

December 31, 2007

To Whom It Concerns,

At this time, I am closing remaining involvements with previous partners. I thought you would find the results of these past five years involvements interesting, especially since you were involved with certain aspects of these business "partnerships" merger and subsequent business debacle.

The net effect of my 2003-2004 partners *entering* my business and personal life is practically complete destruction of both my business and personal net worth. I realize

that to some \$1.5M is not much money, but for my family it was all that we had accumulated, in worldly value, since my career began in 1974. There is no question, to all persons intimate with the true details of these matters that this liquidation and equity transfer was the result of a well orchestrated plan. My adversary's own words declared they "would crush and destroy" and "it was all about the real estate." One of my counselors once said that I would one day stand in my buildings parking lot with a partner who would fight me for the property, they just had the wrong partner(s) in mind.

In many respects I never imagined the nature and extend to which avarice and treachery rule some people's actions, even knowing the centuries old teaching about Judas was insufficient. Also, I was



definitely handicapped by my mentors teaching that "your word is your bond." Now I consider my associations with previous business partners to be little more than practice: Even these people, with their corrupt machinations, knew as a matter of common decency when to cease their missions to crush and destroy. For all that my previous partners are, and were, we struggled through the last few years maintaining profitable businesses until the very end of our partnerships in 2002. I profoundly regret my decision to substitute them with him, but I must also state, herein, that my decision was based, in large part, on gross misrepresentations from persons I heavily relied upon during my due diligence phase (June 2001 to April 2002).

Within months of my "making the deal" I knew my business was in peril, in less than one year it was apparent that I had been utterly deceived and positioned for take over. Since September 11, 2003, I have been embroiled in an unimaginable torrent of pretense, betrayal, and legal entanglements that sought to annihilate me as well as keep me from moving forward. Needless to say; I was the weaker cog in a wheel that relentlessly ground and ground from 2003 until this year! America's fight with the Nazis and Japs in WWII was resolved in less time than mine.

Beginning, Fall 2003, I made every effort to first preserve corporate assets of NQ/BICC (my life's work), then finally to obtain some measure of "justice." What transpired, specifically between 09-11-2003 and 2007, was a series of legal entanglements. These lawsuits effectively obliterated our corporate ownership and assets, then our personal assets.

My choice to mitigate losses and avoid these disasters, just described, in early 2004 did yield some positive results. Chiefly, through my personal tireless efforts millions in various bank loans and vendors were in fact repaid. I stayed and fought, at great personal sacrifice and hazard, while others cut and ran from the very debacle they created.

My vision for NFSQAL was all consuming, to the extent that I worked countless hours, to develop businesses, property, and value for my family, my investors, my clients, my vendors, and employees. I worked from 1974 (dealership lot steward), and still today, because *I did not inherit, I did not marry, and I did not steal to achieve my* business and personal goals! I take great satisfaction in knowing that I achieved much worldly rewards without benefit of these three points as my source of advantage.







June 2001: Introduction by mutual business vendor to new partner

May 2002: Agreed transfers regarding businesses and equity,

Aug 2002: New business merger,

July 2003: Businesses and equity pledged to "investor-mentor",

Feb 2004: All in peril,

May 2005: All interests devastated,

December 21, 2005 Property equity becomes Investment Land Holdings

I guess it was indeed much about the property...

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