

June 30, 2008

Dear [REDACTED]

I regret to inform you that Park Capital Management Group has been closed by compliance officers and has ceased conducting business. You may be contacted by these compliance officers or representatives of the Securities and Exchange Commission about these matters. Your account held with Park Capital Management Group has no current liquid value. At this time, I am unable to return the value of your investments nor do I have a specific time frame of when that will be possible. However, I will do everything possible to make this right.

Any and all investments held with 1<sup>st</sup> Discount Brokerage or any Annuity or Mutual Fund maintain their current market value and are fully liquid.

I want you to know that it was not my intention nor did I ever think that things would come to this end. I had hoped to contact you personally and discuss the activities that lead up to this, but it became necessary for me to retain counsel last week and we are still in the process of evaluating these circumstances. If you allow, I hope to be able to speak with you at some point in the future to explain.

Sincerely,



Michael J. Park