From: VORCE MICHAEL BRUCE (09764089)

Sent Date: Sunday, January 06, 2013 2:32 PM

To:

Subject: Answers to questions

Dear

Below are my answers to the questions you have asked:

1. What made you go to Robb Wardrop and come clean?

ANSWER: The fraud was beginning to consume me. It needed to end, regardless of the consequences.

2a. Were you surprised that you never got caught?

ANSWER: Prior to coming clean and admitting my fraud in March 2007, I was caught twice.

2b. Why do you think you got away with it for so long?

ANSWER: Because it benefitted the banks to turn a "blind eye" to the reality of the possibility of fraud.

3. What was your motivation to commit another fraud?

ANSWER: Survival.

4. What was your interest in the Redline22 gold program?

ANSWER: Exit strategy.

5. What do you want people to hear from you at this point?

ANSWER: What I did was not an accident or misguided ambition, but rather the willful acts of a person who had lost his way and succumbed to the temptations of wealth and power. The fact that I am not the first person to fall in this manner is of no consequence. What is important is that I get up from this "fall" in a manner that might inspire others, who may fall or have fallen, to know that they too can rise and reclaim a life worth living...a life of value and purpose.

...if you will grant me the opportunity to have the last word of the segment, I would ask that you please read or display the text of my response to question #5.

Please let me know if you have any additional questions that you would like me to answer.

Finally, please be aware that I have sent a letter and information to your attention at which should arrive Monday or Tuesday. My previous letter to you of December 14, 2012 was returned undeliverable (perhaps because I had not included the business name). Please let me know if you receive this latest correspondence. Thank you.

Sincerely, Michael