

**Declaration under penalty of perjury of
Joy McCormack pursuant to 28 U.S.C. § 1746**

I, Joy McCormack, hereby declare as follows:

1. I am a Futures Trading Investigator with the Division of Enforcement of the United States Commodity Futures Trading Commission ("CFTC"), an independent regulatory agency of the United States Government. I have been employed with the Commission's Division of Enforcement ("DOE") since 1999.

2. As part of the investigation conducted by the Division of Enforcement into the facts surrounding the case of CFTC v. Equity Financial Group, et al., I have been assigned the task of participating in depositions, conducting investor interviews, obtaining and reviewing financial and other documents, and reviewing investor questionnaires submitted by persons and entities that placed funds with Universe Capital Appreciation, LLC ("Universe").

3. On July 21, 2005, DOE issued a questionnaire to all investors in Universe. As of December 2005, Universe investor Ms. Joan Nixon, had not submitted a questionnaire. On December 12, 2005, I interviewed Ms. Nixon by telephone at which time she informed me that she would not be submitting a questionnaire or making any claims on any funds remaining with Universe.

4. I have obtained and analyzed the following relevant bank and financial records:

- bank records for the single Universe account at Village Bank;
- available bank records for the 6 bank accounts of Kaivalya Holding Group "Kaivalya" at Zions Bank and Chase Bank;
- limited bank records of Pinnacle Trust at Zions Bank;
- general ledger of Universe; and
- K-1 Allocation Detail Schedule of Universe.

Pinnacle Trust

5. Pinnacle Trust is an investor in Universe. It executed the following transactions relevant to Universe:

May 24, 2002	Pinnacle sent Universe \$50,000 from its account at Zions Bank
July 30, 2003	Universe sent \$105,000 to Pinnacle at Zions Bank
August 5, 2003	Pinnacle wired \$ 99,750 to Asset Protection Group at US Bank

Vico, Inc.

6. Vico, Inc. "Vico" is an investor in Universe. It executed the following transactions relevant to Universe:

August 11, 2003	Asset Protection Group sent \$99,200 from its account at US Bank to Universe. Universe applied it to an investor account in the name of Vico.
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Trinidad

7. Trinidad Investments "Trinidad" is an investor in Universe. It was also an investor in Kaivalya. It executed the following transactions relevant to Universe and Kaivalya:

February 10, 1999 & August 25, 1999	Trinidad sent a total of \$60,000 to Kaivalya at Zions Bank
May 24, 2002	Trinidad sent \$50,000 to Universe
April 23, 2003	Universe sent \$3,100 to Trinidad
December 18, 2003	Kaivalya sent Trinidad \$50,000 from its account at Patriot Bank

Copies of the transactions detailed above are attached as Group Attachment 1.

8. According to the deposition testimony of David Perkins "Perkins", the manager of Universe and director of Kaivalya, Rick Van Houten "Van Houten" is the owner of Trinidad.

The purpose of Trinidad is to function as the beneficiary of Van Houten's main company, Pinnacle Architectural Millwork ("Pinnacle"). Pinnacle owns Trinidad. See excerpts of testimony of David Perkins from February 8, 2005 ("Perkins Testimony") attached as Attachment 2 at ¶¶ 329-330.

9. The Universe K-1 Allocation Detail Schedule received from Perkins (attached as Attachment 3), shows Van Houten as the manager Pinnacle and as the director of Vico .

10. I received and reviewed a completed questionnaire from Vico as submitted on August 8, 2005 by Curt McLaughlin "McLaughlin" (attached as Attachment 4). According to the submission, Van Houten was a past representative of Vico (see 8/5/05 letter from Vico attached with Attachment 4). Among the documents submitted with the questionnaire were:

- the Annual List of Officers, Directors and Resident Agent of Vico filed as of June 2004 which reflect Curt McLaughlin as president, secretary, treasurer and director (attached as Attachment 5);
- monthly statements issued by Universe to Vico; and
- promotional materials of Universe and Shasta.

11. On August 10, 2005, I interviewed Van Houten (the prior manager) and McLaughlin (the current manager) of Vico on the telephone. During the interview, I was told the following:

- A. Pinnacle was a trust;
- B. Both Van Houten and McLaughlin were unable to identify the beneficiaries of Pinnacle Trust;
- C. The trustee of Pinnacle Trust was Robert Singleton;
- D. Trinidad was a trust;
- E. The trustee of Trinidad Trust was Robert Singleton;
- F. Both Van Houten and McLaughlin were unable to identify the beneficiaries of Trinidad; and

G. In January 2004, Vico bought the name, assets and liabilities of Pinnacle. Pinnacle Trust was dissolved and became Pinnacle Architectural Millworks, Inc.

12. Subsequent to the interview, I conducted research on the website of the Secretary of State of Nevada for information of Pinnacle, Vico and Trinidad.

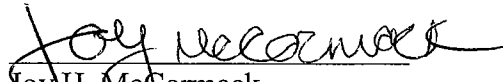
13. Pinnacle Architectural Millworks, Inc., Nevada Corporation Number C32749-2003 was formed as a domestic corporation on December 30, 2003. Listed as the secretary, director and Treasurer is McLaughlin. A copy of the corporate information is attached as Attachment 6.

14. Pinnacle Architectural Millworks, LLC, Nevada Corporation Number LLC10189-1999 was formed as a domestic limited liability corporation on December 27, 1999. Listed as the members are Pinnacle Trust and Ricky Van Houten. A copy of the corporate information is attached as Attachment 7.

15. Vico, Inc., Nevada Corporation Number C13642-2002 was formed as a domestic corporation on May 29, 2002. Listed as the active secretary, director, president, and treasurer is McLaughlin. A copy of the corporate information is attached as Attachment 8.

16. No information was found for Trinidad Trust.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 9th day of May 2006.


Joy H. McCormack
Investigator

ATTACHMENT

1

OFFICIAL CHECK

ZIONS BANK
 First Federal Bank
 200 West 100th Street, Utah 84101

61-436003193

Date: May 24, 2002

Amount: \$50,000.00

PAY TO THE ORDER OF: UNIVERSE CAPITAL APPRECIATION

Signature: [Handwritten Signature]

⑆0000050000⑆ 61436003193⑆ 5000000000⑆

OFFICIAL CHECK

ZIONS BANK
 First Federal Bank
 200 West 100th Street, Utah 84101

61-436003194

Date: May 24, 2002

Amount: \$50,000.00

PAY TO THE ORDER OF: UNIVERSE CAPITAL APPRECIATION, LLC

Signature: [Handwritten Signature]

⑆0000050000⑆ 61436003194⑆ 5000000000⑆

THE VILLAGE BANK
 TABERNACLE
 ST. GEORGE, UTAH 84778

Cash In Ticket

NO.	5	TOTAL
100		50000.00
20		
10		
5		
1		
COIN		
TOTAL \$	7600	

⑆0000050000⑆ 0555550041⑆ 0000000000⑆

509-01-0029

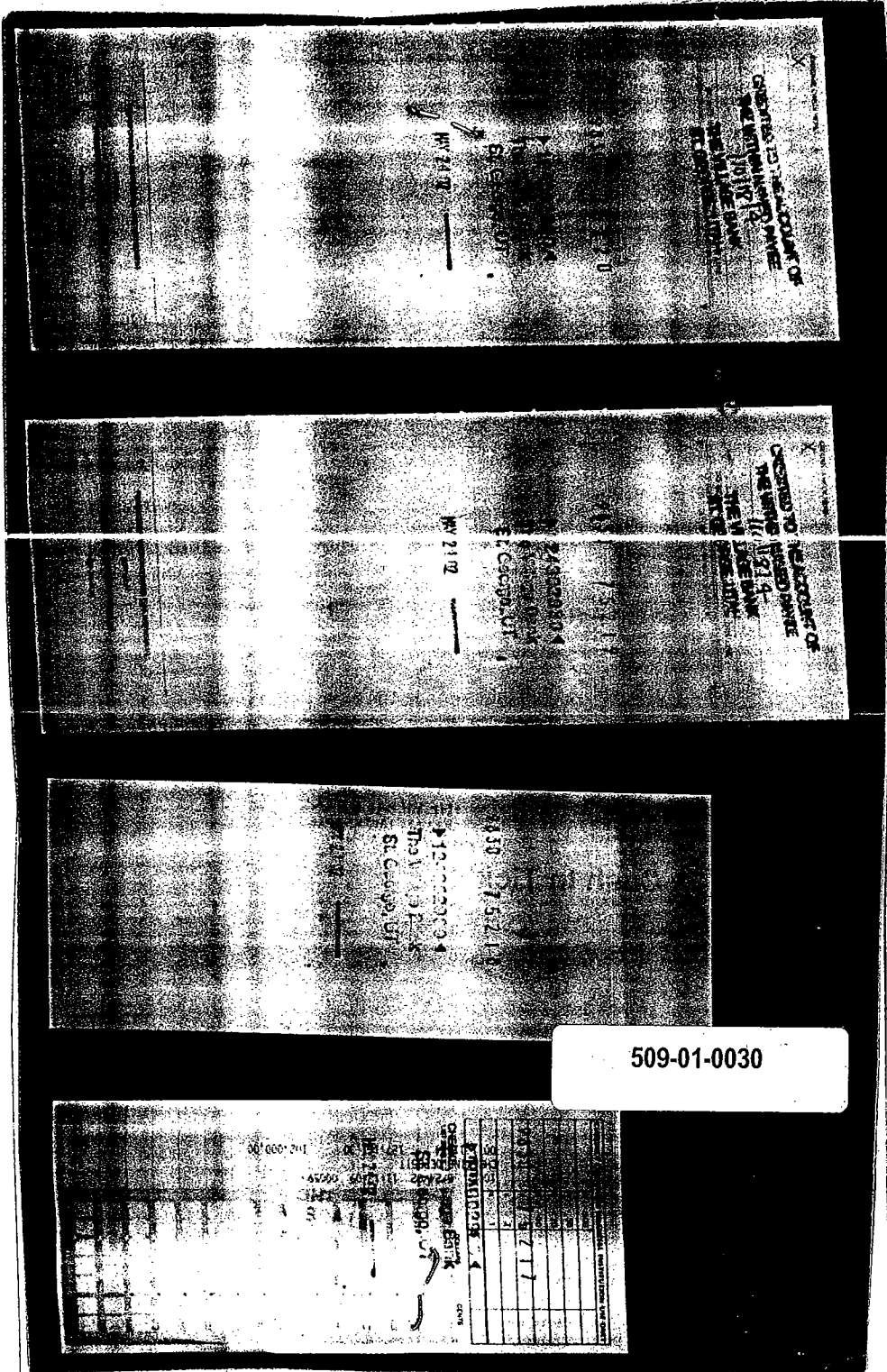
UNIVERSE CAPITAL APPRECIATION

COUNTY NO. 10

DATE: 5/24/02

THE VILLAGE BANK
 MAY 24 2002
 TELLER 05

⑆0000050000⑆ 1011814⑆ 14⑆ 0000000000⑆



DEPOSITED TO THE ACCOUNT OF
RECEIVED BY THE BANK
ON 11/12/04
AT THE BRANCH
OF THE BANK

DEPOSITED TO THE ACCOUNT OF
RECEIVED BY THE BANK
ON 11/12/04
AT THE BRANCH
OF THE BANK

11/12/04
11/12/04
11/12/04

11/12/04
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11/12/04

509-01-0030

1	11/12/04	11/12/04	11/12/04
2	11/12/04	11/12/04	11/12/04
3	11/12/04	11/12/04	11/12/04
4	11/12/04	11/12/04	11/12/04
5	11/12/04	11/12/04	11/12/04
6	11/12/04	11/12/04	11/12/04
7	11/12/04	11/12/04	11/12/04
8	11/12/04	11/12/04	11/12/04
9	11/12/04	11/12/04	11/12/04
10	11/12/04	11/12/04	11/12/04

ZIONS FIRST NATIONAL BANK
FUNDS TRANSFER ARCHIVE REPORT INCOMING FOR OFFICE: 001

MID : 030730131604F100 TIME: 13:16:04 ENTRY OPER: AMOUNT: 00000105000.00
CR ACCT: 001/DDA 571319300 CR ACCT FEES: 8.00 DB ACCT: / DB ACCT FEES:
IMAD: 20030730L4QFLE2D000010 OMAD: 20030730L2LFZB1C00153207301519FT01 TEMPLATE:
BRANCH CD: 001BR9999 MOP: FED DIRECT: I STATUS: COMPLETE TYPE: 10 00 PROD CD: CTR SEND REF: 11011814
SEND ABA/NAME: 124302930 VILLAGE BANK REC V ABA/NAME: 124000054 ZIONS SLC RFB:

OBI: BBI:
ORIGINATOR: AC/11011814 UNIVERSE CAPITAL APPRECIATION BENEFICIARY: AC/571319300 PINNACLE

ORG BANK: / BEN BANK: /

INS BANK: / IBK BANK: /

DR/CR PARTY: /

FREE TEXT 1:
FREE TEXT 2:

WX2006 08/05/03

ZIONS FIRST NATIONAL BANK
FUNDS TRANSFER ARCHIVE REPORT OUTGOING FOR OFFICE: 001

PAGE: 329

MID : 030805084633XI00 TIME: 08:46:33 ENTRY OPER: CHERYL AMOUNT: 0000099750.00
CR ACCT: / CR ACCT FEES: DB ACCT: 001/DDA 571319300 DB ACCT FEES: 15.00
IMAD: 20030805L2LFZB1C000142 OMAD: TEMPLATE:
BRANCH CD: 001BR0554 MOP: FED DIRECT: O STATUS: COMPLETE TYPE: 10 00 PROD CD: CTR SEND REF: 030805084633XI00
SEND ABA/NAME: 124000054 ZIONS BANK RECV ABA/NAME: 121201694 US BK NEV RENO RFB:

OBI: BBI:[6500]ESCROW ACCOUNT*

ORIGINATOR: AC/571319300 PINNACLE BENEFICIARY: AC/1537903604 ASSET PROTECTION GROUP INC.
3172 N RAINBOW BLVD STE 171
LAS VEGAS, NV 89108-4534

ORG BANK: / BEN BANK: /

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DR/CR PARTY: /

FREE TEXT 1:
FREE TEXT 2:

02 #### FT PROD #### FT INCOMING #####NORMAL MSG/ACCTG ENTRY####
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{3400} Receiver: 124302930 VILLAGE BK SGEORGE {3600} Bus Function Code: CTR
{1510} Type Code: 1000
{5000} Originator: D000153790360439

ASSET PROTECTION GROUP INC
4601 W SAHARA AVE STE 1
LAS VEGAS, NV 891023735
D11011814
UNIVERSE CAPITAL APPRECIATION LLC
ADDR NONE GIVEN
20030811L3LF151C000637
030811011610
08111241FT01
20030811L4QFLE2D00000408111241FT01

Me

~~{4200} Beneficiary:~~

{1520} IMAD:
{3320} Sender Ref:
{1110} Timestamp:
{1120} OMAD:

Statistics for session 2:

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02 #### FT PROD #### FT INCOMING #####NORMAL MSG/ACCTG ENTRY####
{3100} Sender: 021202162 FLEET NATL BANK NJ {2000} Amount: \$30,000.00
{3400} Receiver: 124302930 VILLAGE BK SGEORG {3600} Bus Function Code: CTR
{1510} Type Code: 1000
{5000} Originator: D7580161671

ANDREW PTAK DC
108 HILLSIDE AVE
HIGHLANDS NJ 077322023
D11011814
UNIVERSAL CAPITAL APPRECIATION
20030808B1Q8121C001402
030808026601
08081345FT01
20030808L4QFLE2D00000308081345FT01

{4200} Beneficiary:

{1520} IMAD:
{3320} Sender Ref:
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User: FLIP 12:58:59 08/14/2003 FLIP PROCESSING ITEMS.
Processing session 2

02 #### FT PROD #### FT INCOMING #####NORMAL MSG/ACCTG ENTRY####
{3100} Sender: 122401794 COMM BK NV LV {2000} Amount: \$50,000.00
{3400} Receiver: 124302930 THE VILLAGE BANK {3600} Bus Function Code: CTR
{1510} Type Code: 1000
{5000} Originator: D301010676

IAN YAMANE
D11011814
{4200} Beneficiary: UNIVERSE CAPITAL APPRECIATION
20030814L2QFVR2D000003
{1520} IMAD: 08141436FT01
{1110} Timestamp: 20030814L4QFLE2D00000308141436FT01
{1120} OMAD:

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D

CHECKING ACCOUNT DEBIT

Your account has been charged today as follows:

per Rick

CHECKING ACCOUNT NUMBER
5711 x 31931 x 8

Date 2-9-99

\$ 10,000.00

ZIONS FIRST NATIONAL BANK

Trinidad Investments
4410 N. Rancho Dr. #239
LV, Nev. 89130

COST CTR
0554

AUTHORIZED SIGNATURE

D WDL 554 0531656 8202 02/10/99

⑆1240⑉0005⑆

57⑆319318⑆

⑆0001000000⑆

CHECKING ACCOUNT CREDIT

Your account has been credited today as follows:

per Rick David

CHECKING ACCOUNT NUMBER
554 x 00138 x 8

Date 2-9-99

\$ 10,000.00

ZIONS FIRST NATIONAL BANK

Kairalya Holding Group

COST CTR
0554

AUTHORIZED SIGNATURE

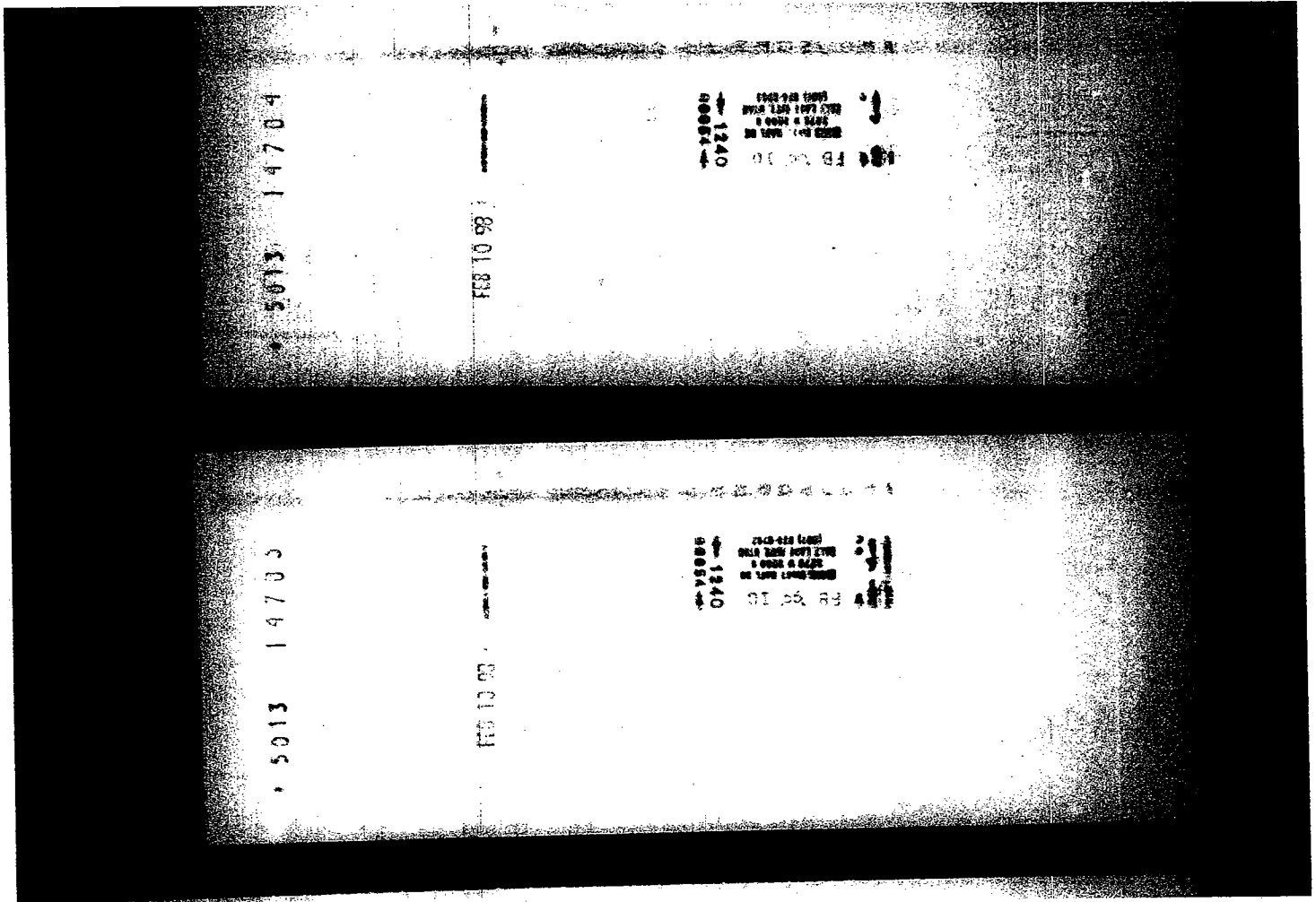
\$10,000.00

D DEP 554 0531656 8201 02/10/99

⑆5800⑉980⑆

55400⑆368⑆

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CHECKING ACCOUNT DEBIT

Your account has been charged today as follows:

per Rick Van Houten

CHECKING ACCOUNT NUMBER
5711 x 31931 x 8

Date 8-25-99 \$ 50,000.00

ZIONS FIRST NATIONAL BANK

Trinidad Investments

COST CTR

0554

AUTHORIZED SIGNATURE

⑆ 240 0005 ⑆

57 3 3 9 3 1 8

⑆ 000 5000000 ⑆

225-0008 REV. 11/97

CHECKING ACCOUNT CREDIT

Your account has been credited today as follows:

From Trinidad Investments

CHECKING ACCOUNT NUMBER
5541 x 00138 x 8

Date 8-25-99 \$ 50,000.00

ZIONS FIRST NATIONAL BANK

Kaivalya Holding Group Inc.

COST CTR

0554

AUTHORIZED SIGNATURE

⑆ 5800 980 ⑆

55 4 0 0 1 3 8 8

⑆ 000 50000000 ⑆

225-0008 REV. 8/91

00054
1240
00054

97260

06 52 577

T1P 071 DDA_DDA 08/25/99
DDA Acct Nbr 571-31931-8
ID
Adj Amount \$50,000.00
554 05 0329

10034
1240
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47477

06 52 577

T1P 071 DDA_DDA 08/25/99
DDA Acct Nbr 554-00108-8
ID
Adj Amount \$50,000.00
554 05 0321

UNIVERSE CAPITAL APPRECIATION

3-907/99

DATE 9-15-02

ONE THOUSAND FIVE HUNDRED

THE VILLAGE BANK

1243029300001018141

509-01-00214

1007

12/30/2002

\$ 1,500.00

DOLLARS

UNIVERSE CAPITAL APPRECIATION, LLC
124 WEST 240 NORTH #
ST. GEORGE, UTAH 84716

TRINIDAD INVESTMENTS

One Thousand Five Hundred and 00/100

TRINIDAD INVESTMENTS

Interest Payment

1243029300001018141 1007

William S. Lohr

0000150000

0000150000

PAY TO THE ORDER OF
ZIONS FIRST NATIONAL BANK
124000064
FOR DEPOSIT ONLY
TRINIDAD INVESTMENTS
RICK VAN HOUTEN GEN MGR
671318318

PAY TO THE ORDER OF
ZIONS FIRST NATIONAL BANK
124000064
FOR DEPOSIT ONLY
TRINIDAD INVESTMENTS
RICK VAN HOUTEN GEN MGR
671318318

509-01-00215

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Page: 1 of 1
 Account Number: 5300700217
 Statement Date: 12-31-2003
 Items Enclosed: 1

Kaivalya Holding Group. Inc
 1225 W. Leesport Road
 Leesport PA 19533

Account Summary for Business Checking - 5300700217

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,422.68		57,850.00		0.00		59,275.00		0.00		997.68

Transactions for Business Checking - 5300700217

Date	Description	Checks/ Debits	Deposits/ Credits	Balance
12-01	Starting Balance			2,422.68
12-12	Domestic Wire Deposit WIRE FROM/TECH TRADERS, INC.		55,000.00	57,422.68
12-12	Domestic Wire Deposit Fee INCOMING WIRE FEE	-10.00		57,412.68
12-15	Domestic Wire Withdrawal WIRE TO/O&T Corp	-6,000.00		51,412.68
12-15	Domestic Wire Wth Fee OUTGOING WIRE FEE	-20.00		51,392.68
12-18	Domestic Wire Withdrawal WIRE TO/Trinidad Investments	-50,000.00		1,392.68
12-18	Domestic Wire Wth Fee OUTGOING WIRE FEE	-20.00		1,372.68
12-22	Deposit Transfer from 5300391504		2,850.00	4,222.68
12-22	Withdrawal Transfer to 5300755377	-2,850.00		1,372.68
12-31	643 Check	-375.00		997.68

Checks for Business Checking - 5300700217

Date	Check Number	Amount
12-31	643	375.00

ATTACHMENT

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UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

COMMODITY FUTURES TRADING)
COMMISSION,)
)
Plaintiff,)
)
vs.)
)
EQUITY FINANCIAL GROUP LLC,)
VINCENT J. FIRTH,)
ROBERT W. SHIMER,)
J. VERNON ABERNETHY,)
COYT E. MURRAY, TECH)
TRADERS, INC., TECH TRADERS,)
LTD., MAGNUM INVESTMENTS,)
LTD., AND MAGNUM CAPITAL)
INVESTMENTS,)
)
Defendants.)
-----)

Civil Action No.
04 CV1512-RBK

DEPOSITION OF WILLIAM DAVID PERKINS

Taken on Tuesday, February 8, 2005

At 9:06 a.m.

2320 Paseo Del Prado

Building B-106

Las Vegas, Nevada

REPORTED BY: Cynthia K. DuRivage, CSR No. 451

1 A. It's just the best I knew how to
2 do. I mean, it was all new to me, but that's
3 the only thing I knew to do.

4 Q. Where did you get the \$50,000 loan
5 from? You said you had made a loan?

6 A. Yes. That was from a company
7 called Trinidad Investments. The owner of that
8 entity is Rick VanHouten.

9 Q. And how did that come about?

10 A. He was a participant, I think, in
11 everything, Kaivalya Holding Group, the first
12 two situations, if I'm not mistaken, and
13 Shasta.

14 So he knew about everything
15 ongoing, and we reached the point where we
16 said: Hey, this is so good -- I don't know if
17 he offered or if I came up with the idea that I
18 borrowed \$50,000 from him, or my tax accounting
19 office.

20 Q. What was the purpose of Trinidad
21 Investment Services?

22 A. I think it was actually a
23 beneficiary of his main company, which is
24 Pinnacle Architectural Millwork.

25 Q. And what was Pinnacle?

1 A. It was the owner of his business.

2 Q. Trinidad Investment Services was
3 the owner?

4 A. Was the owner of Pinnacle, which is
5 the company that does business here, his main
6 company.

7 Q. Do you know what Trinidad created
8 for or what type of business it was
9 conducting?

10 A. I think it was just to do
11 investments and to act as the beneficiary for
12 his main company.

13 I think it was just Trinidad
14 Investments, it was to do investments.

15 Q. So you solicited 44 to 46 people.
16 They, in turn, invested their money?

17 A. No. Only about half of those were
18 people that I knew. The other half were
19 William Pfaltz' friends and associates in
20 New York.

21 Q. After you gathered this 44 to 46
22 people, you and William Pfaltz, they, in turn,
23 had their money sent directly to Shasta?

24 A. They all came in through Universe
25 Capital.

ATTACHMENT

3

K-1 Allocation Detail Schedule

UNIVERSE CAPITAL APPRECIATION LLC
8060008296

First Name or Business Name	W.I.	Last Name	Suffix	Address	Address 2	City	State	Zip
JOHN AND VIDYA		ALBRINK		200 W 15TH STREET, #7A	TEL:212-645-1187	NEW YORK	NY	10011
BRAD AND DIANA		BAETZ		PO BOX 16	TEL:970-926-3750	EDWARDS	CO	81682
THE RS CONDON Family Trust		Richard Condon, Trustee		2800 NEILSON WAY, #512	TEL:011 33 565 408 858	SANTA MONICA	CA	90405
RUSSELL		COOK		6840 ANTLER COURT	TEL:702-363-9550	LAS VEGAS	NV	89149
J (P&B)		COOPER		1415 WEST SNOW HILL LANE	TEL:435-673-9223	ST. GEORGE	UT	84770
CHARLES		FISHER		156 WAUGHAW ROAD	TEL:973-316-0009	TOWACO	NJ	07082
JACK AND SIDNEY		FURST		4080 MARSHALL LANE	TEL:408-468-2408	CASCADE	MT	59421
DOUG AND LAURIE		GEBB		3330 CLAYBORN ROAD	TEL:540-867-0551	HARRISONBURG	VA	22802
ROBERT		SHEETS	JR	97 LODGE ROAD	TEL:845-838-8010	SAUGERTIES	NY	12477
MASTER MARKETERS LLC		DAVE STALZ BAK, MGR.		31 SOUTHGATE COURT, # 202	TEL:540-574-3193	HARRISONBURG	VA	22801
OMER AND JANICE		MILLER		2386 EAST 630 NORTH	TEL:435-686-8014	ST. GEORGE	UT	84780
PINNACLE		Rick Van Houten, mgr.		31722 N RAINBOW BLVD, Ste. #11	TEL:702-656-3626	LAS VEGAS	NV	89108
JOAN		NIXON		784 SOUTH RIVER ROAD	TEL:435-628-9010	ST. GEORGE	UT	84790
ROBERT AND THERESA		RICHARDSON		10804 FALLS CHURCH ROAD	TEL:702-266-4930	LAS VEGAS	NV	89144
PATRICK AND LORI		ROONEY		5929 BIGHORN AVENUE	TEL:540-774-6060	ROANOKE	VA	24018
HARRY		SCHWALZ	H	2071 DOVER RIDGE COURT	TEL:702-528-7362	HENDERSON	NV	89014
MADGE		WATT		54 FOREST DRIVE	TEL:973-376-2322	SHORT HILLS	NJ	07078
HARLAND AND DONNA		WEDEL		3510 NORTH LORRAINE	TEL:620-665-7283	HUTCHINSON	KS	67502
MICHAEL		ZULIANI		2536 FURNACE CREEK AVENUE	TEL:702-314-2800	HENDERSON	NV	89014
PRIYA		MOOKERJEE		99 SCHOOLHOUSE ROAD	TEL:845-858-6243	PORT JERVIS	NY	12271
HERBERT		ANDERSON		25 GREENFIELD AVENUE	TEL:NONE	SUMMIT	NJ	07901-1
JODY		ANDERSON		3421 SOUTH 7860 WEST	TEL:801-260-7944	MAGNA	UT	84044
JAMES		DONOHUE		800 GREENWOOD AVENUE, #3A	TEL:718-852-7118	BROOKLYN	NY	11218
SARA		FISHER		549 MILLER AVENUE	TEL:973-316-0009	FREERPORT	NY	11520
AMANDA		GRAVES		30 BLAKE STREET	TEL:828-258-2530	ASHEVILLE	NC	28801
DARRYL		HUTCHINGS	B	2236 BARCHETTA DRIVE	TEL:702-228-4929	LAS VEGAS	NV	89134
CARY		MACLIN		5701 MOSS CREEK TRAIL	TEL:972-713-9982	DALLAS	TX	75252
HEATHER & ARMAND		PINARD (Heather & Armand)		10201 CLEARY LANE	TEL:301-459-3691	MITCHELLEVILLE	MD	20721
ANDY		PTAK		108 HILLSIDE AVENUE	TEL:732-291-1515	HIGHLAND	NJ	07732
CATHERINE		PTAK		108 HILLSIDE AVENUE	TEL:732-291-1515	HIGHLAND	NJ	07732
MITCHELL		RABIN		653 E. 14TH ST., #7D	TEL:212-420-0800	NEW YORK	NY	10009
PAT & ANNE		ROONEY		14319 114TH AVENUE EAST	TEL:253-845-1873	PUYALLUP	WA	98374
BRUCE		SEDLACEK		819 KLONDIKECOURT	TEL:702-510-9678	HENDERSON	NV	89015
SHERMAN FAMILY		TRUST: MIELAH SHERMAN, TRUSTEE		244 SEVILLE K	TEL:561-637-9132	DELRAY BEACH	FL	33446
GEORGE W SHIMER		TRUST: BOG SHIMER, TRUSTEE		1226 WEST LEESPORT ROAD	TEL:610-926-4278	LEESPORT	PA	19533
REECE		THOMPSON	JR	1319 EAST NUTWOOD	TEL:714-681-4456	FULLERTON	CA	92831
VICO		INC: RICK VAN HOUTEN, MGR		4601 WEST SAHARA AVE, SUITE 1	TEL:702-429-0520	LAS VEGAS	NV	89102
YAMANE FAMILY		TRUST: IAN YAMANE, TRUSTEE		2304 SILVER BLUFF COURT	TEL:702-254-7079	LAS VEGAS	NV	89134
WILLIAM		BAETZ	G	2119 CORBETT ROAD	TEL:410-329-3739	MONKTON	MD	21111
FISHER		TRUST: CHUCK FISHER, TRUSTEE		156 WAUGHAW ROAD	TEL:973-316-0009	TOWACO	NJ	07082
GREGORY		FREEMAN	L	32 CROSS RIDGE STREET	TEL:702-804-4763	LAS VEGAS	NV	89135
LAURA		NELSON		PO BOX 942	TEL:641-469-6044	FAIRFIELD	IA	52556
OAT		CORPORATION v Perkins, Per.		2211 N. RAMPART, #145	TEL:435-229-7698	LAS VEGAS	NV	89128
TERRE		SIMPSON		106 CENTRAL PARK SOUTH, #3B	TEL:212-767-0006	NEW YORK	NY	10019

ATTACHMENT

4

VICO INC.

8/5/05

Joy McCormack

Enclosed is the completed questionnaire, any applicable documents related to the representation of the investment and monthly statements received.

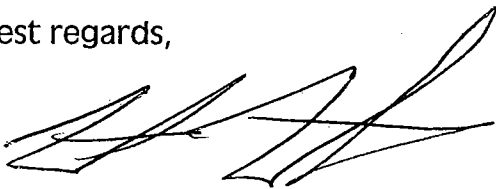
Also enclosed is a copy of the filed document with the Nevada Secretary of State, showing me as the officers of this corporation.

I am aware that you were also contacted by Rick Van Houten, a past representative for Vico, Inc., per your request our contact information is as follows:

Curt McLaughlin
3528 Brooks Range St.
Las Vegas, NV 89129
702-349-3569
curt@vicoinc.com

Rick Van Houten
6140 Foxcroft Ave.
Las Vegas, NV 89108
702-429-0520

Best regards,



Curt McLaughlin



U.S. COMMODITY FUTURES TRADING COMMISSION

525 West Monroe Street
 Suite 1100
 Chicago, Illinois 60661
 Telephone: (312) 596-0700
 Facsimile: (312) 596-0714

Division of
 Enforcement

UNIVERSE CAPITAL APPRECIATION INVESTOR QUESTIONNAIRE

(Attach additional sheets as necessary)

1. How did you first learn of this entity? (RVH) - DAVID PERKINS

2. List all of the people with whom you spoke with prior to transferring any monies to this entity: (RVH) - DAVID PERKINS, ROBERT SHIMER

3. What did they tell you about profits and past performance of the investment?
PER PRINT-OUTS AND INDEPENDENT ACCOUNTANT'S REPORT (SEE ATTACHED)

4. What was your understanding about fees, costs and commissions incurred with your investment in Universe? AS PER STATEMENTS (SEE ATTACHED)

5. Were the trading performance results verified in any way? yes or no
 If so, by whom?
MONTHLY STATEMENTS (SEE ATTACHED)

6. What was the total amount that you invested in Universe?

Listed below are the details of such transfers:

DATE	AMOUNT	SOURCE OF PAYMENT	RECIPIENT OF TRANSFER
9/4/03	99,200.00	WIRE TRANSFER FROM VICO, INC.	LCA

7. What is the total amount that you received in withdrawals, profits, interest from Universe?

Listed below are the details of such transfers:

DATE	AMOUNT	SOURCE OF PAYMENT	RECIPIENT OF TRANSFER

8. List all account numbers with Universe: N/A

9. Does any other entity or person have any beneficial interest in your account(s)? No
 If so, please list names, addresses, phone numbers: _____

10. Describe your investment experience background?
 individual stocks options _____ mutual funds futures _____ other _____
 Please explain. _____

11. Have you ever made any previous investments with the same person(s) involved in Universe? yes _____ or no (VICO)
 If so, please describe: _____

12. If so, in total, how much total did you invest with these persons prior to Universe? (List dates, amounts) _____

13. What is the total amount that you received in withdrawals, profits, interest from those prior investments?

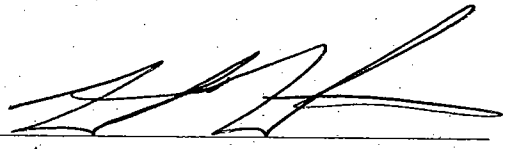
DATE	AMOUNT	SOURCE OF PAYMENT	RECIPIENT OF TRANSFER

14. Generally, what was your yearly income at the time of this investment?
(VICO) \$8,961.00, DOES NOT INCLUDE SUPPOSED GAINS FROM LICA. THAT I PAID INCOME TAX ON. (19,405)

15. What were your principal reasons for making the investment in Universe and/or Kaivalya?
TO BUILD CAPITAL

16. What would be a good way to contact you if we have additional questions? PH. 702-349-3569
EMAIL: CURT@VICOINC.COM FAX: 702-656-3627

Date: 8/3/05


Signature

CURT McLAUGHLIN
Print name

ATTACHMENT

5

(PROFIT) ANNUAL LIST OF OFFICERS, DIRECTORS AND RESIDENT AGENT OF
VICO, INC.

FILE NUMBER

C13642-2002

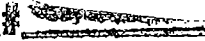
(Name of Corporation)

FOR THE FILING PERIOD OF MAY 2004 TO MAY 2005


The corporation's duly appointed resident agent in the State of Nevada upon whom process can be served is:

APG, INC.
4601 W. SAHARA AVE. STE I.
LAS VEGAS, NV 89102

CHECK BOX IF YOU REQUIRE A FORM TO UPDATE YOUR RESIDENT AGENT INFORMATION

FILED # 

JUN - 2 2004

IN THE OFFICE OF

DEAN HELLER, SECRETARY OF STATE

Important: Read instructions before completing and returning this form.

THE ABOVE SPACE IS FOR OFFICE USE ONLY

- Print or type names and addresses either residence or business, for all officers and directors. A President, Secretary, Treasurer, or equivalent of and all Directors and all directors must be named. Have an officer sign the form. FORM WILL BE RETURNED IF UNSIGNED
- If there are additional directors attach a list of them to this form.
- Return the completed to with the filing fee. A \$75.00 penalty must be added for failure to file this form by the deadline. An annual list received more than 90 days before its due date shall be deemed an amended list for the previous year.
- Make your check payable to the Secretary of State. Your cancelled check will constitute a certificate to transact business per NRS 78.155. To receive a certified copy, enclose an additional \$30.00 and appropriate instructions.
- Return the completed form to: Secretary of State, 202 North Carson Street, Carson City, NV 897014201, (775) 684-5708.
- Form must be in the possession of the Secretary of State on or before the last day of the month in which it is due. (Postmark date is not accepted as receipt date.) Forms received after due date will be returned for additional fees and penalties.

CHECK ONLY IF APPLICABLE

This corporation is a publicly traded corporation. The Central Index Key number is: _____

This publicly traded corporation is not required to have a Central Index Key number.

NAME CURT A. McLAUGHLIN	TITLE(S) PRESIDENT (OR EQUIVALENT OF)
ADDRESS 3528 BROOKS RANGE ST.	CITY St Zip LAS VEGAS NV 89129
NAME CURT A. McLAUGHLIN	TITLE(S) SECRETARY (OR EQUIVALENT OF)
ADDRESS 3528 BROOKS RANGE ST.	CITY St Zip LAS VEGAS NV 89129
NAME CURT A. McLAUGHLIN	TITLE(S) TREASURER (OR EQUIVALENT OF)
ADDRESS 3528 BROOKS RANGE ST.	CITY St Zip LAS VEGAS NV 89129
NAME CURT A. McLAUGHLIN	TITLE(S) DIRECTOR
ADDRESS 3528 BROOKS RANGE ST.	CITY St Zip LAS VEGAS NV 89129

I declare, to the best of my knowledge under penalty of perjury, that the above mentioned entity has complied with the provisions of NRS 360.780 and acknowledge that pursuant to NRS 239.330, it is a category C felony to knowingly offer any false or forged instrument for filing in the Office of the Secretary of State.

X Signature of Officer



Title: PRESIDENT

Date: 5/25/04

CFTC 359-01-0005

ATTACHMENT

6

PINNACLE ARCHITECTURAL MILLWORK, INC.**Business Entity Information**

Status:	Active	File Date:	12/30/2003
Type:	Domestic Corporation	Corp Number:	C32749-2003
Qualifying State:	NV	List of Officers Due:	12/31/2006
Managed By:		Expiration Date:	

Additional Information

Name Consent Date:	12/30/2003
--------------------	------------

Resident Agent Information

Name:	D BRIAN BOGGESS ESQ	Address 1:	7201 W LAKE MEAD BLVD.STE 210
Address 2:		City:	LAS VEGAS
State:	NV	Zip Code:	89128
Phone:		Fax:	
Email:		Mailing Address 1:	
Mailing Address 2:		Mailing City:	
Mailing State:		Mailing Zip Code:	

Financial Information

No Par Share Count:	2,500.00	Capital Amount:	\$ 0
No stock records found for this company			

Officers Include Inactive Officers

Secretary - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Active	Email:	
Treasurer - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Active	Email:	
Director - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Active	Email:	
Secretary - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Historical	Email:	
Treasurer - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Historical	Email:	
Director - CURT MCLAUGHLIN			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Historical	Email:	

President - STEPHANIE RITCHIE			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Historical	Email:	
President - STEPHANIE van houten			
Address 1:	3528 BROOKS RANGE ST	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89129	Country:	
Status:	Active	Email:	

Actions\Amendments			
Action Type:	Articles of Incorporation		
Document Number:	C32749-2003-001	# of Pages:	8
File Date:	12/30/2003	Effective Date:	
(No Notes for this action)			
Action Type:	Initial List		
Document Number:	C32749-2003-003	# of Pages:	2
File Date:	01/15/2004	Effective Date:	
(No Notes for this action)			
Action Type:	Annual List		
Document Number:	C32749-2003-002	# of Pages:	1
File Date:	12/10/2004	Effective Date:	
List of Officers for 2004 to 2005			
Action Type:	Amended List		
Document Number:	20050326529-04	# of Pages:	1
File Date:	08/17/2005	Effective Date:	
AMENDED 2004-2005			
Action Type:	Annual List		
Document Number:	20050545868-43	# of Pages:	1
File Date:	11/10/2005	Effective Date:	
(No Notes for this action)			

ATTACHMENT

7

PINNACLE ARCHITECTURAL MILLWORK, L.L.C.

Business Entity Information			
Status:	Revoked on 1/1/2004	File Date:	12/27/1999
Type:	Domestic Limited-Liability Company	Corp Number:	LLC10189-1999
Qualifying State:	NV	List of Officers Due:	12/31/2002
Managed By:	Managers	Expiration Date:	12/27/2029

Resident Agent Information			
Name:	RICKY J. VANHOUTEN	Address 1:	6140 FOXCROFT AVENUE
Address 2:		City:	LAS VEGAS
State:	NV	Zip Code:	89108
Phone:		Fax:	
Email:		Mailing Address 1:	
Mailing Address 2:		Mailing City:	
Mailing State:		Mailing Zip Code:	

Financial Information			
No Par Share Count:	0	Capital Amount:	\$ 0
No stock records found for this company			

Officers				<input type="checkbox"/> Include Inactive Officers	
Member - PINNACLE TRUST, TETON MANAGEMENT					
Address 1:	8210 EAST 71ST STREET STE 356	Address 2:			
City:	TULSA	State:	OK		
Zip Code:	74133	Country:			
Status:	Active	Email:			
Member - RICKY J VANHOUTEN					
Address 1:	6140 FOXCROFT AVENUE	Address 2:	AUTHORIZING		
City:	LAS VEGAS	State:	NV		
Zip Code:	89108	Country:			
Status:	Active	Email:			

Actions\Amendments					
Action Type:	Articles of Organization				
Document Number:	LLC10189-1999-001	# of Pages:	3		
File Date:	12/27/1999	Effective Date:			
(No Notes for this action)					
Action Type:	Annual List				
Document Number:	LLC10189-1999-002	# of Pages:	1		
File Date:	01/05/2002	Effective Date:			
List of Officers for 2001 to 2002					

ATTACHMENT

8

VICO, INC.**Business Entity Information**

Status:	Active	File Date:	5/29/2002
Type:	Domestic Corporation	Corp Number:	C13642-2002
Qualifying State:	NV	List of Officers Due:	5/31/2006
Managed By:		Expiration Date:	

Resident Agent Information

Name:	APG, INC.	Address 1:	4601 W. SAHARA AVE.
Address 2:	SUITE I	City:	LAS VEGAS
State:	NV	Zip Code:	89102
Phone:		Fax:	
Email:		Mailing Address 1:	
Mailing Address 2:		Mailing City:	
Mailing State:		Mailing Zip Code:	

Financial Information

No Par Share Count:	75,000.00	Capital Amount:	\$ 0
No stock records found for this company			

Officers Include Inactive Officers

Secretary - CURT A MCLAUGHLIN			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Active	Email:	
Treasurer - CURT A MCLAUGHLIN			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Active	Email:	
Director - CURT A MCLAUGHLIN			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Active	Email:	
President - CURT A MCLAUGHLIN			
Address 1:	4601 W. SAHARA AVE., SUITE I	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Active	Email:	
President - WILLIAM S REED			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Historical	Email:	
Secretary - WILLIAM S REED			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Historical	Email:	
Treasurer - WILLIAM S REED			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	

Status:	Historical	Email:	
Director - WILLIAM S REED			
Address 1:	4601 W SAHARA AVE STE 1	Address 2:	
City:	LAS VEGAS	State:	NV
Zip Code:	89102	Country:	
Status:	Historical	Email:	

Actions\Amendments			
Action Type:	Articles of Incorporation		
Document Number:	C13642-2002-001	# of Pages:	1
File Date:	05/29/2002	Effective Date:	
(No Notes for this action)			
Action Type:	Annual List		
Document Number:	C13642-2002-002	# of Pages:	1
File Date:	06/02/2004	Effective Date:	
List of Officers for 2004 to 2005			
Action Type:	Annual List		
Document Number:	20050209548-55	# of Pages:	1
File Date:	05/31/2005	Effective Date:	
(No Notes for this action)			
Action Type:	Amended List		
Document Number:	20050318133-56	# of Pages:	1
File Date:	08/12/2005	Effective Date:	
(No Notes for this action)			