN	7/29/2010	2.75	715.00
Other Misc. Litigation Services IRA distributions, payoff for foreclosures	ERIKA GOWAN	8/2/2010	1.75	455.00
Other Misc. Litigation Services IRA distributions, payoff for foreclosures	ERIKA GOWAN	8/3/2010	1.25	325.00
Other Misc. Litigation Services Status meeting update	HOWARD GROSS	8/10/2010	1.50	487.50
Other Misc. Litigation Services status meeting, phone call with J. Southwood regarding payoffs for foreclosures	ERIKA GOWAN	8/10/2010	2.00	520.00
Other Misc. Litigation Services various payoffs for foreclosure actions	ERIKA GOWAN	8/11/2010	2.00	520.00
Other Misc. Litigation Services Email cash flow RBC	HOWARD GROSS	8/12/2010	0.25	81.25
Other Misc. Litigation Services foreclosure payoffs, IRA terminations	ERIKA GOWAN	8/13/2010	2.75	715.00
Other Misc. Litigation Services items from previous mtg (closed bond issues, trustees), info for Receivership tax return	ERIKA GOWAN	8/16/2010	1.75	455.00
Other Misc. Litigation Services Skolnik teleconference - church	HOWARD GROSS	8/17/2010	0.25	81.25
Other Misc. Litigation Services foreclosure payoffs, IRA termination, status phone call with J. Southwood	ERIKA GOWAN	8/17/2010	1.25	325.00
Other Misc. Litigation Services info for tax return, year-end 1099s	ERIKA GOWAN	8/18/2010	1.50	390.00
Other Misc. Litigation Services Van Olson 401K matter	HOWARD GROSS	8/20/2010	0.25	81.25
Other Misc. Litigation Services phone call with B. Skolnik regarding foreclosures, Advent, IRA terminations	ERIKA GOWAN	8/23/2010	1.75	455.00

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Other Misc. Litigation Services foreclosure payoffs, 401(k) info for motion	ERIKA GOWAN	8/24/2010	2.00	520.00
Other Misc. Litigation Services Gethsemane	ERIKA GOWAN	8/25/2010	0.50	130.00
Other Misc. Litigation Services foreclosure payoffs, Medicaid letter	ERIKA GOWAN	8/26/2010	3.50	910.00
Other Misc. Litigation Services phone call with B. Skolnik regarding foreclosures, upcoming status meeting, follow-up	ERIKA GOWAN	8/27/2010	1.00	260.00
Other Misc. Litigation Services Meeting here - Brad S. and Rusnak	HOWARD GROSS	8/30/2010	2.00	650.00
Other Misc. Litigation Services status meeting, Harp amortization schedule, 401(k) addresses, Living Word documents	ERIKA GOWAN	8/30/2010	3.00	780.00
Other Misc. Litigation Services update payoff calculations for Roosevelt, phone call with B. Skolnik regarding foreclosures, 401(k) termination	ERIKA GOWAN	8/31/2010	1.50	390.00
Other Misc. Litigation Services phone call with B. Skolnik regarding various matters (foreclosures, Power House church in TN)	ERIKA GOWAN	9/3/2010	0.75	195.00
Other Misc. Litigation Services 401K IRS / SEC issue	HOWARD GROSS	9/13/2010	0.25	81.25
Other Misc. Litigation Services phone call with B. Skolnik, documentation regarding J. Cross creditor claim	ERIKA GOWAN	9/14/2010	0.50	130.00
Other Misc. Litigation Services Meeting w/ Skolnik and Rusnak	HOWARD GROSS	9/15/2010	1.75	568.75
Other Misc. Litigation Services Sam P - 401 K issue	HOWARD GROSS	9/15/2010	0.25	81.25
Other Misc. Litigation Services status meeting, discussion regarding checks to Haven Furniture	ERIKA GOWAN	9/15/2010	2.00	520.00
Other Misc. Litigation Services Issues - Detroit - emails	HOWARD GROSS	9/16/2010	0.25	81.25
Other Misc. Litigation Services Advent - trip to Detroit	HOWARD GROSS	9/16/2010	0.50	162.50
Other Misc. Litigation Services Detroit Trip	HOWARD GROSS	9/17/2010	0.25	81.25
Other Misc. Litigation Services Van Olson	HOWARD GROSS	9/17/2010	0.25	81.25
Other Misc. Litigation Services	ERIKA GOWAN	9/20/2010	1.00	260.00

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Detroit bond issues, Eagle's Way/House of Prayer and Praise files, e-mail regarding Alanar files for the 401(k) plan				
Other Misc. Litigation Services	HOWARD GROSS	9/21/2010	0.25	81.25
Detroit Trip issues				
Other Misc. Litigation Services	HOWARD GROSS	9/21/2010	0.75	243.75
Advent Preparation				
Other Misc. Litigation Services	NATHAN ROMER	9/21/2010	1.00	162.50
updating interest rates for the loan amortization schedule				
Other Misc. Litigation Services	ERIKA GOWAN	9/21/2010	2.25	585.00
Advent info for H. Gross				
Other Misc. Litigation Services	HOWARD GROSS	9/23/2010	0.25	81.25
B Skolnik - Detroit issues				
Other Misc. Litigation Services	RICHARD SMITH	9/27/2010	0.50	74.75
meeting to discuss project and review info				
Other Misc. Litigation Services	ERIKA GOWAN	9/27/2010	1.00	260.00
Advent documents, Detroit church info for trip				
Other Misc. Litigation Services	HOWARD GROSS	9/27/2010	0.50	162.50
Trip prep - review				
Other Misc. Litigation Services	HOWARD GROSS	9/28/2010	13.00	4,225.09
Detroit trip - Advent churches				
Other Misc. Litigation Services	ERIKA GOWAN	10/1/2010	0.75	195.00
J. Cross claim				
Other Misc. Litigation Services	ERIKA GOWAN	10/4/2010	1.75	455.00
prep for, attend status meeting				
Other Misc. Litigation Services	HOWARD GROSS	10/4/2010	1.50	487.50
Conference Skolnik, Rusnak @ BGBC				
Other Misc. Litigation Services	ERIKA GOWAN	10/12/2010	2.75	715.00
quarterly Receivership report				
	Total for Other Misc. Litigation Services		125.50	34,216.09
Distribution Processing	JILL DOWNTON	7/1/2010	0.25	16.25
IRA distribution processing				
Distribution Processing	JILL DOWNTON	7/13/2010	0.50	32.50
IRA distribution process				
Distribution Processing	JILL DOWNTON	7/16/2010	3.50	227.50
IRA distribution processing				
Distribution Processing	JILL DOWNTON	7/19/2010	1.25	81.25
IRA distribution processing				
Distribution Processing	JILL DOWNTON	7/21/2010	0.25	16.25
IRA distribution processing				
Distribution Processing	JILL DOWNTON	7/23/2010	0.75	48.75
IRA distribution processing				
Distribution Processing	JILL DOWNTON	8/6/2010	0.25	16.25
IRA distribution process				
Distribution Processing	JILL DOWNTON	8/11/2010	0.50	32.50
IRA distribution processing				
Distribution Processing	JILL DOWNTON	8/12/2010	0.25	16.25
IRA distribution process				

Detail Description

Activity Performed	Employee	Date	Hours/Units	Amount
Distribution Processing IRA distribution processing	JILL DOWNTON	8/16/2010	0.50	32.50
Distribution Processing IRA distribution process	JILL DOWNTON	8/18/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	8/25/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	9/3/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	9/8/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	9/10/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	9/13/2010	0.25	16.25
Distribution Processing IRA distribution processing	JILL DOWNTON	9/20/2010	0.25	16.25
Distribution Processing IRA distribution process	JILL DOWNTON	10/13/2010	0.25	16.25
Total for Distribution Processing			10.00	650.00
Total Services			174.50	41,143.26
Expenses				
Courier	FIRM EXPENSE	7/21/2010	0.00	9.84
Courier	FIRM EXPENSE	7/23/2010	0.00	9.84
Courier	FIRM EXPENSE	8/25/2010	0.00	9.84
Total for Courier				29.52
Fed Ex	FIRM EXPENSE	9/16/2010	0.00	12.75
Fed Ex September 29, 2010	FIRM EXPENSE	10/1/2010	0.00	16.47
Total for Fed Ex				29.22
1120/1120S Tax Return Processing Charge	FIRM EXPENSE	7/28/2010	0.00	195.00
Total for 1120/1120S Tax Return Processing Charge				195.00
1065 Tax Return Processing Charge	FIRM EXPENSE	8/17/2010	0.00	195.00
Total for 1065 Tax Return Processing Charge				195.00
5500 Tax Return Processing Charge	FIRM EXPENSE	7/29/2010	0.00	60.00
Total for 5500 Tax Return Processing Charge				60.00
Total Expenses				508.74
Total Invoice Amount			174.50	41,652.00

Summary by Employee

<u>Employee</u>	<u>Hours</u>	<u>Amount</u>
CHRIS BLOOMER	3.75	690.00
CINDY McCULLOUGH	8.75	1,408.75
ERIKA GOWAN	97.25	25,285.00
HOWARD GROSS	31.00	9,915.74
JILL DOWNTON	10.00	650.00
KATIE ADKINS	7.75	806.00
LISA ALBERICO	1.75	342.14
NATHAN ROMER	1.00	162.50
RICHARD SMITH	9.00	1,198.88
SAM POLLOM	4.25	684.25
Employee Total	<u>174.50</u>	<u>\$ 41,143.26</u>

BGBC Partners, LLP

300 N. Meridian Street, Suite 1100

Indianapolis, IN 46204

Phone: (317) 633-4700

FAX: (317) 860-1065

Invoice Date: September 30, 2010

Invoice Number: 001123042

Client Number: 85641 453

SEC vs. ALANAR, INC.
MR. BRADLEY W. SKOLNIK, ESQUIRE
STEWART & IRWIN, PC
251 E. OHIO STREET, SUITE 1100
INDIANAPOLIS, IN 46204

For Professional Services rendered on September 28, 2010.

Litigation Services rendered in connection with SEC vs. Alanar, Inc. as requested.

Reimbursement of out-of-pocket expenses related to trip to Detroit Churches (Gross, Rusnak & Skolnik).

2,354.56

Total Invoice Amount

\$ 2,354.56

Detail Description

<u>Activity Performed</u>	<u>Employee</u>	<u>Date</u>	<u>Hours/Units</u>	<u>Amount</u>
Expenses				
Meals	HOWARD GROSS	9/28/2010	0.00	40.40
Lunch for 3 at Rusty Bucket in Detroit				
		Total for Meals		40.40
Airfare	HOWARD GROSS	9/16/2010	0.00	1,936.20
Airfare for Gross, Rusnak & Skolnik - Detroit Churches				
Airfare	HOWARD GROSS	9/28/2010	0.00	150.00
\$50 x 3 change fee for return flight back to Indy (Gross, Rusnak & Skolnik)				
		Total for Airfare		2,086.20
Taxi/Car Rental/Gas	HOWARD GROSS	9/28/2010	0.00	195.72
Budget Rental Car - Detroit				
Taxi/Car Rental/Gas	HOWARD GROSS	9/28/2010	0.00	14.24
Gas for Rental Car				
		Total for Taxi/Car Rental/Gas		209.96
Parking	HOWARD GROSS	9/28/2010	0.00	18.00
Parking at Airport				
		Total for Parking		18.00
		Total Expenses		2,354.56
		Total Invoice Amount	0.00	2,354.56

December 31, 2010

Mr. Bradley W. Skolnik, Esq
Stewart & Irwin
251 E. Ohio Street
Suite 1100
Indianapolis, IN 46204

RE: SEC vs Alanar, Inc.

Dear Brad:

I am sending this note to you as further documentation for the time and expense our Firm, BGBC Partners, LLP, incurred for the Alanar, Inc. Receivership.

- 1) Related to Invoice #001123042, dated September 30, 2010 in the amount of \$2,354.56; there is an expense item on this invoice for \$150.00. The original activity performed showed an "upgrade fee" for the return flight for Mr. Gross, Mr. Rusnak and Mr. Skolnik. In fact, this amount was not an upgrade, but a charge for changing to an earlier flight. This earlier flight saved the Receivership a substantial amount of money; it reduced the number of hours the three Individuals spent in Detroit during their Church real estate visits. Therefore, by incurring this \$150 charge the receivership saved substantial dollars of chargeable time that would have been charged in this matter. I have attached the corrected invoice detailing the fee as a change fee instead of an upgrade fee.
- 2) Related to Invoice #001123481, dated October 26, 2010, in the amount of \$41,652. I wanted to comment on Mrs. Katie Adkins' time of the 7.75 hours, much of which was related to the trip of Skolnik, Rusnak and Gross to Detroit. Mrs. Adkins created a complex MapQuest approach from the airport to the 12 various churches throughout Detroit, and the surrounding cities. This work allowed us to complete all visits in one day and save the Receivership a substantial amount of money. The time was a paraprofessional task that was important to the Receivership to avoid overnight accommodations, additional chargeable time, and additional meal requirements.

Mr. Bradley W. Skoïnik, Esq.
December 31, 2010
Page 2 of 2

I hope the above explanations assist you in this matter.

Happy New Year to you and your family.

Sincerely,

BGBC Partners, LLP

A handwritten signature in black ink, appearing to read "Howard I. Gross", with a long horizontal flourish extending to the right.

Howard I. Gross, CPA/ABV/CFF, CFP®
Partner

Enclosures