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January 6, 2006

**RE: Securities and Exchange Commission v. Travis E. Correll, et. al.**

Dear Investor:

As you may already know, on December 7, 2005, the United States Securities and Exchange Commission (the "SEC") filed a lawsuit in federal court in Sherman, Texas against the following individuals and entities: Travis E. Correll, individually and doing business as Horizon Establishment; Gregory Thompson; Dwight J. Johnson; Harry Robinson "Robbie" Gowdey, individually and doing business as Atlas and Jericho Productions; Grant Cardno; Neuland D. Midkiff; Travis Correll & Company, Inc.; Sovereign Capital Investments, S.A.; TNT Office Supply, Inc.; and, Joshua Tree Group, LLC (the "Defendants"). In addition, the SEC named the following entities as Relief Defendants: Banner Shield, LLC; Hospitality Management Group, Inc.; Creative Wealth Ventures, LLC; and, JTA Enterprises.

In a nutshell, the SEC's Complaint asserts that from at least July 2004 to present, the Defendants were involved in one or more fraudulent investment offerings that purportedly involved international bank deposits and loan programs ("Bank Deposit Programs"). In connection with the SEC's lawsuit, the court has appointed me as Receiver for the Defendants, along with certain assets believed to be in the possession of the Relief Defendants (the "Receiver Entities"). Among other things, I am responsible for determining the amounts invested in the investment programs promoted by the Defendants; the returns or interest paid on those investments; and determining what happened to the money that was invested with the Defendants and those working with them.

This letter and the enclosed Investor Declaration are being sent to you because the records available to us indicate that you were an investor in one or more of the Bank Deposit Programs that is the subject of our investigation. Because our information may be incomplete at this point, I am asking that if you know other investors, please make certain that they have received this letter. If they have not received the letter, please give them a copy or advise them it is located on my website (see below).

Our investigation is in the very early stages. My lawyers, along with my professional staff and I, are working to gather as much information as possible so that we can gain a clear understanding of what happened here. We are currently reviewing accounting and banking records and other business records of the Defendants. We do not currently have direct access to the individual Defendants, but we are trying to obtain information from them (through their attorneys) and from other witnesses. In addition, we will be investigating other individuals and entities that were also involved in promoting the Bank Deposit Programs who are not named as defendants.

Because of the significant amounts of money apparently invested in these programs and the period of time during which they operated, this is a complicated assignment and requires the cooperation of people, like you, who made investments. The enclosed Declaration is an important part of this process. Not only will this substantiate any claim that you might have to a distribution, it will provide us with

valuable information that will assist us in our investigation. ***Please note that we have established a claim deadline of March 31, 2006. If your Investor Declaration is not received by that date, the claim might not be allowed.***

I encourage you to complete the enclosed form at your earliest convenience. The information that we have requested is important. Please note that in addition to completing the form, we are asking you to provide us with copies of any supporting documents such as check copies (front and back), wire transfers and correspondence.

It will likely take months for us to complete our investigation and determine whether we will be able to make a meaningful distribution. We may be required to file additional litigation to recover assets or obtain recoveries from those who were involved with these investment programs before a distribution can be made. The reality of this circumstance is that it is much too early for us to make any estimate about whether a distribution will be made and, if so, in what amount.

As we undertake this effort, you should understand that all of us who are involved in this investigation and recovery effort are paid out of the assets that are the subject of the receivership. Based on our experience in cases like this, we know that the investigation and administration of this receivership will be expensive. Our goal is to spend time and money wisely. Therefore, in virtually all of our planning and recovery efforts, we will take cost and potential financial benefit into account.

I realize that this news is likely distressing to you and difficult to understand. We will do our best to keep you and the court informed regarding our efforts. As this case goes forward, we will file one or more reports with the court indicating where we are in our investigation and what, if anything, we are finding. So that you can have access to these reports and other information, we have established a page for this case on our website, which you will find at [www.haysconsulting.net](http://www.haysconsulting.net). On our home page, click on the link to Travis E. Correll / Horizon Establishment to find information relevant to this case. Initially, we are posting a copy of the SEC's complaint, along with the orders appointing me as Receiver and freezing the assets of the Defendants. As noted above, we have also posted a copy of this letter and the enclosed Investor Declaration form on our website. In addition, we have posted a downloadable version of Exhibit "A" to the Investor Declaration for your convenience. As our reports are filed with the District Court, they will be posted on the website.

I encourage you to check the website frequently, especially in the early months of this case. However, because we have numerous investors and our staff is devoted to active investigation, we request that you try to avoid calling my office for routine updates. Not only do these calls distract us from our other efforts, they are relatively costly to the estate. Even so, if you need to call my office about a specific issue, please contact Shuwanda Sloane at (404) 926-0059. You may also contact us via e-mail through the website.

Sincerely,

/s

S. Gregory Hays, Receiver

cc: United States District Court, Sherman Texas  
Marshall Gandy, Esq., Securities and Exchange Commission  
J. David Dantzler, Esq., Counsel for Receiver

**INVESTOR DECLARATION**  
**SEC v. Correll, et. al.**  
**Bank Deposit Investment Program**

INSTRUCTIONS:

Please complete all sections of this form and provide copies of all materials such as checks, wire transfer transmittals and correspondence that support your answers. ***For any checks, make copies of the front and back.*** The information provided should be complete and accurate.

Once completed, please return this form, Exhibit "A" and related materials to the Receiver's office addressed as follows:

Bank Deposit Investment Program  
Hays Financial Consulting, LLC  
Atlanta Financial Center  
3343 Peachtree Road, NE, Suite 200  
Atlanta, Georgia 30326-1420

**SHOULD YOU FAIL TO RETURN THIS FORM TO THE RECEIVER ON OR BEFORE MARCH 31, 2006, THE RECEIVER RESERVES THE RIGHT TO SEEK TO DISALLOW ALL OR PART OF ANY CLAIM YOU MIGHT HAVE IN THIS CASE.**

If you did not invest in any Bank Deposit Program or similar investment program, we would appreciate your returning this form with an indication that you made no investment.

If your address changes after you submit this form, promptly advise the Receiver's office of your new address.

**I. Investor Information**

Investor's Name: \_\_\_\_\_

Contact Person (if different from Investor): \_\_\_\_\_

Investor's Social Security or Federal Tax ID Number: \_\_\_\_\_

Full Postal Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Phone Number (Home): \_\_\_\_\_

Phone Number (Work): \_\_\_\_\_

**II. Information Regarding Your Investment**

1. Please identify all Bank Deposit or similar investment programs into which you made an investment.

- Horizon Establishment
- Net Worth Group, Inc.
- Joshua Tree Group, LLC
- TNT Office Supply, Inc.
- Creative Wealth Ventures, LLC
- KG Sitton & Company
- ATL, Inc.
- Other (Please identify): \_\_\_\_\_

2. Please identify the person or persons who caused you to make your investment(s):

\_\_\_\_\_

**III. Transactions – Exhibit “A”**

Attached as Exhibit “A” is a form to be completed by you listing all transactions in the Bank Deposit Program. For each transaction, please list the date (in chronological order), a description and fill in the appropriate column (A through D) with the dollar amount of the transaction. At the end of the form, please total all columns. Once completed, please initial in the bottom right hand corner, number the exhibit pages and submit with this declaration.

(Note: For easier tabulation, a Microsoft Excel version of Exhibit “A” can be downloaded directly from the Receiver’s website at [www.haysconsulting.net/correllhorizon.html](http://www.haysconsulting.net/correllhorizon.html))

**IV. Information Regarding Payments Made To You**

1. Who made the monthly interest (or return on investment) payments to you?

\_\_\_\_\_

2. What was the total paid to you in monthly interest?

\$\_\_\_\_\_ (Column B of Exhibit “A”)

If available, please include copies of any 1099s you received relating to the interest paid on your investment(s).

3. Were you paid any finders’ fees, commissions or similar payments? \_\_\_\_\_ If yes:

a. What was the total of these types of payments made to you? \$\_\_\_\_\_ (Column D of Exhibit “A”)

b. How were the amounts of these payments calculated? \_\_\_\_\_

c. Who made these payments to you? \_\_\_\_\_

4. Was any portion of your principal investment returned to you? \_\_\_\_\_ If yes, please state how much? \$\_\_\_\_\_ (Column C of Exhibit "A")

5. What is the total principal owed to you relating to your investment?  
\$\_\_\_\_\_

**V. If the funds invested and described herein or on Exhibit "A" were received from and invested on behalf of someone besides yourself, please list their name and address below. (Attach additional sheets if necessary)**

Name	Address	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**VI. Please provide any additional information that may assist the Receiver in his duties:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I, the undersigned, declare under penalty of perjury\* that the information provided in this Investor Declaration form, Exhibit "A" and attached documents are true and correct.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

\* Penalty for presenting fraudulent claim or providing false information: Fine of up to \$ 50,000 or imprisonment for up to 5 years, or both 18 U.S.C. § 152.

**EXHIBIT "A"**  
**INVESTOR DECLARATION**

SEC v. Correll et. al.

Bank Deposit Investment Program

Date (Chronological Order)	Payee / Payor	Column A	Column B	Column C	Column D	Supporting Document Attached (Y/N)
		Payments from You (\$)	Interest	Return of Principal	Finder's Fee / Other (Please Describe)	

**EXHIBIT "A"**  
**INVESTOR DECLARATION**

SEC v. Correll et. al.

Bank Deposit Investment Program

Date (Chronological Order)	Payee / Payor	Column A	Column B	Column C	Column D	Supporting Document Attached (Y/N)
		Payments from You (\$)	Interest	Return of Principal	Finder's Fee / Other (Please Describe)	
<b>Column Totals:</b>						