

February 4, 2005

Clerk of the Court  
United States District Court for the District of New Jersey  
Mitchell H. Cohen Federal Building & U. S. Courthouse  
1 John F. Gerry Plaza  
Camden, NJ 08101

RE: **Civil Action 04CV 1512**  
**Honorable Robert B. Kugler**

**Commodity Futures Trading Commission vs. Equity Financial Group, LLC., Tech Traders, LTD.,  
Magnum Capital Investments, LTD., Vincent J. Firth, Robert W. Shimer, Coyt E. Murray, and J.  
Vernon Abernathy**

I very respectfully object to the interim distribution schedule and provide my response below. Much to my dismay, Mr. Stephen T. Bobo, the receiver, informed me that what I thought was a legitimate investment was in fact a Ponzi scheme. I am writing this letter in hope that you will provide my family with some relief.

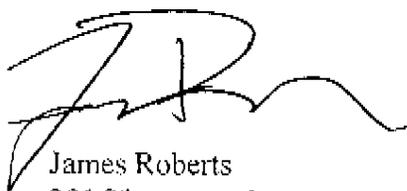
Quickly, here are the facts: I came to know about Tech Traders from Gregg Amerman. Gregg Amerman is the owner of a company called Dream Venture Group, Inc (disputed claim #22). On February 2, 2004, he took me to the Tech Traders offices and I met Coyte E. Murray. It appeared to be a legitimate operation. I was told that to invest directly with Tech Traders I had to have \$250,000 otherwise, I would have to give my money to Dream Venture Group, Inc., C/O Gregg Amerman and he would put my money with Tech Traders.

Believing this was a good investment, on February 6, 2004, I wired \$150,000.00 to Dream Venture Group, Inc., C/O Gregg Amerman and my money was forwarded to Tech Traders. Gregg Amerman assigned to me a promissory note dated February 9, 2004 from Tech Traders for \$150,000.00 (copy attached).

On March 17, 2004, I received a check from Dream Venture Group for \$1,001.00. On April 19, 2004 I received another check for \$3,681.00 (copies are attached). **That is all the money I ever received from this "investment."** I put in \$150,000 and received back a total of **\$4,682.00.**

I understand that the receiver has an interim proposal for returning a percentage of the monies. I beseech you. Please allow the balance \$145,318.00 (\$150,000 minus \$4,682.00) to be sent to my family. I implore the court to not lump me in the pool with Dream Venture Group C/O Gregg Amerman disputed claim #22.

Sincerely,



James Roberts  
201 Thompson Lane  
Suite 200  
Nashville, TN 37211  
Phone (615) 207-9884

cc: Stephen T. Bobo

**- EXHIBIT A -**

**- CORPORATE PROMISSORY NOTE -**

**Tech Traders, Ltd.  
Marron House, Virginia St.  
Nassau, Bahamas**

**Commonwealth of the Bahamas  
Nassau, Bahamas**

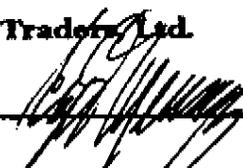
On this 9th day of February, 2004, the undersigned Promisor, hereinafter referred to as "Promisor", in consideration of the receipt of One Hundred Fifty Thousand US Dollars (\$150,000.00 USD), does hereby covenant, agree and promise to pay to Dream Venture Group, LLC., hereinafter referred to as "Holder" the above stated amount, in \$US dollars, under the terms and conditions herein stated.

Promisor shall make payable any remaining portion of this Promissory Note on or before the 30th day after the termination of this Note obligation.

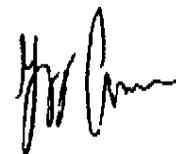
Interest shall accrue at the rate of 10% APR. The term of this Note shall be for 18 months. This Note may be renewed at the end of its term by mutual written agreement of both parties.

A facsimile signature and initials shall be deemed an original signature and/or initial for all purposes of this Note and shall be legally binding against said party as if it was an original signature and/or initial of the party. However, it is also agreed that subsequent to the execution of this Note by the Promisor and the transfer of funds by the Holder, that the Promisor will properly execute a hard copy original of this Note and cause same to be mailed to Holder.

For: Tech Traders, Ltd.

By:   
Coyt Murray, Attorney-In-Fact

ASSIGNED TO  
JAMES ROBERTS



© 1984 - 2000 INTUIT INC. # 145 1-800-433-8810

**Pay to the Order of** James Roberts

Three Thousand Six Hundred Eighty-One and 00/100\*\*\*\*\*

**James Roberts**  
201 Thompson Lane  
Suite 200  
Nashville, TN 37211  
Repayment of Loan

**Dream Venture Group, LLC**  
3000 Old Alabama Road  
Suite 119-533  
Alpharetta, GA 30022

**BANK OF AMERICA**  
64-5810

4/19/2004

**\$3,681.00**

Investing in The Future

*[Signature]*

**1310**

① **1310**

Dream Venture Group, LLC

James Roberts

Repayment of Loan

4/19/2004

3,681.00

1310

Bank of America

Repayment of Loan

3,681.00

© 1984 - 2000 INTUIT INC. # 145 1-800-433-8810

*Pay to the Order of* James Roberts

One Thousand One and 00/100\*\*\*\*\*

**Dream Venture Group, LLC**  
 3000 Old Alabama Road  
 Suite 119-333  
 Alpharetta, GA 30022

**BANK OF AMERICA**  
 64-5610

**1270**

**\$ \*\*1,001.00**

3/17/2004

*James Roberts*  
 201 Thompson Lane  
 Suite 200  
 Nashville, TN 37211

*Repayment of Loan*

*Repayment in The Future*

**1270**

**1,001.00**

Dream Venture Group, LLC  
James Roberts

Repayment of Loan

3/17/2004

1,001.00

1270

Bank of America

Repayment of Loan

1,001.00