

## **FREQUENTLY ASKED QUESTIONS — FAQs**

### **GENERAL QUESTIONS ABOUT THE RECEIVERSHIP AND CLAIMS PROCESS**

**1. How many Claims have been submitted to the Receiver?**

As of October 14, 2016, the Receiver had received and determined 1,706 Claims.

**2. How much will I receive if my claim is Approved?**

The amounts that will be distributed cannot be determined until after the claims process has mostly been completed. The final amount of any Distribution must be determined by the Court. The Receiver's current estimate—which is only an estimate—is that Claimants will be paid 35% of Allowed Claims and possibly a little more. Updates about distributions will be posted at [www.creativecapitalreceivership.com](http://www.creativecapitalreceivership.com), the Receiver's website.

**3. When will distribution payments be made?**

The exact date cannot yet be determined, but you should not expect that the first distribution checks will be sent until December 2016 at the earliest. The timing depends on many factors beyond the Receiver's control.

**4. If my address or contact information changes, can I update it?**

Yes. Once you have submitted a Proof of Claim or an Objection, you should send any address or contact information changes by e-mail to [creativecapitalreceivership@gjb-law.com](mailto:creativecapitalreceivership@gjb-law.com) or by mail to the Receiver. The Receiver recommends that the subject line of the e-mail be: "Claimant's Address Change"

**5. What entities are you referring to when you refer to the Receivership Entities?**

The Receivership Entities are: (1) Creative Capital Consortium, LLC; (2) A Creative Capital Concept\$, LLC; (3) United Investment Club, LLC; (4) Reverse Auto Loan, LLC; (5) Wealth Builders Circle, LLC; (6) The Dream Makers Capital Investment, LLC; (7) G\$ Trade Financial, Inc.; and (8) Unity Entertainment Group, Inc.

**6. When was the deadline, or the last day, for submitting a claim to the Receiver?**

August 26, 2016 was the **Claims Bar Date**, the last day to submit a claim. The Receiver had the right to accept a later-filed Claim, but the Claims Process is closed. No new claims will be accepted.

**7. What is the Receiver's website?**

The Receiver's website is [www.creativecapitalreceivership.com](http://www.creativecapitalreceivership.com).

### **QUESTIONS ABOUT CLAIM DETERMINATIONS AND OBJECTIONS**

**8. I received a Claim Determination that Allowed my Claim in Part or Disallowed my Claim. What are my options?**

Your options are described on the Notice of Claim Determination that you received from the Receiver. You have two options to respond to the Notice of the Receiver's Claim Determination:

- (1) You can accept the Receiver's Determination by either doing nothing or sending the Receiver a notice that you accept the Claim Determination; **or**
- (2) You can submit an Objection to the Receiver's Claim Determination with 30 days of the date of the Notice of Claim to object to the Receiver's determination that all or part of your Claim is a Disallowed Claim.

If you do not submit an Objection within 30 days, you will waive your right to submit any Objection or contest the Receiver's Claim Determination and your Claim will remain as determined by the Receiver.

By filing an Objection, you shall be deemed to have knowingly and voluntarily submitted to the jurisdiction of the United States District Court for the Southern District of Florida.

Your Objection must clearly explain the basis of your Objection in the space provided below, and you may send the Receiver any documents that you wish the Receiver and the Court to consider in support of your Objection. If the Receiver agrees with your Objection, he will send you a revised Claim Determination.

If you submit an Objection and the Receiver does not agree with your Objection, you will be notified of a date and time at which your Claim and your Objection will be presented to the United States District Court in West Palm Beach for a final determination of your Claim and Objection. You have the right to attend that hearing and present evidence to the Court in support of your Claim and your Objection.

**9. How do I submit an Objection?**

To submit an Objection, you must complete the *Objection section* on the second page of the Notice of Claim Determination and return a copy of this entire form to the Receiver within the date listed, which is at least 30 days from the date of the Notice.

The Objection (and any supporting documents) may be sent to the Receiver (1) by e-mail attachment to the e-mail address [creativecapitalreceivership@gjb-law.com](mailto:creativecapitalreceivership@gjb-law.com) or (2) by mail, overnight courier or hand-delivery to:

Creative Capital Receiver  
100 S.E. 2<sup>nd</sup> Street, 44<sup>th</sup> Floor  
Miami, FL 33131

You must sign the Objection form under penalty of perjury and send it to the Receiver with all documents supporting your Objection. **Do not file an Objection with the Court.**

Also, you should send to the Receiver all documents that you believe will help show the basis for your claim, including cancelled checks, bank statements, deposit slips, receipts, money orders, letters, investment club records, etc. If you can't get documents after trying, you should

explain on the Proof of Claim why the documents are not available. You should also describe in as much detail as you can the documents that you do send in support of your claim.

**10. What is the Receiver's e-mail address for submitting an Objection, questions or for submitting any change to my contact information?**

The Receiver's e-mail for sending claim information is [creativecapitalreceivership@gjb-law.com](mailto:creativecapitalreceivership@gjb-law.com).

**11. How do I submit documents supporting my Objection?**

Send documents with your Objection to the Receiver. If you do not send documents supporting your Objection, your Objection may be rejected by the Receiver.

**12. I already sent documents supporting for my claim to the Receiver. Do I have to send the same documents again?**

No. But, if your claim was Disallowed in whole or in part, the Receiver may have determined that the documents you sent do not support the claim you made. You may want to send other documents to support your Objection.

**NOTE: You must submit a signed and completed Objection form, even if you sent documents before.**

**13. Will the Receiver accept a printout from a bank or financial institution website as support for my investment?**

Yes, so long as the information shows that it is true and accurate information about your account and it provides sufficient detail to support your Objection.

**14. I don't have documents to support my investment. Can I still submit an Objection?**

Yes, but there is a higher chance that your Objection will not be granted without further documentation supporting your investment. Provide as much detail as you can about your investment, and send the Receiver any documents you do have that might at all support your investment.

**15. I invested cash and don't have any proof of payment. Am I eligible to submit an Objection?**

Yes, but there is an increased chance that your Objection will be denied without documentation supporting your investment. Provide as much detail as you can about your investment, and send the Receiver all documents you do have that might support your investment.

**16. Will the Receiver tell me the decision on my Objection?**

Yes, you will be notified by the Receiver before your claim is finally determined by the Court. You will receive either an Amended Claim Determination or a notice that the Receiver has denied your Objection.

The Receiver's attorneys may (but is not obligated to) contact you to discuss your Objection and perhaps propose a settlement or compromise.

If your Objection is denied, you will receive later a notice about a hearing before the federal court to decide your claim and Objection. The notice will be sent to the street address or e-mail address provided on the Proof of Claim form.

**17. Will documents I send to the Receiver supporting my claim be returned to me?**

No. The Receiver will not be able to return documents submitted to him. You should retain original documents or copies for your own records.

**18. Do I need to have a lawyer in order to submit an Objection or appear in Court?**

No, you may submit an Objection, and appear to represent yourself at any hearing in the federal district court without an attorney or lawyer. The Receiver cannot provide legal advice, and you should make your own decision about whether you retain a lawyer.

**19. Can someone I know assist me in filling out the Objection form?**

Yes. You may get help from someone to complete your Objection form, but you must review and sign your Objection yourself.

**20. Can the Receiver give me investment details if I don't remember how much I invested and when?**

The Receiver has reviewed each claim and may have information about your investment that you cannot provide. But the claims process requires that you gather the records of your payments you made and any repayments from the Receivership Entities. So it is important that you do your best to give as much detail as you can and include all supporting payment documentation that you do have with your claim.

Your bank or financial institution should be able to provide bank statements, cancelled checks, or records of cash withdrawals and deposits. If you do not remember the specific dates of any transaction, the Receiver recommends reviewing your records or requesting from your bank or financial institution a range of dates during which you believe transfers occurred.

**21. Is there a fee or charge for submitting an Objection?**

No. There is no fee or charge to submit an Objection to the Receiver or going to court for a hearing.

NOTE: You must pay postage for an Objection sent by mail or the cost of any delivery service such as UPS® or FedEx® that you use. There is no charge to an Objection to the Receiver by e-mail. And, if you appear personally in court, you have to arrange for transportation, parking, etc.

**22. Do I need to "sign" my Objection?**

Yes. A claimant, or an authorized representative of a claimant, must sign and date the Objection under penalty of perjury.

**23. How do I know if the Receiver received my Objection form?**

If you provided an e-mail address in the “Claimant Information” section on page 1 of the Proof of Claim, you may request an e-mail confirming that the Receiver has received your Objection. Otherwise you may send an e-mail to the Receiver at [creativecapitalreceivership@gjb-law.com](mailto:creativecapitalreceivership@gjb-law.com) asking for e-mail confirmation that the Receiver has received your Objection.

**24. English is not my primary language. Can I submit an Objection in another language?**

No. An Objection may only be submitted in English. If necessary, please use a translation service. Free translation programs for most languages can be found on the internet.

Certain information about the Receivership is available in Spanish, French and Kreyol on the Receiver’s website, [www.creativecapitalreceivership.com](http://www.creativecapitalreceivership.com).

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