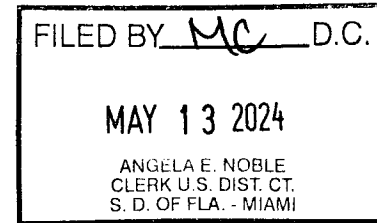


SEC v Complete Business Solutions Group Inc. et al; Case No. 9:20-cv-81205-RAR

May 2, 2024
Clerk's Office
Southern District of Florida
Wilkie D. Ferguson Jr. US Courthouse
400 North Miami Avenue
Miami, FL 33128



I write my objection to the process for which the calculations for the claims are being considered. The process being pursued is Net Historical Investments (where Historical and Investments include all investments whether they had matured or not). The process should only address the investments that were current (i.e., not matured). The Net Current Investment approach would be more fair and more equitable, easier to implement and more transparent.

Net Current Investment approach:

Each person had the same information to decide as to whether he/she should make an investment. The investment money was tied up (via the litigation process) for about the same amount of time (about 4 years). Some of the people may have paid income tax and all taxes paid would have been within the 2019 tax year.

This approach is fair and equitable for all "current" investors.

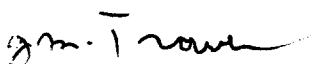
Net Historical Investments approach:

1. Since the accounting goes back to about 2012, there are a number of investors who have been excluded from the court case (i.e., they kept ALL of their principal and interest) since they were NOT "current" investors. **(Free and clear)**
2. There are some people (historical and current investors) who will lose 100% of their principal and may have paid income taxes since they had collected all or more interest than their principal. **(Punished)**
3. There are some people (historical and current investors) who will have their principal eroded "significantly" and may have paid income taxes too. **(Punished)**
4. There are some people (current only investors) who had the same opportunity to invest or not who will have NONE of their principal eroded. **(Free and clear)**

This approach is inconsistent between some investors and other investors. With the people in category #1 being excluded, the investors in categories #2 and #3 have to bear more of the burden (punishment) to sweeten the pot and the people of category #4 bear no burden with a sweetened pot.

Clearly this is NOT fair or equitable.

The Receiver has the information and a spreadsheet recalculation can quickly and easily change the process from Net Historical Investments to Net Current Investment.

Thank-you,
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