

451 Ulumanu Drive  
Kailua, HI 96734  
April 21, 2009

Judge Robert Faris and Attorney David Farmer  
United States Bankruptcy Court  
District of Hawaii  
1132 Bishop Street, Suite 2501  
Honolulu, HI 96813

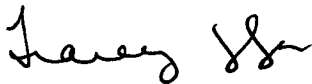
Dear Judge Faris and Attorney Farmer,

Thank you so much for coming to my class to help the students better understand credit and the benefits and drawbacks of using it.

I appreciate the time and effort you have put into the program and it is a very useful tool for students at this age. They need to understand the value of money and know how to use it properly. It would have been very helpful for me when I was their age. With the economy in such a unpredictable state, being money smart will help many stay afloat.

Thank you again for coming and please forgive the lateness of this letter along with the others. Due to my daily responsibilities as a teacher, it makes it difficult to find the time to write in a timely manner but I wanted you to receive the letters from the students.

Sincerely,

A handwritten signature in black ink, appearing to read "Tracey Jeffers". The signature is fluid and cursive, with a large initial "T" and a stylized "J".

Tracey Jeffers  
Kailua High Teacher