

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
CENTRAL DIVISION

In Re:

TELEXFREE, LLC ,  
TELEXFREE, INC.,  
TELEXFREE FINANCIAL, INC.,

Debtors.

Chapter 11

Case No. 14-40987-MSH

Case No. 14-40988-MSH

Case No. 14-40989-MSH

Jointly Administered

**STATUS REPORT BY STEPHEN B. DARR, CHAPTER 11 TRUSTEE, RESPECTING  
IMPLEMENTATION OF ELECTRONIC CLAIMS PROCESS**

To the Honorable Melvin S. Hoffman, Chief United States Bankruptcy Judge:

Stephen B. Darr, the duly appointed Chapter 11 trustee (the "Trustee") of the bankruptcy estates of TelexFree, LLC, TelexFree, Inc., and TelexFree Financial, Inc. (collectively, the "Debtors"), respectfully submits this Status Report pertaining to the implementation of the claims process approved by the Court, including the completion of the prototype electronic proof of claim form ("ePOC"), development of the related internet claims portal (the "Portal"), and promulgation of a bar date for filing claims.

**I. BACKGROUND AND PROCEDURAL POSTURE**

1. On April 13, 2014 (the "Petition Date"), each of the Debtors filed voluntary petitions for relief under Chapter 11 of the United States Bankruptcy Code ("Bankruptcy Code") with the United States Bankruptcy Court for the District of Nevada ("the Nevada Bankruptcy Court").

2. The Debtors initially operated as debtors-in-possession pursuant to Sections 1107 and 1108 of the Bankruptcy Code.



3. On the Petition Date, the Debtors filed a motion for joint administration of the cases, with TelexFree, LLC as the lead case. By order dated April 24, 2014, the order for joint administration was approved.

4. On April 15, 2014, the Securities and Exchange Commission (“SEC”) commenced an action against the Debtors and others in the United States District Court for the District of Massachusetts alleging, among other things, that the Debtors were engaged in an illegal pyramid scheme and were raising funds through the fraudulent and unregistered offering of securities.

5. On or about April 22, 2014, the Office of the United States Trustee filed a motion for the appointment of a Chapter 11 Trustee based upon the allegations of illegal activity.

6. On April 23, 2014, the SEC filed a motion to transfer venue of the cases to the United States Bankruptcy Court for the District of Massachusetts. By order dated May 6, 2014, the motion to change venue was approved. The cases were transferred to this Court on May 9, 2014.

7. On May 30, 2014, this Court approved the motion to appoint a Chapter 11 trustee, and the Trustee was appointed on June 6, 2014.

8. On October 7, 2015, the Trustee filed the *Motion by Trustee for Entry of Order Finding that Debtors Engaged in Ponzi and Pyramid Scheme and Related Relief (the “Ponzi Motion”)*, and the *Motion by Chapter 11 Trustee for Entry of Order Fixing Bar Date for Filing Proofs of Claim, Approving Form and Manner of Providing Notice, Directing that Claims be Filed Electronically, and Approving Content of Electronic Proofs of Claim (the “Claims Process Motion”)*. The Ponzi Motion and Claims Process Motion were scheduled for hearing on November 24, 2016.

9. By order dated November 25, 2015, as amended on December 21, 2015, the Court approved the Ponzi Motion insofar as it found that the Debtors were engaged in a Ponzi scheme, and held that this ruling was the law of the case in each of the jointly administered cases.

10. The Court scheduled a continued hearing for January 26, 2016 on the balance of the relief sought in the Ponzi Motion (in particular, relating to a determination that claims be calculated based upon “Net Equity”) and on the Claims Process Motion. The Court directed the Trustee to provide supplemental notice to individuals who purchased membership plans or voice over internet protocol packages from the Debtors (“Participants”) respecting the relief being sought in the Claims Process Motion. At the conclusion of the initial hearing, the Court also requested that, at the final hearing on the Claims Process Motion, the Trustee provide an in-Court demonstration of the anticipated ePOC filing process.

11. After the November 24, 2015 hearing, the Trustee solicited proposals from prospective claims processing agents for the buildout of the ePOC and Portal. After reviewing five (5) proposals and interviewing the applicants, the Trustee decided to retain BMC Group, Inc. (“BMC”) to develop the electronic claims process based upon BMC’s similar prior experience, cost estimate, and projected timeline to complete the ePOC and Portal. On January 5, 2016, the Trustee filed an application to retain BMC as agent to develop the claims process, which application (the “BMC Application”) was also scheduled for hearing on January 26, 2016. In the BMC Application, the Trustee estimated, based upon representations by BMC, that an operational ePOC and Portal would be available within approximately two months after approval of the Claims Process Motion.

12. At the hearing held on January 26, 2016, the Trustee presented argument in support of the Claims Process Motion and BMC’s retention. As part of this presentation, the

Trustee's representatives provided a video demonstration to the Court of the mechanics of the proposed ePOC, recognizing that the document remained a work in process. The Court requested certain revisions and clarifications to the ePOC and subsequently approved the Claims Process Motion [docket entry no. 688] and the BMC Application [docket entry no. 689].

13. The order approving the Claims Process Motion provides for a bar date to file claims of at least ninety (90) days after the Portal has become operational and notice has been provided to all creditors that the ePOC and Portal may be accessed.

## **II. PROGRESS IN DEVELOPING THE EPOC AND PORTAL**

14. Since late January 2016, the Trustee and his counsel and financial advisors have worked with BMC in the development of the ePOC and Portal. In connection therewith, the Trustee and his agents have provided specifications to BMC regarding a variety of issues. These issues include: creating a data input environment that is user friendly for Participants; determining the amount of User Account login data that Participants must provide in order to establish ownership of User Accounts and to access the User Account data stored in the Debtors' records; providing a process for Participants to validate the data reflected in the Debtors' records, or to dispute the data and provide alternative information to support the Participant's claim. The estate representatives have engaged in multiple trial demonstrations of the ePOC and Portal with BMC and provided necessary feedback.

15. BMC has advised that it expects to be able to deliver a working prototype of the ePOC to the Trustee within the next ten days. The Trustee and his advisors will then need to conduct tests and confirm that the prototype meets the specifications. That testing is likely to require a similar period of time. With allowance for adjustments, the Trustee projects that the ePOC and Portal will be up and running by early May 2016.

16. The Trustee intends to publish this Status Report on the website maintained by the Trustee's claims agent, Kurtzman Carson Consultants, LLC. The Trustee also intends to publish on that website an executive summary of the status of the ePOC/Portal process, in the form attached as Exhibit "A" hereto.

STEPHEN B. DARR,  
CHAPTER 11 TRUSTEE,

By his attorneys,

/s/ Andrew G. Lizotte

Harold B. Murphy (BBO #362610)

Andrew G. Lizotte (BBO #559609)

Murphy & King, Professional Corporation

One Beacon Street

Boston, MA 02108

Telephone: (617) 423-0400

Facsimile: (617) 423-0498

Email: [ALizotte@murphyking.com](mailto:ALizotte@murphyking.com)

Dated: April 11, 2016  
706532

**EXHIBIT "A"**

**Electronic Proof of Claim Update**

The Trustee is working with his agent, BMC Group, Inc., in developing an electronic proof of claim ("ePOC") to be used by Participants in filing their claims in these Chapter 11 cases. As set forth in the Status Report filed on April 11, 2016 which may be accessed **HERE**, substantial progress has been made in completing the ePOC and related internet claims portal ("Portal"). After the working prototype has been completed and successfully tested, Participants will be notified that the ePOC and Portal have become operational. Participants will then have at least 90 days after the ePOC and Portal have been made available to file their claims. The Trustee projects that the ePOC and Portal will be available by early May 2016. As further information becomes available on the claims filing process, it will be posted on this website.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
CENTRAL DIVISION

<b>In Re:</b>	)	
	)	
	)	<b>Chapter 11</b>
	)	
<b>TELEXFREE, LLC,</b>	)	<b>Case No. 14-40987-MSH</b>
<b>TELEXFREE, INC.,</b>	)	<b>Case No. 14-40988-MSH</b>
<b>TELEXFREE FINANCIAL, INC.,</b>	)	<b>Case No. 14-40989-MSH</b>
	)	
<b>Debtors.</b>	)	<b>Jointly Administered</b>
	)	

**CERTIFICATE OF SERVICE**

I, Andrew G. Lizotte, hereby certify that on April 11, 2016, I caused to be served a copy of the following document via operation of this Court's CM/ECF System, electronic mail, and/or by First Class Mail, postage prepaid to the attached service list as indicated:

- *Status Report by Stephen B. Darr, Chapter 11 Trustee, Respecting Implementation of Electronic Claims Process*

/s/ Andrew G. Lizotte  
Andrew G. Lizotte (BBO #559609)  
Murphy & King, Professional Corporation  
One Beacon Street  
Boston, MA 02108  
Telephone: (617) 423-0400  
Facsimile: (617) 423-0498  
Email: [ALizotte@murphyking.com](mailto:ALizotte@murphyking.com)

Dated: April 11, 2016  
707065

Telexfree, LLC  
Short Service List  
#670980

**BY ECF:**

- Charles R. Bennett   cbennett@murphyking.com,  
bankruptcy@murphyking.com;imccormack@murphyking.com
- Kendra Berardi   kberardi@rc.com, mjewell@rc.com
- Deena R. Bernstein   bernsteind@sec.gov, #brodocket@sec.gov
- Roger Bertling   rogerbertling@yahoo.com, rbertlin@law.harvard.edu
- Robert J. Bonsignore   rbonsignore@class-actions.us, jnewlon@class-actions.us
- C. Elizabeth Brady Murillo   emurillo@burnslev.com
- Alan L. Braunstein   abraunstein@riemerlaw.com, ahall@riemerlaw.com
- Douglas Brooks   dbrooks@libbyhoopes.com
- Orestes G. Brown   obrown@metaxasbrown.com
- Evans J. Carter   ejcatty1@verizon.net
- Brian Casaceli   bcasaceli@mirickoconnell.com
- John Commisso   john.commisso@jacksonlewis.com,  
ann.macdonald@jacksonlewis.com
- Christopher M. Condon   cmc@murphyking.com, imccormack@murphyking.com
- Edward Dangel   tdangel@dangeldwyer-llc.com
- Ronald A. Dardeno   rdardeno@dardeno.com
- Joseph P. Davis   davisjo@gtlaw.com, ponsettoj@gtlaw.com
- Christine E. Devine   cdevine@mirickoconnell.com, bankrupt@mirickoconnell.com
- Adam K. Doerr   adoerr@rbh.com
- Martin B. Dropkin   nmatza@hotmail.com,  
nastor@dropkinmatza.com;mdropkin@dropkinmatza.com
- Daniel Dullea   scott@goldberganddullea.com
- Timothy J. Durken   tdurken@jagersmith.com,  
bankruptcy@jagersmith.com;tdurken@ecf.inforuptcy.com
- James P. Ehrhard   ehrhard@ehrhardslaw.com, cote@ehrhardslaw.com
- John C. Elstad   jce@murphyking.com, ddk@murphyking.com;mko@murphyking.com
- Kate P. Foley   kfoley@mirickoconnell.com
- Robert W. Fuller   rfuller@rbh.com
- Andrew J. Gallo   andrew.gallo@bingham.com, brian.katz@morganlewis.com
- Stuart M. Glass   sglass@choate.com
- William J. Hanlon   whanlon@seyfarth.com, bosdocket@seyfarth.com
- Carol E Head   carol.head@morganlewis.com
- Lawrence P. Heffernan   lheffernan@rc.com, kberardi@rc.com
- Nellie E Hestin   nhestin@reedsmith.com,  
lsizemore@reedsmith.com;jdoolittle@reedsmith.com;mkrizan@reedsmith.com
- Jonathan Horne   jhorne@jagersmith.com,  
bankruptcy@jagersmith.com;jhorne@ecf.inforuptcy.com
- Franklin C. Huntington   huntingtonf@sec.gov



- Jonathan H. Kaskel jkaskel@gunster.com
- Paul V. Kelly paul.kelly@jacksonlewis.com
- Nicholas R. Kennedy nkennedy@mcguirewoods.com, bsieg@mcguirewoods.com
- Richard King USTPRegion01.WO.ECF@USDOJ.GOV
- Richard T. King richard.t.king@usdoj.gov
- Robert W Kovacs bknotices@rkovacslaw.com
- Andrew G. Lizotte agl@murphyking.com, bankruptcy@murphyking.com; pas@murphyking.com; ddk@murphyking.com; agl@murphyking.com
- Danielle Andrews Long dlong@rc.com, jsantiago@rc.com
- Michael M. McArdle mike@mikemcardlelaw.com
- S. Elaine McChesney Elaine.mcchesney@bingham.com
- Wendy M. Mead wendymeadpc@verizon.net
- Harold B. Murphy bankruptcy@murphyking.com, ddk@murphyking.com
- Michael K. O'Neil moneil@murphyking.com, imccormack@murphyking.com
- Carmenelisa Perez-Kudzma carmenelisa@pklolaw.com, evan@pklolaw.com
- James Radke jradke@murthalaw.com
- Ian D. Roffman iroffman@nutter.com, epleadings@nutter.com; cfeldman@nutter.com; kcannizzaro@nutter.com
- Mark C. Rossi bostonian.ecf@gmail.com, Esher.RossiECF2@gmail.com
- Paul S. Samson psamson@riemerlaw.com, ahall@riemerlaw.com
- Kenneth I. Schacter kenneth.schacter@bingham.com
- Ari M. Selman ari.selman@bingham.com
- Jordan L. Shapiro JSLAWMA@aol.com
- Monica Snyder msnyder@murthalaw.com, jbabula@murthalaw.com
- Lisa D. Tingue lisa.d.tingue@usdoj.gov
- Joseph Toomey jtoomey@nutter.com
- Thomas S. Vangel tvangel@murthalaw.com
- Sarah W. Walsh sarah.walsh@jacksonlewis.com
- Jason C. Weida jweida@jonesday.com

**BY ELECTRONIC MAIL: APPEARANCES**

Ihuoma Igboanugo (for Maduako C. Ferguson, Sr. et al)  
The Crescent Law Practice  
P.O. Box 41333  
Raleigh, NC 27692  
919-389-6963  
thecrescentlaw@gmail.com

Timothy S. Cory (for Ismail Karatekin) and (for Leonardo Barros Pereira)  
Durham Jones & Pinegar  
10785 W. Twain Ave., Ste 200  
Las Vegas, NV 89135  
(702) 870-6060  
(702) 870-6090 (fax)  
[tcory@djplaw.com](mailto:tcory@djplaw.com)

Jonathan Horne (for Opt3 Solutions, Inc.)  
Jager Smith P.C.  
One Financial Center 4th Fl.  
Boston, MA 02111  
617.951.0500  
[jhorne@jagersmith.com](mailto:jhorne@jagersmith.com)

Douglas Brooks (for Propay, Inc.)  
LibbyHoopes  
399 Boylston Street  
Boston, MA 02116  
617-338-9300  
[dbrooks@libbyhoopes.com](mailto:dbrooks@libbyhoopes.com)

William Baldiga, Esq. (for Plaintiffs' Interim Executive Committee)  
Brown Rudnick  
One Financial Center  
Boston MA 02111  
[wbaldiga@brownrudnick.com](mailto:wbaldiga@brownrudnick.com)

D. Michael Noonan, Esq. (for Plaintiffs' Interim Executive Committee)  
Shaheen & Gordon PA  
140 Washington Street  
Dover NH 03821  
[mnoonan@shaheengordon.com](mailto:mnoonan@shaheengordon.com)

R. Alexander Saveri, Esq. (for Plaintiffs' Interim Executive Committee)  
Saveri & Saveri, Inc.  
706 Sansome St.  
San Francisco CA 94111  
[rick@saveri.com](mailto:rick@saveri.com)

William L. Coulthard, Esq. (for Plaintiffs' Interim Executive Committee)  
Kemp Jones & Coulthard, LLP  
Wells Fargo Tower  
3800 Howard Hughes Parkway  
17<sup>th</sup> Floor  
Las Vegas NV 89169  
[w.coulthard@kempjones.com](mailto:w.coulthard@kempjones.com)

Andrew Lelling  
USAMA  
[Andrew.Lelling@usdoj.gov](mailto:Andrew.Lelling@usdoj.gov)

Cory Flashner  
USAMA  
[Cory.Flashner@usdoj.gov](mailto:Cory.Flashner@usdoj.gov)

BY FIRST CLASS MAIL: APPEARANCES

Timothy S. Cory, Esq.  
Durham Jones & Pinegar  
10785 W. Twain Ave., Ste 200  
Las Vegas, Nv 89135

Stephen Darr  
Huron Consulting Services, LLC  
125 Summer Street  
Boston MA 02110

Maria J. Diconza, Esq., Nancy A. Mitchell, Esq.  
& Matthew Hinker, Esq.  
Greenberg Traurig, Llp  
Metlife Building  
200 Park Ave  
New York, NY 10166

Richard F. Holley, Esq.  
400 S. Fourth St., 3rd Floor  
Las Vegas, NV 89101

Thomas H. Fell, Esq., Gregory Garman, Esq.  
Gordon Silver  
3960 Howard Hughes Pky, 9th Flr  
Las Vegas, NV 89169

Sandra W. Lavigna  
U. S. Securities And Exchange Comm.  
5670 Wilshire Blvd, 11th Flr  
Los Angeles, CA 90036

Evan J. Gershbein & Drake D. Foster  
Kurtzman Carson Consultants LLC  
2335 Alaska Avenue  
El Segundo, CA 90245

David L. Neale, Esq.  
Levene, Neale, Bender, Yoo & Brill Llp  
10250 Constellation Blvd., Suite 1700  
Los Angeles, Ca 90067

Teresa M. Pilatowicz, Esq., Mark M. Weisenmiller, Esq.  
Gordon Silver, Ltd.  
3960 Howard Hughes Pkwy, 9th Flr  
Las Vegas, NV 89169

Securities and Exchange Commission  
Boston District Office  
33 Arch Street, 23<sup>rd</sup> Floor  
Boston MA 02110

Roger W Wenthe  
United States Attorney  
333 Las Vegas Blvd So, #5000  
Las Vegas, Nv 89101

Carmen Milagros Ortiz  
United States Attorney  
U.S. Courthouse, Suite 9200  
One Courthouse Way  
Boston MA 02210

Internal Revenue Service  
Special Procedures Function  
STOP 2080, P.O. Box 9112  
25 New Sudbury St., JFK Federal Bldg.  
Boston MA 02203

Commonwealth of Massachusetts  
Division of Unemployment Assistance  
Executive Office of Labor & Workplace Develop.  
19 Staniford St., Hurley Bldg.  
Boston MA 02114

Securities and Exchange Commission  
100 F Street, N.E.  
Washington DC 20549

Loretta E. Lynch  
Attorney General of The United States  
U.S. Department of Justice  
950 Pennsylvania Avenue, N.W.  
Washington DC 2053-0001

Commonwealth of Mass/DOR  
Bankruptcy Unit, P.O. Box 9564  
100 Cambridge Street, 7<sup>th</sup> floor  
Boston MA 02114-9564

Massachusetts Department of Revenue  
Bankruptcy Unit  
PO Box 9564  
Boston, MA 02114-9564

Office of the Attorney General  
Commonwealth of MA  
Consumer Protection Division  
One Ashburton Place, 19<sup>th</sup> Floor  
Boston MA 02108

William H. Runge, III  
Alvarez & Marshal North America, LLC  
Monarch Tower,  
3424 Peachtree Road, NE, #1500  
Atlanta GA 30326

Internal Revenue Service  
PO Box 21126  
Philadelphia PA 19114

Internal Revenue Service  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia PA 19101-7346

Daniel M. Feigenbaum, Esq.  
Deputy General Counsel  
Alvarez & Marshal Holdings, LLC  
600 Madison Avenue  
New York, NY 10022

Internal Revenue Service  
500 N. Capital St., NW  
Washington DC 20221

Internal Revenue Service  
Centralized Insolvency Operation  
2970 Market Street  
Philadelphia PA 19104

Massachusetts Securities Division  
Anthony R. Leone, Esq.  
Enforcement Section  
One Ashburton Place, Room 1701  
Boston MA 02108

Stuart MacMillan  
Chairman and Managing Partner  
Impact This Day, Inc.  
126 3<sup>rd</sup> Avenue North, Suite 206  
Safety Harbor, FL 34695

Lee A Armstrong, Esq.  
222 E. 41st Street  
New York, NY 10017

Joele Frank  
Wilkinson Brimmer Katcher  
622 Third Avenue, 36<sup>th</sup> Floor  
New York, NY 10017

Lane Powell  
601 S.W. Second Avenue  
Suite 2100  
Portland OR 97204

The Sheffield Group  
2239 N. Hayden Road  
Suite 103  
Scottsdale AZ 85257

Telecom Logic, LLC  
818 SW 3<sup>rd</sup> Avenue  
Suite 137  
Portland OR 97204

Opt3 Solutions, Inc.  
65 Enterprise  
Aliso Viejo, CA 92656

Cotton Driggs Walch Holley Woloson & Thompson  
Richard Holley Ogonna Atamoh  
400 S. 4<sup>th</sup> Street, 3<sup>rd</sup> floor  
Las Vegas, NV 89101

Legal Services Center  
Roger Berling  
122 Boylston Street  
Jamaica Plain, MA 02130

Lee M Pollack  
Law Firm of Jones Day  
222 E. 41st Street  
New York, NY 10017

Rodman, Rodman & Sandman  
Richard Sandman  
442 main Street, Suite 300  
Malden MA 02148

Telexfree  
Stuart MacMillan  
225 Cedar Hill St., Suite 200  
Marlborough MA 01752

Babener & Associates  
121 SW Morrison, Suite 1020  
Portland OR 97204

Gerald P. Nehra  
1710 Beach Street  
Muskegon MI 49441-1008

Richard W. Waak  
11300 East Shore Drive  
Delton MI 49046

PayPal Corporate Headquarters  
2211 North First Street  
San Jose, CA 95131

PayPal Worldwide Operations  
12312 Port Grace Blvd  
La Vista Nebraska 68128

Global Payroll Gateway, Inc.  
18662 MacArthur Blvd.  
Suite 200  
Irvine CA 92612

International Payout Systems Inc.  
2500 E. Hallandale Beach Blvd.  
Suite 800  
Hallandale Beach FL 33009

ProPay Inc.  
3400 N. Ashton Blvd.  
Suite 200  
Lehi, UT 84043

Argus Payments Inc.  
220 Humboldt Court  
Sunnyvale CA 94089

Allied Wallet  
9000 W. Sunset Blvd, #820  
West Hollywood CA 90069

Allied Wallet  
1 Northcumberland Avenue  
Trafalgar Square  
LONDON, WC2N 5BW  
UNITED KINGDOM

Garvey Schubert Barer  
Bank of America Financial Center  
121 SW Morrison Street, 11<sup>th</sup> floor  
Portland OR 97204-3141

Garvey Schubert Barer  
100 Wall Street  
20<sup>th</sup> fl  
New York, NY 10005-3708

Garvey Schubert Barer  
Flour Mill Building  
1000 Potomac Street, NW, 5<sup>th</sup> Floor  
Washington DC 20007-3501

Lane Powell Prof. Corporation  
301 West Northern Lights Blvd.  
Suite 301  
Anchorage AK 99503

Lane Powell Prof. Corporation  
1420 Fifth Avenue, Suite 4200  
PO Box 91302  
Seattle WA 98111

Andrea L. Marconi, Esq.  
Fennemore Craig, P.C.  
3003 N Central Ave  
Suite 2600  
Phoenix, AZ 85012

Opt3 Solutions, Inc.  
120 Vantis, Suite 300  
Aliso Viejo, CA 92656

David Meadows, Esq. & Phyllis B. Sumner, Esq.  
King & Spauling, LLP  
1180 Peachtree Street  
Atlanta GA 30309-3521

Jodi A. Kleinick, Esq.  
Law Firm of Paul Hastings LLP  
75 East 55<sup>th</sup> Street  
New York, NY 10022

Ronald P. Passatempo, Esq.  
Law Offices of Ronald P. Passatempo  
200 Broadway, Suite 102  
Lynnfield MA 01940

Elizabeth Mueller, Esq., D. Scott Carlton, Esq.  
& Thomas Zaccaro, Esq.  
Law Firm of Paul Hastings, LLP  
515 S. Flower Street  
Los Angeles, CA 90071

Ihuoma Igboanugo, Esq.  
The Crescent Law Practice  
PO Box 41333  
Raleigh, NC 27692

Ciao Telecomm, Inc.  
8390 LBJ Freeway  
Dallas, TX 75243

Edward F. Manzi, Jr.  
Fidelity CoOperative bank  
675 Main Street  
Fitchburg, MA 01420

Impact This Day Inc.  
c/o Debra L. Squier  
506 Roxbury Drive  
Safety Harbor, FL 34695

TD Bank  
185 Franklin Street  
Boston MA 02110

Robert M. Goldstein, Esq.  
20 Park Plaza  
Suite 2000  
Boston MA 02116

J.P. Morgan Chase, N.A.  
c/o CT Corporation System  
155 Federal Street, Suite 700  
Boston, MA 02110

Bank of America, N.A.  
100 Federal Street  
Boston MA 02110

Digital Federal Credit Union  
853 Donald Lynch Blvd.  
Marlborough MA 01752

Citizens Bank  
28 State Street  
Boston MA 02109

Santander Bank  
75 State Street  
Boston MA 02109

Oriental Bank  
Old San Juan Branch  
204 Tetuan Street  
San Juan, PR 00901

Bertin C. Emmons, Esq.  
Sovereign Bank  
75 State Street, 4<sup>th</sup> floor  
Boston MA 02109

Wells Fargo Bank, N.A.  
c/o Corporation Service Co.  
84 State Street  
Boston MA 02109

Michael S. Held, Esq. & Lawrence Waks, Esq.  
Jackson Walker LLP  
901 Main Street, Suite 6000  
Dallas TX 75202

Nicholas R. Kennedy, Esq.  
McGuireWoods, LLP  
One James Center  
901 East Cary St.  
Richmond, VA 23219

Joseph R. Middleton, Esq.  
KPMG, LLP  
60 South Street  
Boston MA 02111

Juanita F. Garza  
KPMG LLP  
811 Main Street  
Houston TX 77002

Timothy Martin  
Huron Consulting Services LLC  
125 Summer Street  
Boston MA 02110